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An Overview of Cards Usage Pattern Within and Outside Bangladesh






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An Overview of Cards Usage Pattern Within and Outside Bangladesh

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Table of contents

		Page no.
	Executive summary…………………………………………………………………...	1
1.	Introduction………………………………………………………………………...	2
2.	Issued cards and transaction statistics……………………………………………...	3-4
3.	Domestic credit card usage…………………………………………………...……	4-5
4.	Outward credit card usage………………………...……………………………..	5-6
5.	Inward card usage…………………………………………………………………	6-7
6.	Outward debit card usage………………………………………………………..	7-8
7.	Outward prepaid card usage……………………………………………………..	8-9
8.	Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)..	9
9.	Overall outflow of cards transaction trend……………..	10
10.	Challenges of shifting to cashless transactions……………………………………..	10
11.	Implications ……………………..…………..	11
12.	Conclusion…………………………………………………………………………	11

List of charts

Chart-1: Number of cards over time……………………………………………….......... 3

Chart-2: Percentage of spending patterns of credit card for different sectors (Domestic) …………………………………………………………….......... 4

Chart-3: Percentage of transactions type of credit card (Domestic)…………………... 5

Chart-4: Diversity of usage of credit card in different sectors (Outside the country).... 5

Chart-5: Percentage of country-wise credit card transactions (Outside the country)..... 6

Chart-6: Category-wise card transactions (within the country by foreign nationals)..... 6

Chart-7: Percentage of country-wise card transactions (within the country by foreign nationals) …………………………………………………………................. 7

Chart-8: Percentage of usage of debit card in different sectors (Outside the country)... 7

Chart-9: Country-wise debit card transactions (Outside the country)………………… 8

Chart-10: Percentage of usage of prepaid card in different sectors (Outside the country) ……………………………………………………………………... 8

Chart-11: Country-wise prepaid card transactions (Outside the country) ……………... 9

Chart-12: Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months) 9

Chart-13: Percentage of country-wise card transactions (Outside the country) ……….. 10

Annexure (Tables)

List of tables

Table-1:	Issued cards and transaction statistics………………………………………..	12
Table-2:	Number of cards over time…………………………………………………	12
Table-3:	Category-wise breakdowns of credit card transactions (Domestic).................	13
Table-4:	Card type breakdowns of credit card transactions (Domestic) ...……………..	13
Table-5:	Category-wise breakdowns of credit card transactions (Outside the country)...	13
Table-6:	Card type breakdowns of credit card transactions (Outside the country)……..	14
Table-7:	Country-wise breakdowns of credit card transactions (Outside the country)………………………………………………………………………..	14
Table-8:	Category-wise breakdowns of card transactions (within the country by foreign nationals) ……………………………….…...............................	14
Table-9:	Card type breakdowns of card transactions (within the country by foreign nationals) …………………………………….………...............................	15
Table-10:	Country-wise breakdowns of credit card transactions (within the country by foreign nationals) ……………………….…………..............................	15
Table-11:	Category-wise breakdowns of debit card transactions (Outside the country)…………………………………………………………..............	15
Table-12:	Card type breakdowns of debit card transactions (Outside the country)……...	16
Table-13:	Country-wise breakdowns of debit card transactions (Outside the country)….	16
Table-14:	Category-wise breakdowns of prepaid card transactions (Outside the country)…………………………………………………………..............	16
Table-15:	Card Type breakdowns of prepaid card transactions (Outside the country)….	17
Table-16:	Country-wise breakdowns of prepaid card transactions (Outside the country)………………………………………………………………………..	17
Table-17:	Country-wise breakdowns of card transactions (Outside the country).............	17
Table-18:	Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)……………………………………………………………………….	18
Table-19:	Outflow summary through cards ………………………………..…………	18

An Overview of Cards Usage Pattern within and Outside Bangladesh (August, 2025)

Big Data Analytics and Data Science Unit, Statistics Department

Executive Summary

This report summarizes transactional trends across credit, debit, and prepaid cards for domestic and outward usage, categorized by spending purposes (e.g., retail, transportation, transfer, cash withdrawals). Key findings aim to inform strategic decisions for card issuers, merchants, or policymakers.

The analysis of card usage patterns reveals distinct trends in both domestic and international transactions. Significant growth found both in issuance (158%) of cards (debit, credit and prepaid cards) and the total transaction volume (172%) through these cards over the last five-year period.

From August, 2024 to August, 2025, domestic credit card usage in Bangladesh significantly increased by 34.84%. Cross-border transactions using credit card showed minor fluctuations but increased significantly by 18.91% in August, 2025 compared to that of August, 2024. Spending by foreign nationals in Bangladesh show a notable increase by 64.57% from August, 2024 to August, 2025. In August, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preference for retail shopping.

In August, 2025, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 4,433 million across 7,02,001 transactions, with department stores (28.87%) and retail outlet services (17.75%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,566 million from 6,74,264 transactions, of which government services (24.88%), department stores (16.11%), and business services (13.92%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 578 million across 1,48,858 transactions, with government services (23.37%), business services (20.82%), department stores (16.75%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 8.58 billion (USD 71 million) in August, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 1.84 billion (USD 15.06 million). This data indicates that in August, 2025 Bangladeshi cardholders conducted approximately 4.67 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to August, 2025 total limit sanctioned by 46 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 376.81 billion whereas total outstanding (claims on credit card users) is BDT 128.69 billion.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (18%), debit cards most in UK (23%) and prepaid cards most in USA (13%), while USA cardholders accounted for the highest spending (23%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in August, 2025.

1. Introduction

Nowadays, cards are one of the most popular means of transaction worldwide. Most countries use cards as plastic money. A considerable segment of Bangladesh's population enjoys the facilities and advantages offered by cards, though many people express reluctance to use the card despite having qualifications due to fear and lack of knowledge about it.

In this context, Bangladesh Bank launched an initiative to introduce plastic money (various types of cards) with the goal of establishing a cashless banking system powered by information technology on a global scale in 2012. Furthermore, to provide a legal foundation for the payment and settlement system and to protect the consumers' interest, the enactment of the payment and settlement system Act, 2024 has come into effect on 4 July, 2024. To support this effort, the Payment Systems Department has developed essential guidelines, including a legal framework. As a result, the number of card users, as well as the volume and variety of card-based transactions, has been steadily rising across the country.

This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **Data-Driven Decision-Making:** By leveraging monthly insights into domestic and international card transaction volumes, financial institutions can formulate informed, evidence-based business strategies.
- **Market Trend Analysis:** The findings enable stakeholders to discern critical market trends and identify growth opportunities within Bangladesh's rapidly evolving card industry.
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.
- **Marketing Strategy Evaluation:** The review provides insights into prevailing marketing tactics for different card categories, aiding stakeholders in optimizing promotional campaigns and customer engagement efforts.

