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An Overview of Card Usage Patterns Within and Outside Bangladesh






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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 (141%) of cards (debit, credit and prepaid cards) and the total transaction volume (156%) through these cards over the last five-year period.

From September, 2024 to September, 2025, domestic credit card usage in Bangladesh significantly increased by 27.23%. Cross-border transactions using credit card showed minor fluctuations but increased significantly by 17.44% in September, 2025 compared to that of September, 2024. Spending by foreign nationals in Bangladesh show a notable increase by 57.90% from September, 2024 to September, 2025. In September, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preference for retail shopping.

In September, 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 4,942 million across 7,74,041 transactions, with department stores (30.16%) and retail outlet services (17.32%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,690 million from 7,68,011 transactions, of which government services (18.61%), department stores (17.47%), and cash withdrawal (15.53%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 608 million across 1,45,622 transactions, with government services (24.88%), business services (21.19%), department stores (13.75%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 9.24 billion (USD 76 million) in September, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 1.76 billion (USD 14.47 million). This data indicates that in September, 2025, Bangladeshi cardholders conducted approximately 5.25 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to September, 2025 total limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 384.14 billion whereas total outstanding (claims on credit card users) is BDT 124.83 billion.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (14%), debit cards most in UK (13%) and prepaid cards most in Saudi Arabia (17%), while USA cardholders accounted for the highest spending (22%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in September, 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 August, 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 September, 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 October, 2020 stood at 2,06,29,271, 15,97,377 and 6,48,104 respectively. By September, 2025, these numbers had increased to 4,28,00,891, 26,50,935 and 97,20,330 respectively, reflecting a total growth of 141% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,80,898 million in October, 2020 to Tk 4,63,463 million by September, 2025, marking a 156% growth over five years (Annex table-2). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

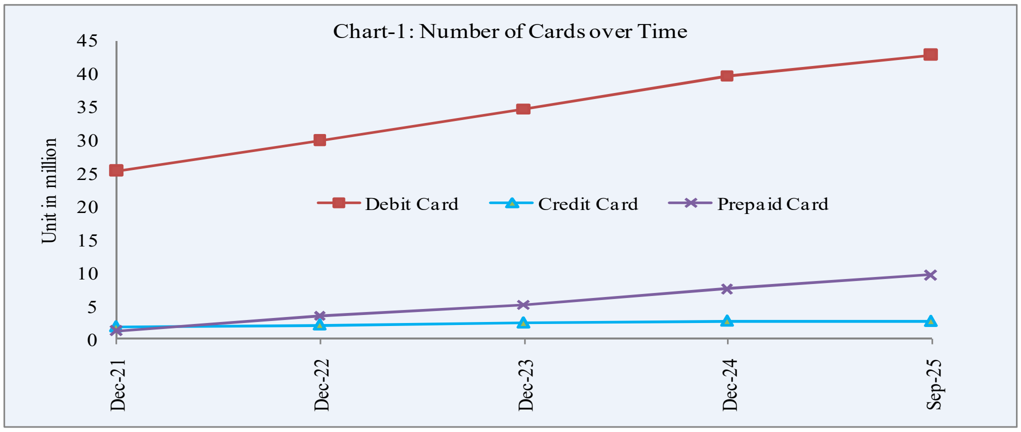


Chart-1 depicts the overall trend of number of cards from December, 2021 to September, 2025.

From December, 2021 to September, 2025, debit and credit cards in Bangladesh grew steadily by 69% and 45% respectively, while prepaid cards surged by 742%, emerging as the fastest-growing segment and reflecting rising demand for flexible digital payment solutions (Annex-table-3).

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 57 banks/NBFCs, 49 (48 banks, 1 NBFC) offer card services including credit cards, dual currency debit cards as well as foreign currency prepaid cards services (Annex-table-1). 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 September, 2025 reveals a significant increase by 7.96% in domestic transactions, increasing to Taka 33,950 million from Taka 31,448 million in August, 2025 (Annex-table-4). Similarly, international transactions conducted outside the country amounted to Taka 4,942 million in September, 2025 (Annex-table-6), reflecting a significant increase of 11.48% compared to Taka 4,433 million in August, 2025. On the other hand, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a decrease by 4.14% to Taka 1,759 million in September, 2025 from Taka 1,835 million in August, 2025 (Annex-table-9). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy stood at BDT 384.14 billion whereas total outstanding (claims on credit card users) stood at BDT 124.83 billion at the end of September, 2025.

3. Domestic credit card usage

In September, 2025, overall domestic credit card transactions stood at Taka 33,950 million whereas in August, 2025 it was Taka 31,448 million. Transactions at department stores increased to Taka 15,501 million in September from Taka 15,159 million in August, 2025. Similarly, transactions in retail outlet services, cash withdrawal, drug and pharmacies, clothing stores, fund transfer, transportation, business services, government services and professional services also increased compared to that of the previous month (Annex-table-4). Only paying utility bills slightly decreased compared to that of the previous month. The analysis indicates an upward trend in consumer spending across various transaction categories from August, 2025 to September, 2025.

Chart-2 highlights the spending patterns across different sectors in September, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Annex-table-4). 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, Cash Withdrawal, and Drug & Pharmacies during this period.

