



Charge Cards in the Czech Republic

November 2023

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KEY DATA FINDINGS

2023 DEVELOPMENTS

Charge cards prove resilient with transactions elevated by retail price inflation

Key players withdraw charge cards in the Czech Republic

No sign of personal charge cards re-emerging

PROSPECTS AND OPPORTUNITIES

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Corporate users will continue to dominate charge card spending

Steady economy will drive charge card transactions

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E-commerce development drives credit card usage

Strong competition from debit cards, BNPL and easy access loans

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