Beyond financial institutions, the analysis serves as a vital resource for policymakers crafting regulatory frameworks, researchers investigating financial behavior patterns, and industry observers tracking economic shifts. By consolidating transactional and behavioral data, this review supports informed decision-making, fosters innovation in financial services, and contributes to the sustainable growth of Bangladesh's digital economy.

This review encompasses several key areas: the growth in the number of issued cards and transaction volumes from 2020 to 2025; a detailed analysis of spending patterns, sector and country-wise usage of cards within Bangladesh in August, 2025, covering domestic, outward, and inward transactions; and an overview of overall transaction trends in card usage over the past year. Additionally, the review discusses the broader implications of increased card usage on financial inclusion, digital economic development, transaction security, and consumer awareness. It concludes by summarizing the progress of Bangladesh's transition toward a cashless society and the positive prospects for sustained growth in card usage.

2. Issued cards and transaction statistics

According to a five-year statistical review conducted by the E-Banking and E-Commerce Statistics Unit of the Statistics Department, the number of debit, credit, and prepaid cards issued up to September, 2020 stood at 2,02,95,617, 15,84,816 and 6,15,894 respectively. By August, 2025, these numbers had increased to 4,49,93,654, 30,08,436 and 99,94,907 respectively, reflecting a total growth of 158% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,65,728 million in September, 2020 to Tk 4,50,900 million by August, 2025, marking a 172% growth over five years (Annex table-1). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

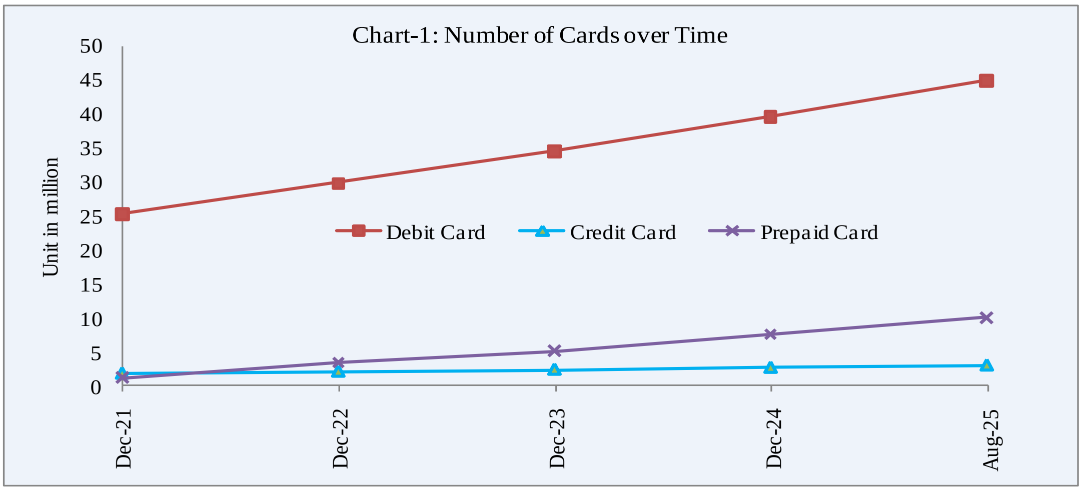


Chart-1 depicts the overall trend of number of cards from December, 2021 to August, 2025.

From December, 2021 to August, 2025, debit and credit cards in Bangladesh grew steadily by 78% and 64% respectively, while prepaid cards surged by 765%, emerging as the fastest-growing segment and reflecting rising demand for flexible digital payment solutions (Annex-table-2).

In response to this growing demand, it has been decided to collect, compile and analyze data related to various card transactions, including inward and outward transfers, withdrawals as well as other activities and present this information in comprehensive reports. In this context, the Big Data Analytics and Data Science (BDADS) Unit of this department started publishing reports on credit card usage patterns, both within and outside Bangladesh from the year 2023. Presently, from April, 2025 this unit is publishing a wide report on usage of cards in domestic (Only credit card) and international transactions which are available in the Bangladesh Bank website. These reports provide valuable insights into the evolving trends and behaviors associated with card usage.

Among the 62 scheduled banks and 35 non-banking financial companies (NBFCs) operating in Bangladesh, 56 scheduled banks and 01(one) NBFC provide card services. Out of these 56 banks, 48 offer credit cards, dual currency debit cards, as well as prepaid card services. To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 48 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for August, 2025 reveals a slight increase by 1.98% in domestic transactions, increasing to Taka 31,448 million from Taka 30,838 million in July, 2025 (Annex-table-3). Similarly, international transactions conducted outside the country amounted to Taka 4,433 million in August, 2025 (Annex-table-5), reflecting a significant decrease of 7.51% compared to Taka 4,793 million in July, 2025. Likewise, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a decrease by 2.76% to Taka 1,835 million in August, 2025 from Taka 1,887 million in July, 2025 (Annex-table-8). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy stood at BDT 376.81 billion whereas total outstanding (claims on credit card users) stood at BDT 128.69 billion at the end of August, 2025.

3. Domestic credit card usage

In August, 2025, overall domestic credit card transactions stood at Taka 31,448 million whereas in July, 2025 it was Taka 30,838 million. Transactions at department stores increased to Taka 15,159 million from Taka 15,081 million in August, 2025. Similarly, transactions in retail outlet services, paying utility bills, drug and pharmacies, cash withdrawal, clothing stores, business services, government services, and fund transfer also increased compared to that of the previous month (Annex-table-3). Only transportation, and professional services decreased compared to that of the previous month. The analysis indicates an upward trend in consumer spending across various transaction categories from July, 2025 to August, 2025.

Chart-2 highlights the spending patterns across different sectors in August, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Annex-table-3). The reasons behind this may be inflation driving essential purchase, promotional bank offers, and the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including Retail Outlet Services, Paying Utility Bills, Drug & Pharmacies and Cash Withdrawal during this period.