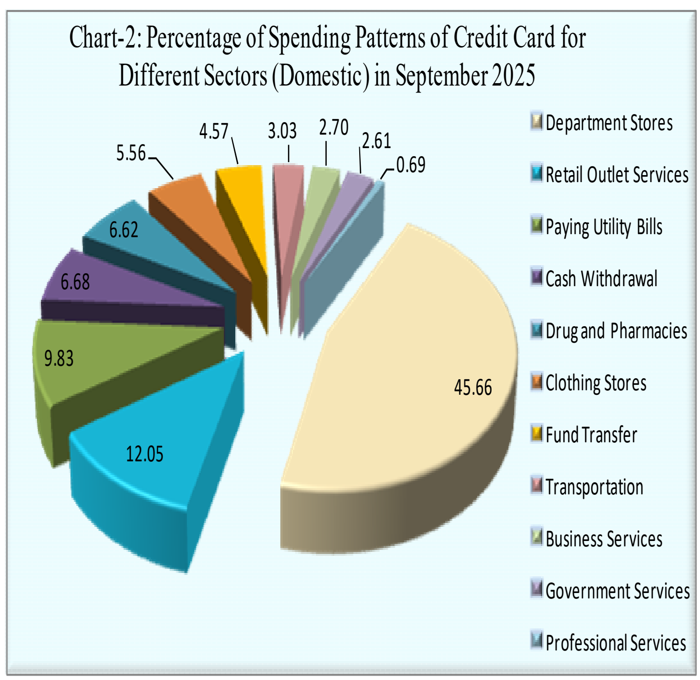
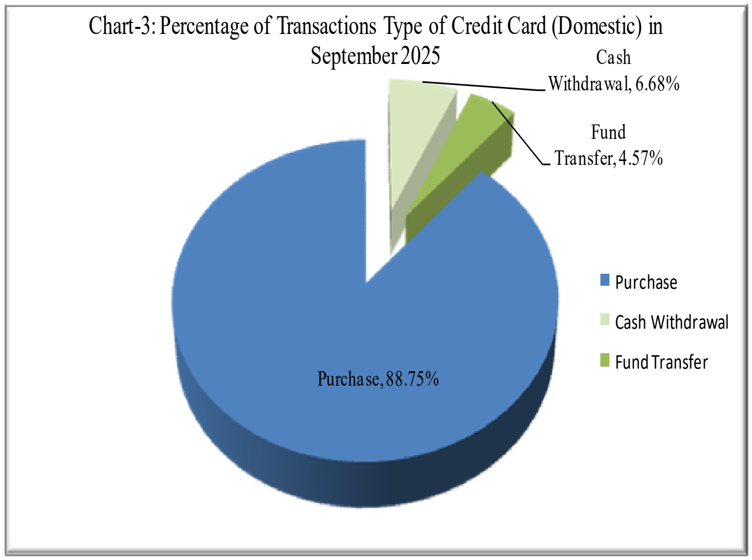


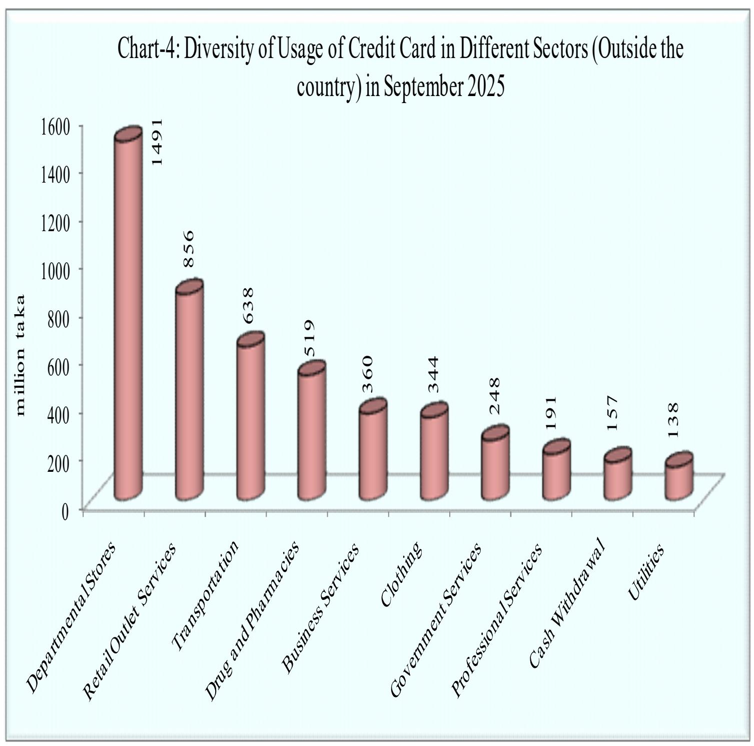
Chart-3 shows that domestic credit card transactions amounted to Tk. 33,950 million in total, of which Tk. 30,130 million (88.75%) were used for purchases, Tk. 2,269 million (6.68%) for cash withdrawals, and Tk. 1,551 million (4.57%) for fund transfers.



4. Outward credit card usage

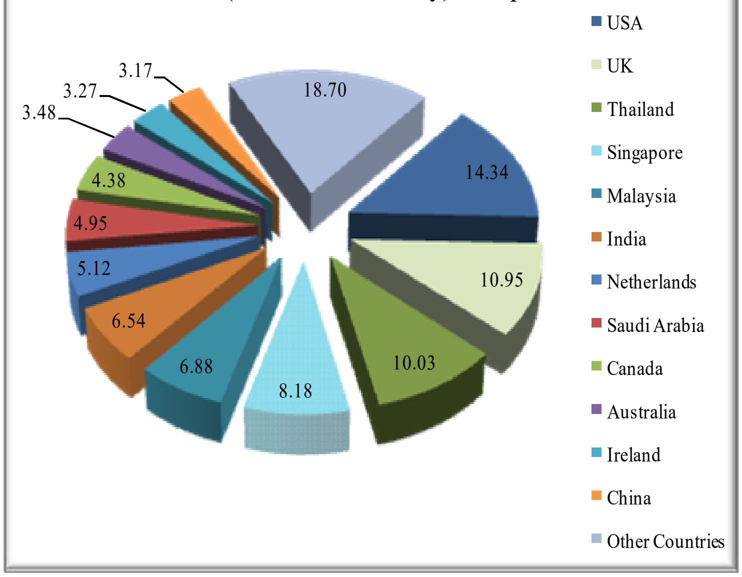
In September, 2025, overall outward credit card transactions stood at Taka 4,942 million whereas in August, 2025 it was Taka 4,433 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.16% of transactions. Other significant categories were retail outlet services (17.32%), transportation (12.91%), drug and pharmacies (10.49%), business services (7.29%), Clothing (6.96%), and various other sectors (14.87%) (Annex-table-6).