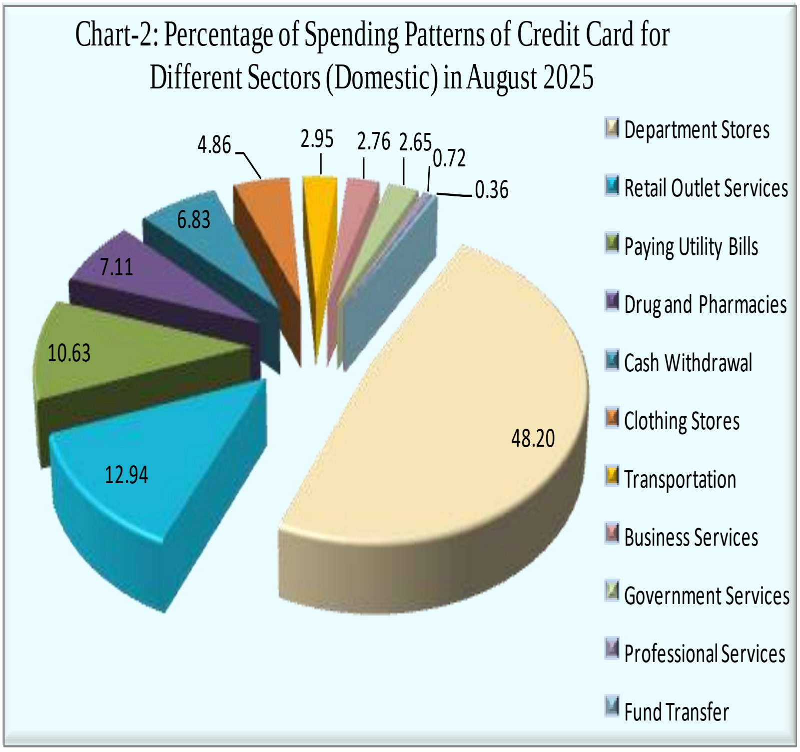
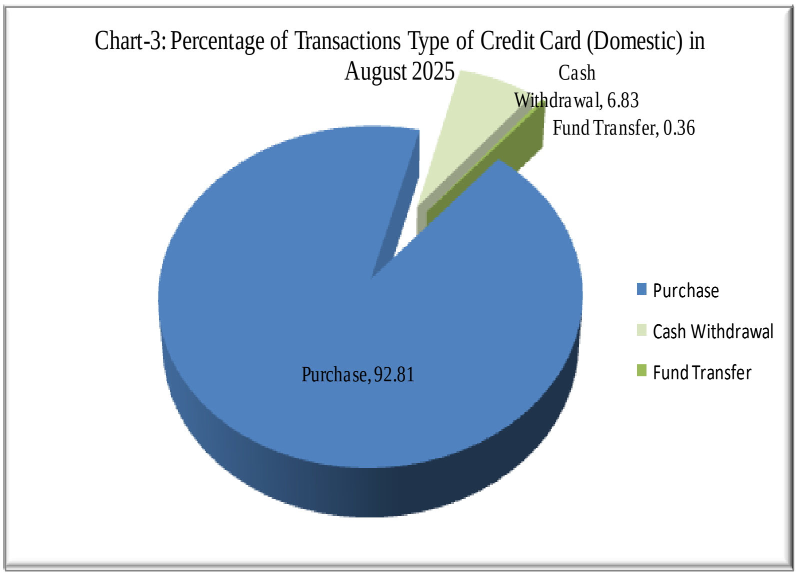


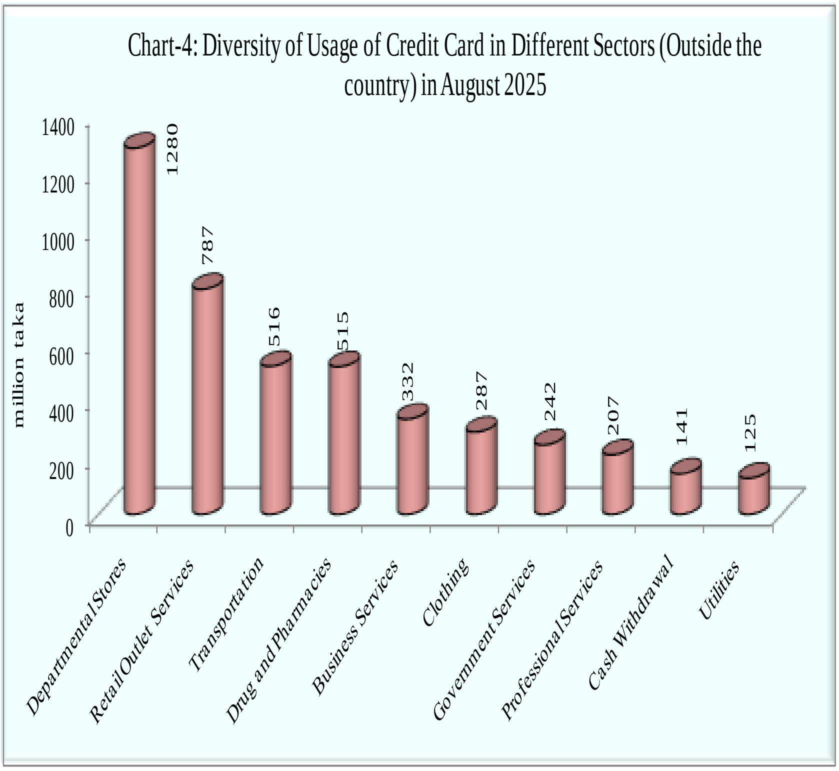
Chart-3 shows that domestic credit card transactions amounted to Tk. 31,448 million in total, of which Tk. 29,188 million (92.81%) were used for purchases, Tk. 2,147 million (6.83%) for cash withdrawals, and Tk. 113 million (0.36%) for fund transfers.



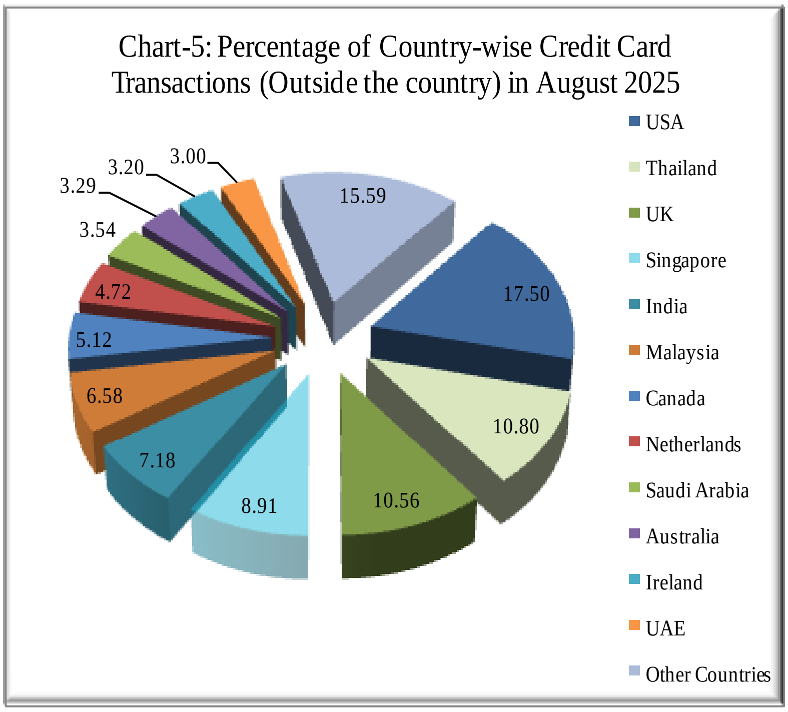
4. Outward credit card usage

In August, 2025, overall outward credit card transactions stood at Taka 4,433 million whereas in July, 2025 it was Taka 4,793 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 28.87% of transactions. Other significant categories were retail outlet services (17.75%), transportation (11.65%), drug and pharmacies (11.62%), business services (7.50%), Clothing (6.47%), and various other sectors (16.14%) (Annex-table-5).