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



A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 14.34%. The remaining transactions were spread across other countries: UK (10.95%), Thailand (10.03%), Singapore (8.18%), Malaysia (6.88%), India (6.54%), Netherlands (5.12%), Saudi Arabia (4.95%), Canada (4.38%), Australia (3.48%), Ireland (3.27%), China (3.17%), and other countries (18.70%) (Annex-table-8).

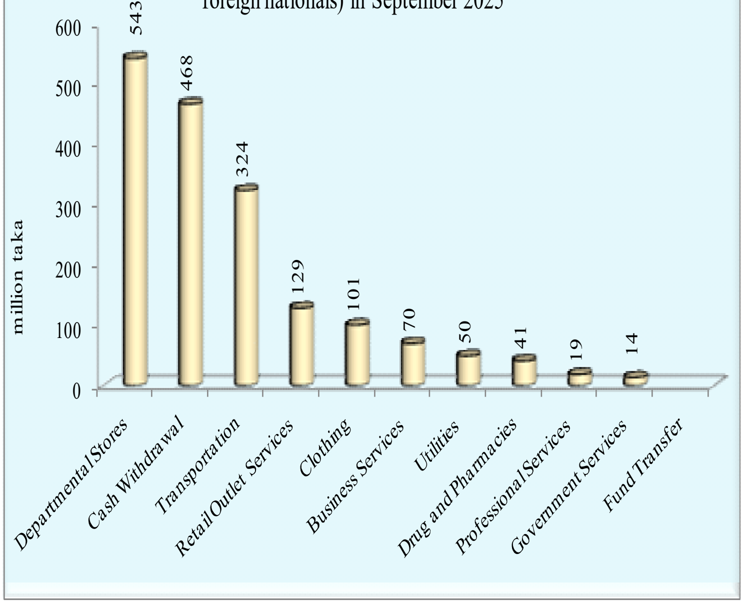
Chart-5: Percentage of Country-wise Credit Card Transactions (Outside the country) in September 2025

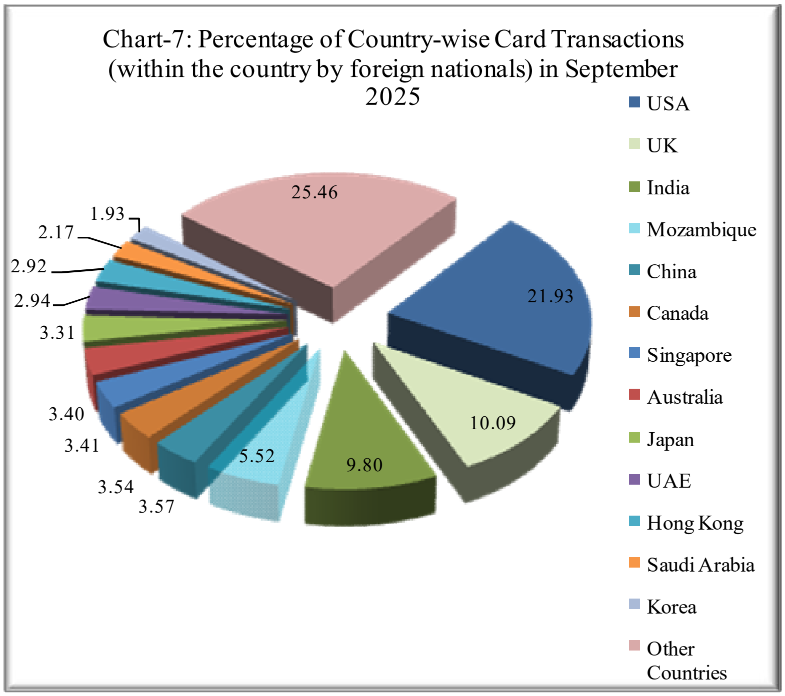


5. Inward card usage

In September, 2025, overall inward card transactions stood at Taka 1,759 million whereas in August, 2025 it was Taka 1,835 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 30.90% of all transactions during this period. Cash withdrawals made up 26.59%, transportation 18.43%. The remaining sectors collectively contributed 24.09% of the total transaction volume (Annex-table-9).

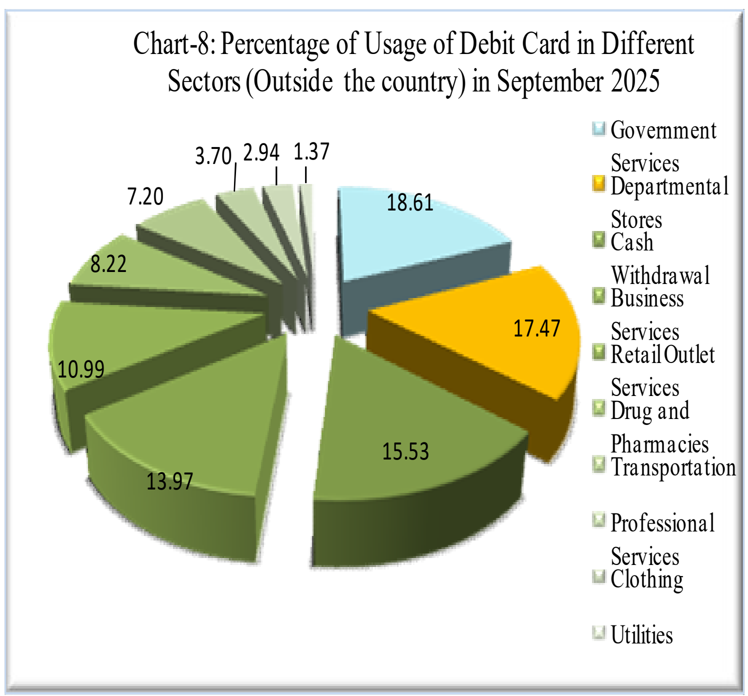
Chart-6: Category-wise Card Transactions (within the country by foreign nationals) in September 2025