Chart-4 demonstrate the varied use of credit cards across different sectors outside the country in August, 2025.

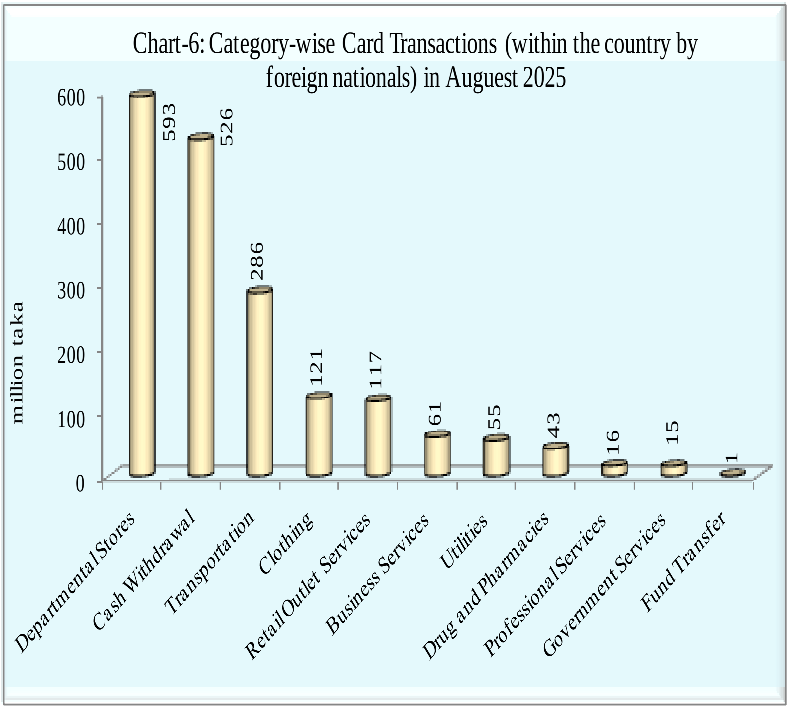


A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 17.50%. The remaining transactions were spread across other countries: Thailand (10.80%), UK (10.56%), Singapore (8.91%), India (7.18%), Malaysia (6.58%), Canada (5.12%), Netherlands (4.72%), Saudi Arabia (3.54%), Australia (3.29%), Ireland (3.20%), UAE (3.00%), and other countries (15.59%) (Annex-table-7).

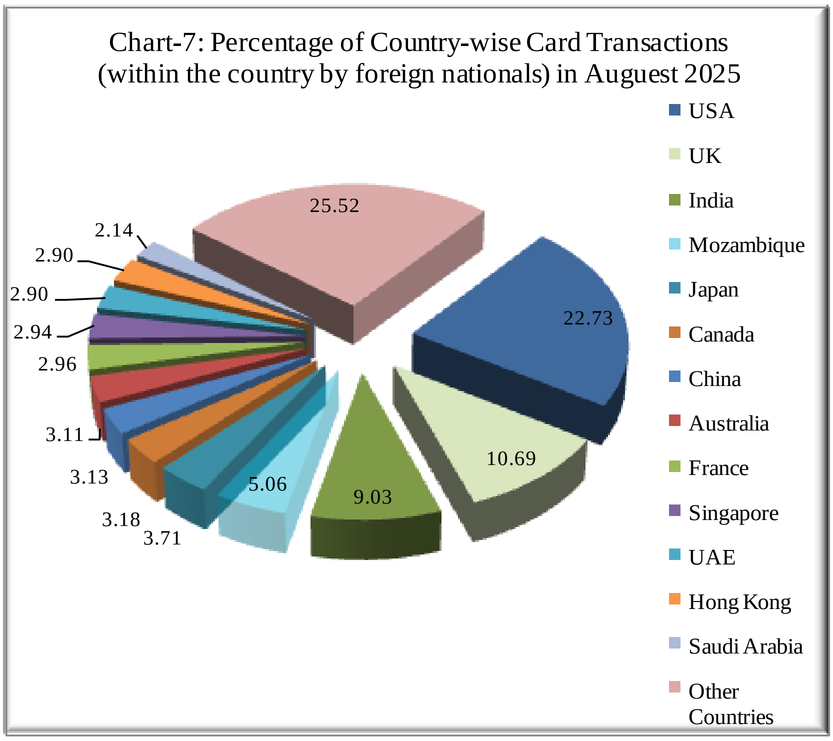


5. Inward card usage

In August, 2025, overall inward card transactions stood at Taka 1,835 million whereas in July, 2025 it was Taka 1,887 million. It saw a decrease compared to that of the previous month. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 32.34% of all transactions during this period. Cash withdrawals made up 28.66%, transportation 15.61%. The remaining sectors collectively contributed 23.37% of the total transaction volume (Annex-table-8).