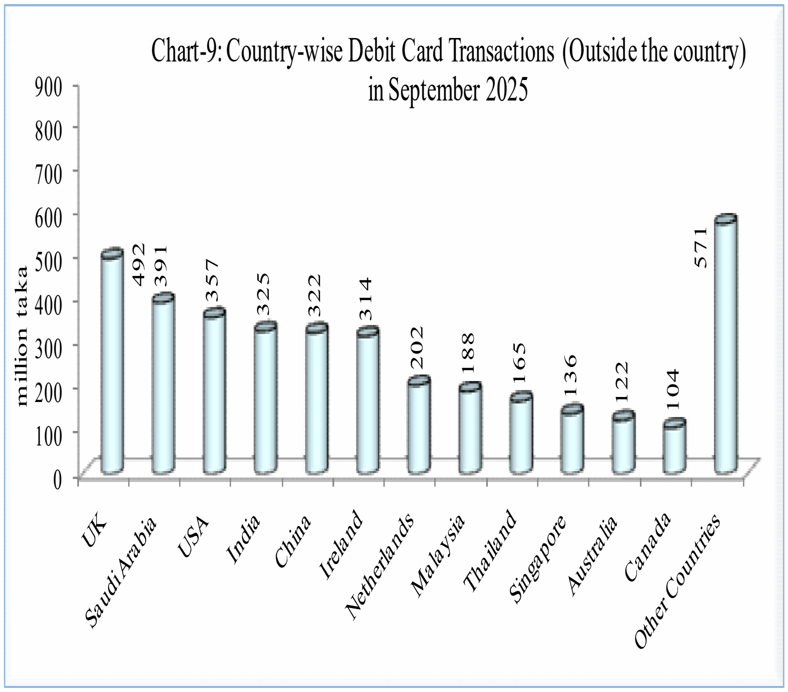
During September, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 21.93% of the total. Other significant contributions came from UK (10.09%), India (9.80%), Mozambique (5.52%), China (3.57%), Canada (3.54%), Singapore (3.41%), Australia (3.40%), Japan (3.31%), UAE (2.94%), Hong Kong (2.92%), Saudi Arabia (2.17%), Korea (1.93%), and various other countries (25.46%) (Annex-table-11).

6. Outward debit card usage



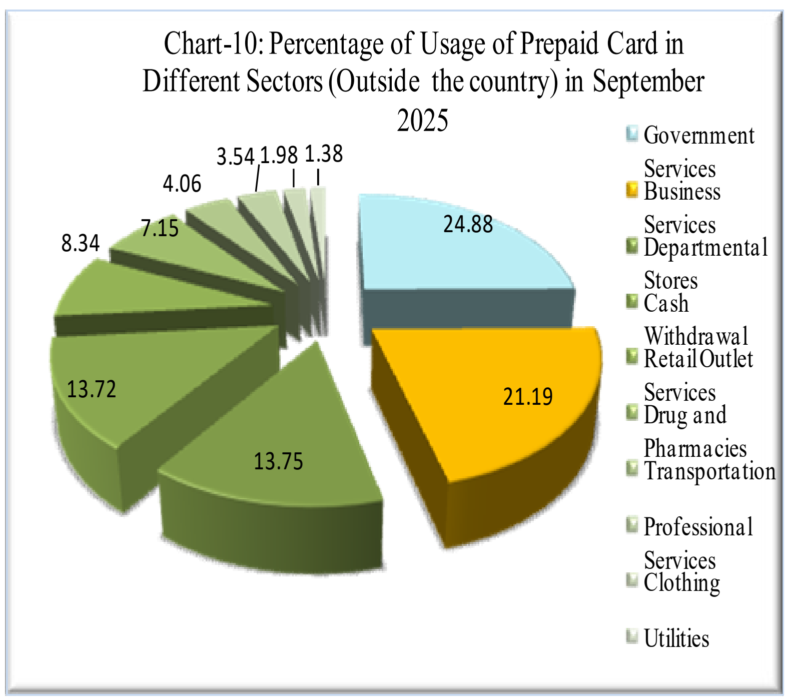
In September, 2025, overall outward debit card transactions stood at Taka 3,690 million whereas in August, 2025 it was Taka 3,566 million. Debit cardholders involved in cross-border transactions primarily used their cards for government services, making up 18.61% of transactions. Other significant categories were department stores (17.47%), cash withdrawals (15.53%), business services (13.97%), retail outlet services (10.99%), drug and pharmacies (8.22%), transportation (7.20%), professional services (3.70%), clothing (2.94%), and utilities (1.37%) (Annex-table-12).

A country-wise breakdown of cross-border transactions in September, 2025 reveals that the majority of debit card transactions took place in UK, accounting for 13.32%. The remaining transactions were spread across other countries: Saudi Arabia (10.60%), USA (9.67%), India (8.82%), China (8.73%), Ireland (8.50%), Netherlands (5.49%), Malaysia (5.09%), Thailand (4.48%), Singapore (3.69%), Australia (3.29%), Canada (2.83%), and other countries (15.48%) (Annex-table-14).