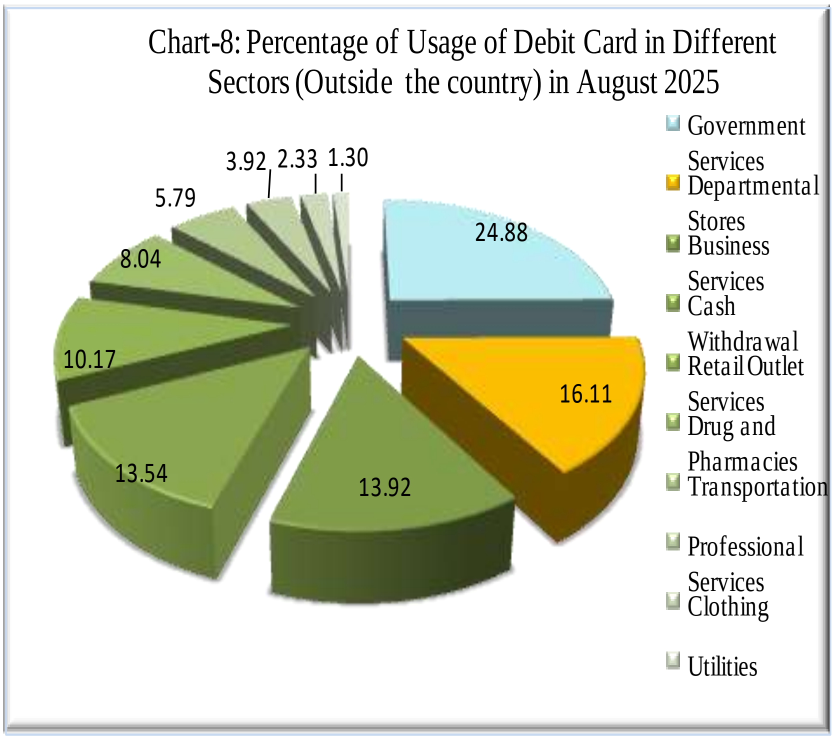


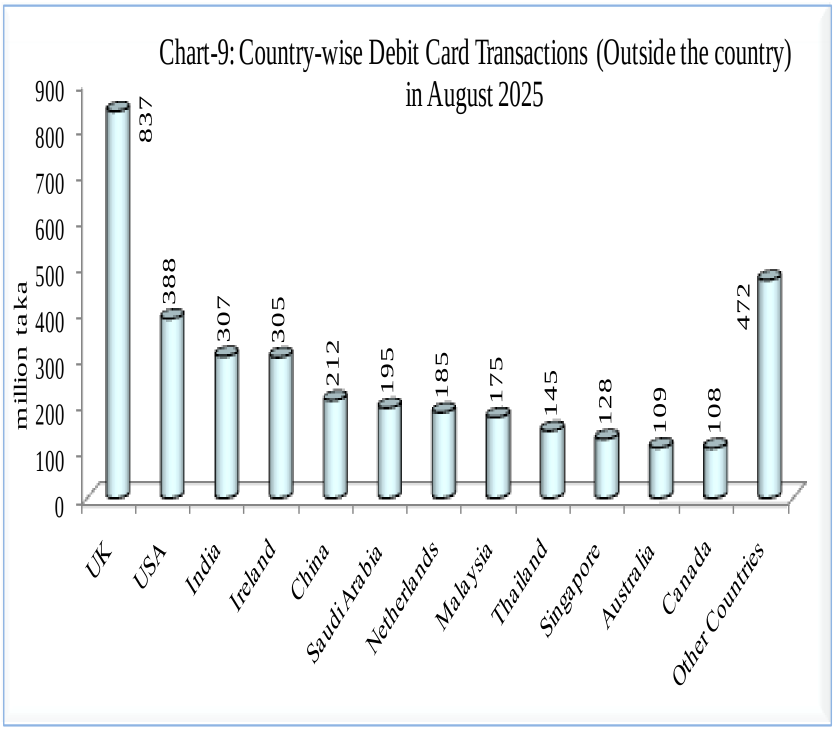
During August, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 22.73% of the total. Other significant contributions came from UK (10.69%), India (9.03%), Mozambique (5.06%), Japan (3.71%), Canada (3.18%), China (3.13%), Australia (3.11%), France (2.96%), Singapore (2.94%), UAE (2.90%), Hong Kong (2.90%), Saudi Arabia (2.14%), and various other countries (25.52%) (Annex-table-10).



6. Outward debit card usage

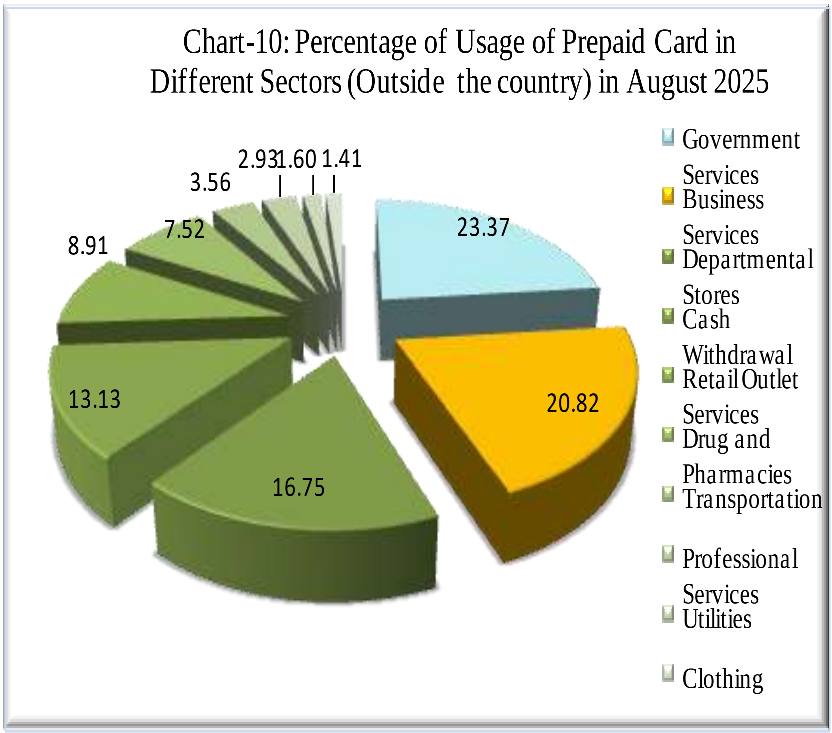
In August, 2025, overall outward debit card transactions stood at Taka 3,566 million whereas in July, 2025 it was Taka 3,529 million. Debit cardholders involved in cross-border transactions primarily used their cards for government services, making up 24.88% of transactions. Other significant categories were department stores (16.11%), business services (13.92%), cash withdrawals (13.54%), retail outlet services (10.17%), drug and pharmacies (8.04%), transportation (5.79%), professional services (3.92%), clothing (2.33%), and utilities (1.30%) (Annex-table-11).





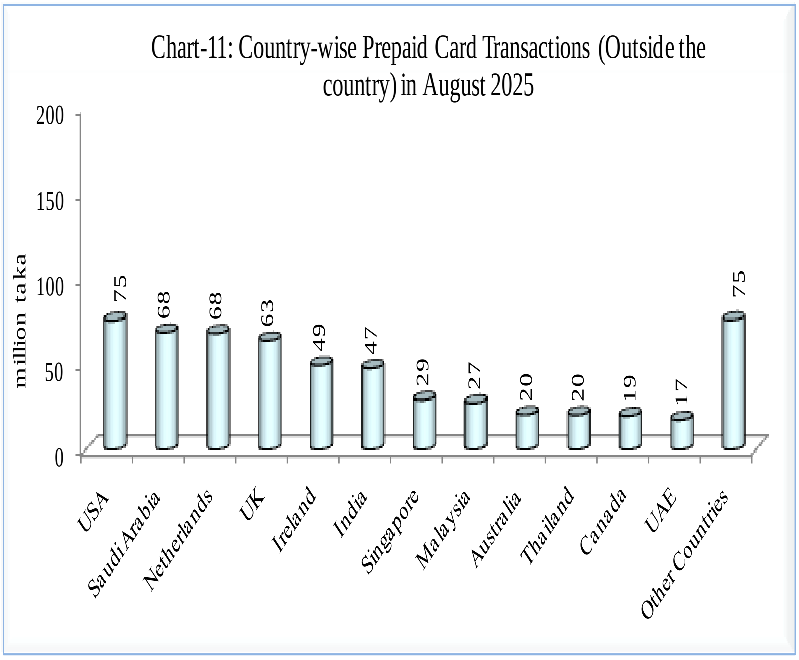
A country-wise breakdown of cross-border transactions in August, 2025 reveals that the majority of debit card transactions took place in UK, accounting for 23.48%. The remaining transactions were spread across other countries: USA (10.89%), India (8.61%), Ireland (8.55%), China (5.93%), Saudi Arabia (5.47%), Netherlands (5.19%), Malaysia (4.90%), Thailand (4.08%), Singapore (3.58%), Australia (3.06%), Canada (3.03%), and other countries (13.23%) (Annex-table-13).