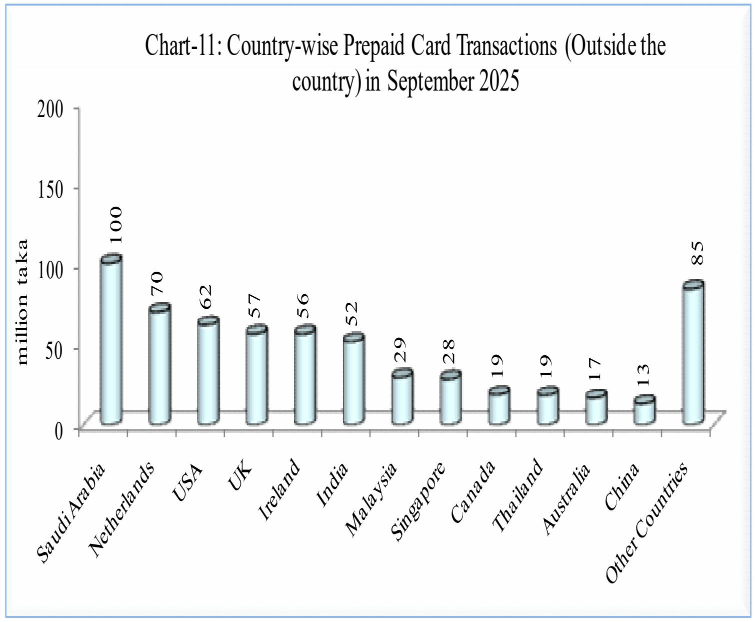


7. Outward prepaid card usage

In September, 2025, overall outward prepaid card transactions stood at Taka 608 million whereas in August, 2025 it was Taka 578 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 24.88% of transactions. Other significant categories were business services (21.19%), departmental stores (13.75%), cash withdrawals (13.72%), retail outlet services (8.34%), drug and pharmacies (7.15%), transportation (4.06%), professional services (3.54%), clothing (1.98%), and utilities (1.38%). (Annex-table-15).

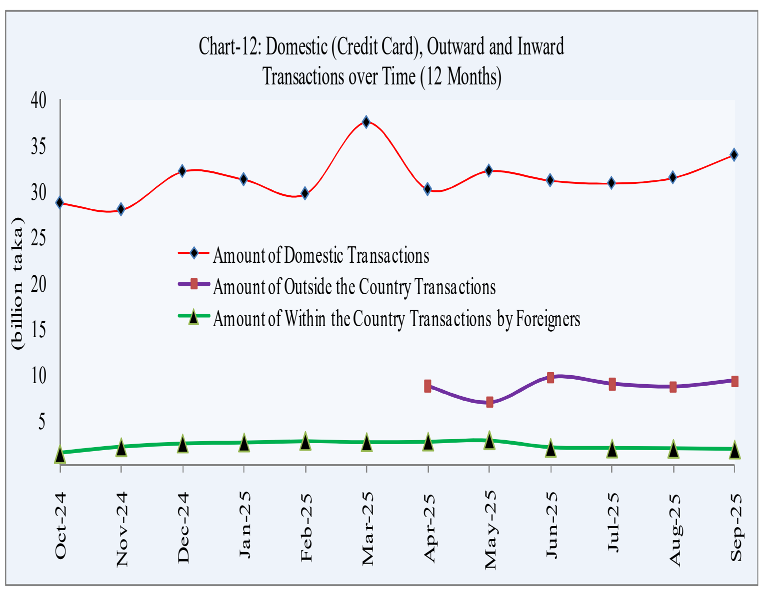


A country-wise breakdown of cross-border transactions reveals that in September, 2025 the majority of prepaid card transactions took place in Saudi Arabia accounting for 16.53%. The remaining transactions were spread across other countries: Netherlands (11.56%), USA (10.23%), UK (9.32%), Ireland (9.30%), India (8.51%), Malaysia (4.85%), Singapore (4.68%), Canada (3.11%), Thailand (3.05%), Australia (2.77%), China (2.19%), and other countries (13.92%) (Annex-table-17).



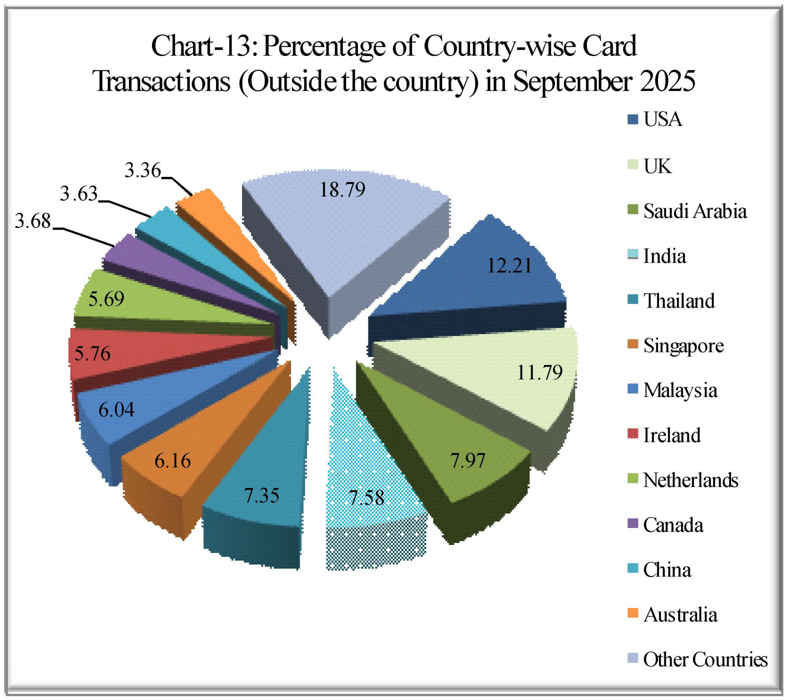
8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall upward trend during October, 2024 to September, 2025, it reached its peak in March, 2025, declined in April, rose again in May, and then experienced a slight decrease from May to July but from July to September, 2025 it increased. Cross-border transaction experienced overall upward 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 October, 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, 2025 and then a gradual decline till September, 2025.