7. Outward prepaid card usage



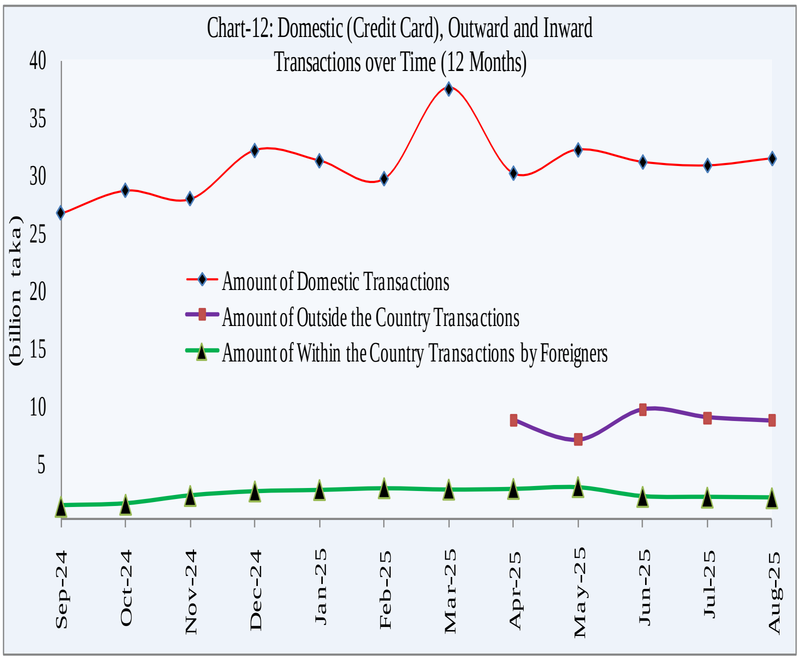
In August, 2025, overall outward prepaid card transactions stood at Taka 578 million whereas in July, 2025 it was Taka 556 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services making up 23.37% of transactions. Other significant categories were business services (20.82%), departmental stores (16.75%), cash withdrawals (13.13%), retail outlet services (8.91%), drug and pharmacies (7.52%), transportation (3.56%), professional services (2.93%), utilities (1.60%), and clothing (1.41%). (Annex-table-14).

A country-wise breakdown of cross-border transactions reveals that in August, 2025 the majority of prepaid card transactions took place in USA accounting for 13.01%. The remaining transactions were spread across other countries: Saudi Arabia (11.80%), Netherlands (11.70%), UK (10.96%), Ireland (8.48%), India (8.18%), Singapore (4.98%), Malaysia (4.65%), Australia (3.48%), Thailand (3.44%), Canada (3.34%), UAE (2.93%), and other countries (13.06%) (Annex-table-16).



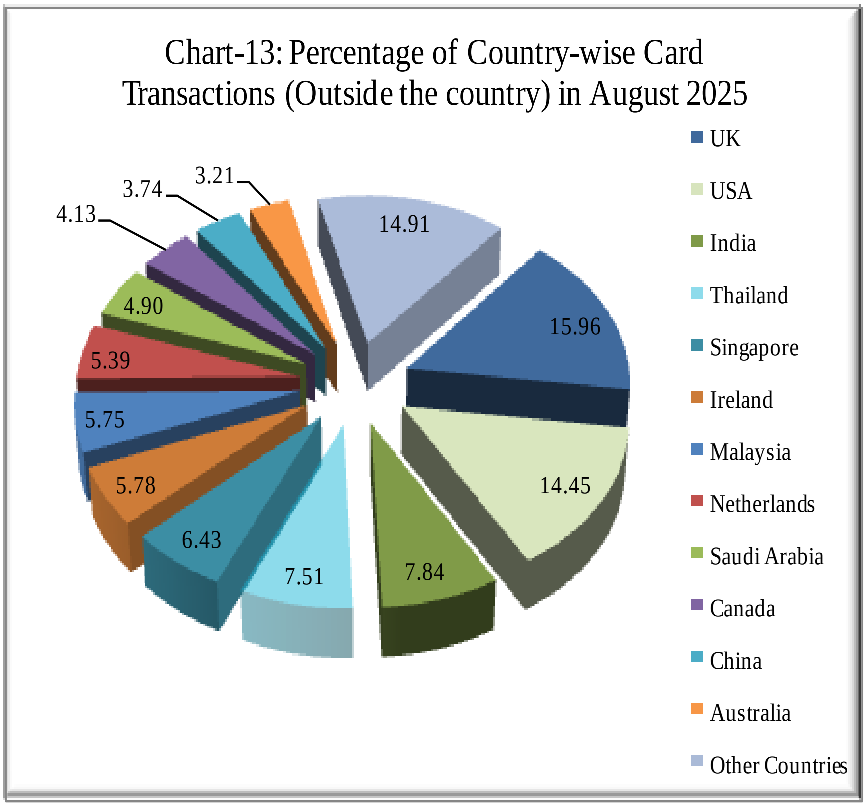
8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall upward trend during September, 2024 to August, 2025, it reached its peak in March, 2025, declined in April, rose again in May, and then experienced a slight decrease from May to June and from June to July, 2025 but further it increased in August, 2025. Cross-border transaction experienced overall downward trend during this period (Outside the country transactions data are available from April, 2025). Meanwhile, card spending by foreign nationals in Bangladesh gradually increased from September, 2024 to February, 2025, followed by a slight decrease in March, 2025. Spending rose again in April, 2025 and May, 2025 before recording a significant drop in June and a further slight decline in July, 2025 and August, 2025.



9. Overall outflow of cards transaction trend

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in August, 2025 shows that credit card leads in total spending, with Taka 4,433 million spent across approximately 7,02,001 transactions. Debit card follows, with 3,566 million taka spent over nearly 6,74,264 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 578 million taka spent through about 1,48,858 transactions. The combined outflow amount across all three card types reaches nearly 8.58 billion taka in August, 2025 (Annex-table-19). The overall outflow of cards in August, 2025 experienced a notable decrease when compared to the figures recorded in July, 2025 (8.88 billion taka). This decline suggests a potential shift in card usage patterns or underlying factors influencing transaction volumes during the period under review.



A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the UK, accounting for 15.96%. The remaining transactions were spread across other countries: USA (14.45%), India (7.84%), Thailand (7.51%), Singapore (6.43%), Ireland (5.78%), Malaysia (5.75%), Netherlands (5.39%), Saudi Arabia (4.90%), Canada (4.13%), China (3.74%), Australia (3.21%), and other countries (14.91%) (Annex-table-17).

10. Challenges of shifting to cashless transactions

Bangladesh faces several challenges in shifting to a cashless economy. Limited digital infrastructure, especially in rural areas, and low financial literacy hinder cashless adoption. Cyber security concerns and a general lack of trust in digital platforms also discourage users. The country's strong cash-based culture and informal economy resist digital payments, while high transaction costs and limited smartphone access further complicate the transition.

11. Implications

- **Increased Financial Inclusion:** The growth in card usage in Bangladesh suggests that more people are gaining access to formal financial services, which is a positive step towards financial inclusion.
- **Digital Economic Growth:** The rise in cashless transactions supports the growth of a digital economy, reducing reliance on physical cash and enhancing the efficiency of financial transactions.
- **Security and Fraud Prevention:** As the volume of card transactions is increasing day by day in Bangladesh, it will be crucial to continue enhancing security measures to prevent fraud and ensure the safety of digital transactions to protect the customers.
- **Consumer Education and Training:** With the increasing adoption of plastic money, there is a need for ongoing consumer education and training to ensure that users are aware of the benefits and risks associated with card usage.

12. Conclusion

The shift from cash to digital payments is accelerating, driven by rising adoption of plastic money (credit, debit, and prepaid cards). This report analyzes transactional growth, card brand dominance, and spending categories to identify opportunities for stakeholders in a rapidly evolving cashless ecosystem.

Cash transactions have been dominating Bangladesh's consumer payment ecosystem for many years but it's prevalence has shown a consistent decline in recent years. To accelerate the adoption of electronic payment methods, the government and Bangladesh Bank have implemented a series of targeted policy measures and regulatory reforms. This strategic focus on digitalization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the August, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 4.67 times transactions outside the country compared to that of the foreign nationals did within Bangladesh. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their credit cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 158% and the total transaction volume through these three types of cards increased by 172% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.

Annexure (Tables)

Table-1: Total Number of Issued Cards and Transaction Statistics

Period	Number of Issued Cards (Net)				Card Transactions Amount (in million Taka)			
	Debit	Credit	Prepaid	Total	Debit	Credit	Prepaid	Total
	a	b	c	d = a+b+c	e	f	g	h = e+f+g
September, 2020	20295617	1584816	615894	22496327	152111	12202	1414	165728
August, 2025	44993654	3008436	9994907	57996997	408476	37608	4816	450900
Growth (%)	122	90	1523	158	169	208	241	172

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

Table-2: Number of Cards over Time

Year	Debit Card	Credit Card	Prepaid Card	Total
Dec-21	25285859	1833242	1154901	28274002
Dec-22	29849136	2115861	3383951	35348948
Dec-23	34569683	2398577	5120934	42089194
Dec-24	39574049	2674512	7544985	49793546
Aug-25	44993654	3008436	9994907	57996997
Growth Percentages in August 2025 over December 2021	78	64	765	105

Table-3: Category-wise Breakdowns of Credit Card Transactions (Domestic) in July 2025 and August 2025

(Amount in million taka)

Merchant Categories	Jul-25			Aug-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1870339	15081	48.90	1959598	15159	48.20
Retail Outlet Services	1224090	3866	12.53	1306164	4068	12.94
Paying Utility Bills	278537	3321	10.77	287524	3342	10.63
Drug and Pharmacies	431796	2218	7.19	440734	2236	7.11
Cash Withdrawal	208767	2046	6.63	222876	2147	6.83
Clothing Stores	275163	1343	4.36	318851	1527	4.86
Transportation	83464	997	3.23	86011	928	2.95
Business Services	129948	797	2.58	123210	868	2.76
Government Services	42215	750	2.43	42928	834	2.65
Professional Services	28832	309	1.00	31259	226	0.72
Fund Transfer	809	110	0.36	769	113	0.36
Grand Total	4573960	30838	100.00	4819924	31448	100.00

Table-4: Card Type Breakdowns of Credit Card Transactions (Domestic) in July 2025 and August 2025

(Amount in million taka)

Card Type	Jul-25			Aug-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3226910	22451	72.80	3407828	22994	73.12
Mastercard	890993	5601	18.16	922190	5571	17.72
AMEX	417324	2560	8.30	446642	2638	8.39
QcashProprietar	20065	183	0.59	21300	188	0.60
Diners	17205	30	0.10	19316	37	0.12
Unionpay	1188	6	0.02	2360	14	0.05
JCB	275	6	0.02	288	6	0.02
Grand Total	4573960	30838	100.00	4819924	31448	100.00

Table-5: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Merchant Categories	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	258547	1432	29.87	245477	1280	28.87
Retail Outlet Services	144984	839	17.50	140329	787	17.75
Transportation	67774	525	10.95	65867	516	11.65
Drug and Pharmacies	27705	538	11.23	27046	515	11.62
Business Services	92989	359	7.50	89663	332	7.50
Clothing	30074	356	7.42	26384	287	6.47
Government Services	40039	255	5.32	41584	242	5.47
Professional Services	13018	205	4.28	14242	207	4.67
Cash Withdrawal	6186	147	3.07	6079	141	3.18
Utilities	47846	137	2.87	45330	125	2.82
Grand Total	729162	4793	100.00	702001	4433	100.00

Table-6: Card Type Breakdowns of Credit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Card Type	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	544926	3565	74.37	523458	3309	74.64
MASTER	110988	735	15.33	107779	666	15.03
AMEX CARD	73050	492	10.26	70258	455	10.26
UnionPay	146	1.12	0.02	434	2.51	0.06
Diners	52	0.26	0.01	72	0.38	0.01
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	729162	4793	100.00	702001	4433	100.00

Table-7: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Countries	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	169646	794	16.57	173725	776	17.50
Thailand	44249	519	10.84	38789	479	10.80
UK	55381	575	11.99	49574	468	10.56
Singapore	60311	393	8.20	60074	395	8.91
India	28565	279	5.83	32640	318	7.18
Malaysia	66849	382	7.97	53082	291	6.58
Canada	43049	253	5.28	40111	227	5.12
Netherlands	30319	199	4.15	31448	209	4.72
Saudi Arabia	34700	158	3.30	37315	157	3.54
Australia	26184	164	3.42	26065	146	3.29
Ireland	35153	141	2.93	35890	142	3.20
UAE	13310	174	3.64	11241	133	3.00
Other Countries	121446	762	15.89	112047	691	15.59
Grand Total	729162	4793	100.00	702001	4433	100.00

Table-8: Category-wise Breakdowns of Card Transactions (within the country by foreign nationals) in July 2025 and August 2025

(Amount in million taka)

Merchant Categories	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	63757	513	27.17	72208	593	32.34
Cash Withdrawal	29046	482	25.52	32351	526	28.66
Transportation	10173	247	13.11	10659	286	15.61
Clothing	11814	116	6.17	14451	121	6.61
Retail Outlet Services	42032	131	6.92	46308	117	6.39
Business Services	3703	30	1.57	3850	61	3.33
Utilities	37594	39	2.09	30193	55	3.01
Drug and Pharmacies	4710	39	2.07	5364	43	2.33
Professional Services	1554	18	0.98	1742	16	0.86
Government Services	1960	13	0.69	2298	15	0.83
Fund Transfer	24921	259	13.71	162	1	0.03
Grand Total	231264	1887	100.00	219586	1835	100.00