9. Overall outflow of cards transaction trend

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in September, 2025 shows that credit card leads in total spending, with Taka 4,942 million spent across approximately 7,74,041 transactions. Debit card follows, with 3,690 million taka spent over nearly 7,68,011 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 608 million taka spent through about 1,45,622 transactions. The combined outflow amount across all three card types reaches nearly 9.24 billion taka in September, 2025 (Annex-table-20). The overall outflow of cards in September, 2025 experienced a notable increase when compared to the figures recorded in August, 2025 (8.58 billion taka). This increase 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 USA, accounting for 12.21%. The remaining transactions were spread across other countries: UK (11.79%), Saudi Arabia (7.97%), India (7.58%), Thailand (7.35%), Singapore (6.16%), Malaysia (6.04%), Ireland (5.76%), Netherlands (5.69%), Canada (3.68%), China (3.63%), Australia (3.36%), and other countries (18.79%) (Annex-table-18).

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 September, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 5.25 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 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 141% and the total transaction volume through these three types of cards increased by 156% 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: List of Banks and NBFC in Bangladesh Providing Card Services
(Credit, Debit, and Prepaid) – Up to End September, 2025

Bank Category	SL No.	Bank Name	Debit Cards	Crebit Cards	Prepaid Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	✔		
	2	BANGLADESH DEVELOPMENT BANK LTD.			
	3	BASIC BANK LTD.	✔	✔	
	4	JANATA BANK LIMITED	✔	✔	✔
	5	RUPALI BANK LIMITED	✔		
	6	SONALI BANK LIMITED	✔	✔	
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	✔	✔	
	8	PROBASI KALLAN BANK			
	9	RAJSHAHI KRISHI UNNAYAN BANK			
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	✔	✔	
	11	AL-ARAFAH ISLAMI BANK LTD.	✔	✔	✔
	12	BANGLADESH COMMERCE BANK LTD.	✔	✔	
	13	BANK ASIA LTD.	✔	✔	✔
	14	BENGAL COMMERCIAL BANK LTD	✔	✔	✔
	15	BRAC BANK LTD.	✔	✔	✔
	16	CITIZENS BANK PLC.	✔	✔	✔
	17	COMMUNITY BANK BANGLADESH LTD	✔	✔	✔
	18	DHAKA BANK LTD.	✔	✔	✔
	19	DUTCH-BANGLA BANK LTD.	✔	✔	✔
	20	EASTERN BANK LTD.	✔	✔	✔
	21	EXIM BANK LTD.	✔	✔	✔
	22	FIRST SECURITY ISLAMI BANK LTD.	✔	✔	
	23	ICB ISLAMIC BANK	✔		
	24	IFIC BANK	✔	✔	
	25	ISLAMI BANK BANGLADESH LTD.	✔	✔	✔
	26	JAMUNA BANK LTD.	✔	✔	✔
	27	MEGHNA BANK LTD.	✔	✔	✔
	28	MERCANTILE BANK LTD.	✔	✔	✔
	29	MIDLAND BANK LTD.	✔	✔	✔
	30	MODHUMOTI BANK LTD.	✔	✔	✔
	31	MUTUAL TRUST BANK LTD.	✔	✔	✔
	32	NATIONAL BANK LTD.	✔	✔	✔
	33	NATIONAL CREDIT AND COMMERCE BAN	✔	✔	✔
	34	NRB BANK LTD.	✔	✔	✔
	35	NRB COMMERCIAL BANK LTD.	✔	✔	✔
	36	GLOBAL ISLAMI BANK	✔	✔	
	37	ONE BANK LTD.	✔	✔	✔
	38	PREMIER BANK LTD.	✔	✔	✔
	39	PRIME BANK LTD.	✔	✔	✔
	40	PUBALI BANK LTD	✔	✔	
	41	SHAHJALAL ISLAMI BANK LTD.	✔	✔	✔
	42	SHIMANTO BANK LIMITED	✔	✔	✔
	43	SOCIAL ISLAMI BANK LTD.	✔	✔	✔
	44	SOUTH BANGLA AGRICULTURE AND COM	✔	✔	
	45	SOUTHEAST BANK LTD.	✔	✔	✔
	46	STANDARD BANK LTD.	✔	✔	✔
	47	THE CITY BANK LTD.	✔	✔	✔
	48	PADMA BANK	✔		✔
	49	TRUST BANK LTD.	✔	✔	✔
	50	UNION BANK LTD.	✔		
	51	UNITED COMMERCIAL BANK LTD.	✔	✔	✔
	52	UTTARA BANK LTD.	✔	✔	✔
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	✔		
	54	CITI BANK NA			
	55	COMMERCIAL BANK OF CEYLON LTD	✔	✔	
	56	HABIB BANK LTD.	✔		
	57	HONGKONG AND SHANGHAI BANKING C	✔		
	58	NATIONAL BANK OF PAKISTAN			
	59	STANDARD CHARTERED BANK	✔	✔	✔
	60	STATE BANK OF INDIA	✔		✔
	61	WOORI BANK	✔		
	62	LANKABANGLA FINANCE PLC		✔	
Total			**56**	**47**	**37**

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

"✔" indicates that the corresponding bank provides the respective card service(s).