Table-9: Card Type Breakdowns of Card Transactions (within the country by foreign nationals) in July 2025 and August 2025

(Amount in million taka)

Card Type	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	145640	1136	60.22	138451	1092	59.48
Mastercard	83343	730	38.67	78741	724	39.44
AMEX	987	5.6	0.29	1119	5.3	0.29
Unionpay	853	8.7	0.46	897	9.5	0.52
Diners	394	5.1	0.27	337	3.3	0.18
JCB	47	1.50	0.08	41	1.6	0.09
Grand Total	231264	1887	100.00	219586	1835	100.00

Table-10: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals) in August 2025

(Amount in million taka)

Countries	No of Transactions	Transaction Amount	Percentage
USA	42866	417	22.73
UK	21484	196	10.69
India	25075	166	9.03
Mozambique	1768	93	5.06
Japan	6393	68	3.71
Canada	9619	58	3.18
China	5502	58	3.13
Australia	9751	57	3.11
France	2586	54	2.96
Singapore	4428	54	2.94
UAE	8177	53	2.90
Hong Kong	10457	53	2.90
Saudi Arabia	13338	39	2.14
Other Countries	58142	468	25.52
Grand Total	219586	1835	100.00

Table-11: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Merchant Categories	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	88982	829	23.50	84736	887	24.88
Departmental Stores	191350	610	17.28	196500	574	16.11
Business Services	187692	482	13.66	195027	496	13.92
Cash Withdrawal	20051	472	13.38	20395	483	13.54
Retail Outlet Services	100830	383	10.86	93304	363	10.17
Drug and Pharmacies	15164	283	8.01	15864	287	8.04
Transportation	26518	194	5.50	27485	206	5.79
Professional Services	10198	142	4.02	10495	140	3.92
Clothing	9562	93	2.63	9346	83	2.33
Utilities	18982	41	1.16	21112	46	1.30
Grand Total	669329	3529	100.00	674264	3566	100.00

Table-12: Card Type Breakdowns of Debit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Card Type	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	563771	3022	85.63	563076	3039	85.23
Mastercard	65348	336	9.52	70892	348	9.76
AMEX	40098	171	4.83	40206	178	5.00
Unionpay	112	.56	0.02	90	.56	0.02
Grand Total	669329	3529	100	674264	3566	100

Table-13: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Countries	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	30442	787	22.31	31119	837	23.48
USA	119913	350	9.93	133962	388	10.89
India	26257	275	7.79	29502	307	8.61
Ireland	112480	300	8.50	119885	305	8.55
China	87055	283	8.02	63453	212	5.93
Saudi Arabia	72262	165	4.68	70366	195	5.47
Netherlands	48678	173	4.91	51573	185	5.19
Malaysia	36818	191	5.42	31865	175	4.90
Thailand	11702	166	4.70	10889	145	4.08
Singapore	24561	122	3.46	25816	128	3.58
Australia	12888	116	3.28	12654	109	3.06
Canada	11452	104	2.94	11224	108	3.03
Other Countries	74821	496	14.07	81956	472	13.23
Grand Total	669329	3529	100.00	674264	3566	100.00

Table-14: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Merchant Categories	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	44443	119	21.35	49296	135	23.37
Business Services	26112	56	10.15	44567	120	20.82
Departmental Stores	44174	136	24.42	25959	97	16.75
Cash Withdrawal	3303	76	13.71	3283	76	13.13
Retail Outlet Services	12661	66	11.81	13190	51	8.91
Drug and Pharmacies	2431	44	7.96	2563	43	7.52
Transportation	3475	21	3.78	3711	21	3.56
Professional Services	1772	17	3.10	1825	17	2.93
Utilities	2958	10	1.86	3261	09	1.60
Clothing	1198	10	1.85	1203	08	1.41
Grand Total	142527	556	100	148858	578	100

Table-15: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Card Type	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	110351	451	81.08	114065	462	80.00
Mastercard	31749	104	18.75	34389	114	19.81
AMEX	309	.73	0.13	304	.71	0.12
Unionpay	114	.21	0.04	93	.35	0.06
Diners	4	.03	0.01	7	.04	0.01
Grand Total	142527	556	100	148858	578	100

Table-16: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Countries	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	20598	67	12.11	22555	75	13.01
Saudi Arabia	37240	71	12.69	41535	68	11.80
Netherlands	23237	65	11.74	22097	68	11.70
UK	5911	77	13.86	6302	63	10.96
Ireland	15638	40	7.17	16773	49	8.48
India	4323	46	8.19	4929	47	8.18
Singapore	8811	34	6.13	8294	29	4.98
Malaysia	6481	26	4.76	6567	27	4.65
Australia	1785	16	2.80	2050	20	3.48
Thailand	1313	13	2.36	1307	20	3.44
Canada	2574	15	2.71	2600	19	3.34
UAE	892	7	1.34	756	17	2.93
Other Countries	13724	79	14.13	13093	75	13.06
Grand Total	142527	556	100.00	148858	578	100.00

Table-17: Country-wise Breakdown of Card Transactions (Outside the country) in July 2025 and August 2025

(Amount in million taka)

Countries	Jul-25			Aug-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	91734	1439	16.21	86995	1369	15.96
USA	310157	1212	13.65	330242	1239	14.45
India	59145	600	6.76	67071	673	7.84
Thailand	57264	698	7.87	50985	644	7.51
Singapore	93683	549	6.18	94184	551	6.43
Ireland	163271	481	5.41	172548	496	5.78
Malaysia	110148	599	6.75	91514	493	5.75
Netherlands	102234	437	4.92	105118	462	5.39
Saudi Arabia	144202	394	4.44	149216	420	4.90
Canada	57075	372	4.19	53935	354	4.13
China	109007	396	4.46	82588	321	3.74
Australia	40857	295	3.32	40769	275	3.21
Other Countries	202241	1406	15.83	199958	1279	14.91
Grand Total	1541018	8877	100.00	1525123	8576	100.00

Table-18: Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

(Amount in million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
Sep-24	26685		1114
Oct-24	28663		1291
Nov-24	27933		2026
Dec-24	32153		2409
Jan-25	31252		2526
Feb-25	29683		2680
Mar-25	37557		2562
Apr-25	30164	8630	2621
May-25	32205	6903	2773
Jun-25	31143	9566	1951
Jul-25	30838	8877	1887
Aug-25	31448	8576	1835

* Outside the Country Transactions Data are Available from April, 2025

Table-19: Outflow Summary through Cards in July 2025 and August 2025

(Amount in million)

Card Type	Jul-25			Aug-25			Growth Percentages in August over July
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	729162	4793	40	702001	4433	37	-7.51
Debit Card	669329	3529	29	674264	3566	29	1.05
Prepaid Card	142527	556	5	148858	578	5	3.93
Grand Total	1541018	8877	73	1525123	8576	71	-3.39

*1 USD = 121 BDT