Table-2: 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
October, 2020	20629271	1597377	648104	22874752	165292	13812	1794	180898
September, 2025	42800891	2650935	9720330	55172156	420439	38173	4851	463463
Growth (%)	107	66	1400	141	154	176	170	156

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

Table-3: 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
Sep-25	42800891	2650935	9720330	55172156
Growth Percentages in September, 2025 over December, 2021	69	45	742	95

Table-4: Category-wise Breakdowns of Credit Card Transactions (Domestic) in August 2025 and September 2025

(Amount in million taka)

Merchant Categories	Aug-25			Sep-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1959598	15159	48.20	1973703	15501	45.66
Retail Outlet Services	1306164	4068	12.94	1315959	4091	12.05
Paying Utility Bills	287524	3342	10.63	294313	3338	9.83
Cash Withdrawal	222876	2147	6.83	225503	2269	6.68
Drug and Pharmacies	440734	2236	7.11	445145	2246	6.62
Clothing Stores	318851	1527	4.86	418684	1886	5.56
Fund Transfer	769	113	0.36	33057	1551	4.57
Transportation	86011	928	2.95	96097	1030	3.03
Business Services	123210	868	2.76	131239	918	2.70
Government Services	42928	834	2.65	42847	887	2.61
Professional Services	31259	226	0.72	32015	234	0.69
Grand Total	4819924	31448	100.00	5008562	33950	100.00

Table-5: Card Type Breakdowns of Credit Card Transactions (Domestic) in August 2025 and September 2025

(Amount in million taka)

Card Type	Aug-25			Sep-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3407828	22994	73.12	3505210	23595	69.50
Mastercard	922190	5571	17.72	983624	6101	17.97
AMEX	446642	2638	8.39	490775	4133	12.17
QcashProprietar	21300	188	0.60	5238	54	0.16
Diners	19316	37	0.12	19761	41	0.12
Unionpay	2360	14	0.05	3712	21	0.06
JCB	288	6	0.02	242	5	0.01
Grand Total	4819924	31448	100.00	5008562	33950	100.00

Table-6: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Merchant Categories	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	245477	1280	28.87	274310	1491	30.16
Retail Outlet Services	140329	787	17.75	159244	856	17.32
Transportation	65867	516	11.65	81196	638	12.91
Drug and Pharmacies	27046	515	11.62	28972	519	10.49
Business Services	89663	332	7.50	90446	360	7.29
Clothing	26384	287	6.47	29880	344	6.96
Government Services	41584	242	5.47	41941	248	5.03
Professional Services	14242	207	4.67	14331	191	3.87
Cash Withdrawal	6079	141	3.18	6485	157	3.19
Utilities	45330	125	2.82	47236	138	2.79
Grand Total	702001	4433	100.00	774041	4942	100.00

Table-7: Card Type Breakdowns of Credit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Card Type	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	523458	3309	74.64	575655	3692	74.71
MASTER	107779	666	15.03	121070	756	15.30
AMEX CARD	70258	455	10.26	76564	490	9.91
UnionPay	434	2.51	0.06	696	3.73	0.08
Diners	72	0.38	0.01	56	0.23	0.00
JCB						
Grand Total	702001	4433	100.00	774041	4942	100.00

Table-8: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Countries	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	173725	776	17.50	168979	709	14.34
UK	49574	468	10.56	59021	541	10.95
Thailand	38789	479	10.80	42330	496	10.03
Singapore	60074	395	8.91	63349	404	8.18
Malaysia	53082	291	6.58	58295	340	6.88
India	32640	318	7.18	32770	323	6.54
Netherlands	31448	209	4.72	33894	253	5.12
Saudi Arabia	37315	157	3.54	41827	245	4.95
Canada	40111	227	5.12	39423	217	4.38
Australia	26065	146	3.29	27916	172	3.48
Ireland	35890	142	3.20	38287	162	3.27
China	16910	99	2.24	29311	157	3.17
Other Countries	106378	725	16.35	138639	924	18.70
Grand Total	702001	4433	100.00	774041	4942	100.00

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

(Amount in million taka)

Merchant Categories	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	72208	593	32.34	76617	543	30.90
Cash Withdrawal	32351	526	28.66	29296	468	26.59
Transportation	10659	286	15.61	10498	324	18.43
Retail Outlet Services	46308	117	6.39	45166	129	7.33
Clothing	14451	121	6.61	12352	101	5.73
Business Services	3850	61	3.33	3681	70	3.98
Utilities	30193	55	3.01	34536	50	2.82
Drug and Pharmacies	5364	43	2.33	4891	41	2.35
Professional Services	1742	16	0.86	1885	19	1.09
Government Services	2298	15	0.83	2233	14	0.79
Fund Transfer	162	1	0.03	0.00	0.00	0.00
Grand Total	219586	1835	100.00	221155	1759	100.00

Table-10: Card Type Breakdowns of Card Transactions (within the country by foreign nationals) in August 2025 and September 2025

(Amount in million taka)

Card Type	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	138451	1092	59.48	142682	1069	60.75
Mastercard	78741	724	39.44	75939	664	37.77
AMEX	1119	5.3	0.29	1122	12.2	0.69
Unionpay	897	9.5	0.52	1079	9.7	0.55
Diners	337	3.3	0.18	303	3.2	0.18
JCB	41	1.62	0.09	30	.8	0.05
Grand Total	219586	1835	100.00	221155	1759	100.00

Table-11: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals) in September 2025

(Amount in million taka)

Countries	No of Transactions	Transaction Amount	Percentage
USA	45565	386	21.93
UK	18721	178	10.09
India	26096	172	9.80
Mozambique	1815	97	5.52
China	6197	63	3.57
Canada	8175	62	3.54
Singapore	6410	60	3.41
Australia	9060	60	3.40
Japan	5594	58	3.31
UAE	7909	52	2.94
Hong Kong	11233	51	2.92
Saudi Arabia	14094	38	2.17
Korea	2797	34	1.93
Other Countries	57489	448	25.46
Grand Total	221155	1759	100.00

Table-12: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Merchant Categories	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	84736	887	24.88	104755	687	18.61
Departmental Stores	196500	574	16.11	216817	645	17.47
Cash Withdrawal	20395	483	13.54	24629	573	15.53
Business Services	195027	496	13.92	196531	516	13.97
Retail Outlet Services	93304	363	10.17	121103	406	10.99
Drug and Pharmacies	15864	287	8.04	16790	303	8.22
Transportation	27485	206	5.79	40222	266	7.20
Professional Services	10495	140	3.92	13575	137	3.70
Clothing	9346	83	2.33	10852	109	2.94
Utilities	21112	46	1.30	22737	51	1.37
Grand Total	674264	3566	100.00	768011	3690	100.00

Table-13: Card Type Breakdowns of Debit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Card Type	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	563076	3039	85.23	641157	3118	84.49
Mastercard	70892	348	9.76	83845	412	11.16
AMEX	40206	178	5.00	42812	159	4.31
Unionpay	90	.56	0.02	197	1.54	0.04
Grand Total	669329	3529	100	768011	3690	100

Table-14: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Countries	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	31119	837	23.48	39654	492	13.32
Saudi Arabia	70366	195	5.47	93410	391	10.60
USA	133962	388	10.89	129992	357	9.67
India	29502	307	8.61	30384	325	8.82
China	63453	212	5.93	98317	322	8.73
Ireland	119885	305	8.55	118610	314	8.50
Netherlands	51573	185	5.19	52386	202	5.49
Malaysia	31865	175	4.90	35016	188	5.09
Thailand	10889	145	4.08	12443	165	4.48
Singapore	25816	128	3.58	26241	136	3.69
Australia	12654	109	3.06	12023	122	3.29
Canada	11224	108	3.03	12028	104	2.83
Other Countries	81956	472	13.23	107507	571	15.48
Grand Total	674264	3566	100.00	768011	3690	100.00

Table-15: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Merchant Categories	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	49296	135	23.37	47826	151	24.88
Business Services	44567	120	20.82	42633	129	21.19
Departmental Stores	25959	97	16.75	24921	84	13.75
Cash Withdrawal	3283	76	13.13	3580	83	13.72
Retail Outlet Services	13190	51	8.91	13480	51	8.34
Drug and Pharmacies	2563	43	7.52	2581	43	7.15
Transportation	3711	21	3.56	4039	25	4.06
Professional Services	1825	17	2.93	1920	22	3.54
Clothing	1203	08	1.41	1340	12	1.98
Utilities	3261	09	1.60	3302	08	1.38
Grand Total	148858	578	100	145622	608	100

Table-16: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Card Type	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	114065	462	80.00	109306	469	77.24
Mastercard	34389	114	19.81	35908	137	22.55
AMEX	304	.71	0.12	268	.71	0.12
Unionpay	93	.35	0.06	137	.55	0.09
Diners	7	.04	0.01	3	.01	0.00
Grand Total	148858	578	100	145622	608	100

Table-17: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Countries	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	41535	68	11.80	39914	100	16.53
Netherlands	22097	68	11.70	20637	70	11.56
USA	22555	75	13.01	20697	62	10.23
UK	6302	63	10.96	6527	57	9.32
Ireland	16773	49	8.48	16521	56	9.30
India	4929	47	8.18	5012	52	8.51
Malaysia	6567	27	4.65	6177	29	4.85
Singapore	8294	29	4.98	8087	28	4.68
Canada	2600	19	3.34	2447	19	3.11
Thailand	1307	20	3.44	1468	19	3.05
Australia	2050	20	3.48	2025	17	2.77
China	2225	10	1.73	3273	13	2.19
Other Countries	11624	82	14.25	12837	85	13.92
Grand Total	148858	578	100.00	145622	608	100.00

Table-18: Country-wise Breakdown of Card Transactions (Outside the country) in August 2025 and September 2025

(Amount in million taka)

Countries	Aug-25			Sep-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	86995	1369	15.96	319668	1128	12.21
UK	330242	1239	14.45	105202	1090	11.79
Saudi Arabia	67071	673	7.84	175151	736	7.97
India	50985	644	7.51	68166	700	7.58
Thailand	94184	551	6.43	56241	679	7.35
Singapore	172548	496	5.78	97677	569	6.16
Malaysia	91514	493	5.75	99488	558	6.04
Ireland	105118	462	5.39	173418	532	5.76
Netherlands	149216	420	4.90	106917	526	5.69
Canada	53935	354	4.13	53898	340	3.68
China	82588	321	3.74	101590	335	3.63
Australia	40769	275	3.21	41964	310	3.36
Other Countries	199958	1279	14.91	288294	1737	18.79
Grand Total	1525123	8576	100.00	1687674	9240	100.00

Table-19: 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
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
Sep-25	33950	9240	1759

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

Table-20: Outflow Summary through Cards in August 2025 and September 2025

(Amount in million)

Card Type	Aug-25			Sep-25			Growth Percentages in September, 2025 over August, 2025
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	702001	4433	37	774041	4942	41	11.49
Debit Card	674264	3566	29	768011	3690	30	3.50
Prepaid Card	148858	578	5	145622	608	5	5.17
Grand Total	**1525123**	**8576**	**71**	**1687674**	**9240**	**76**	**7.74**

*1 USD = 121 BDT