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An Overview of Cards Usage Pattern Within and Outside Bangladesh



**Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank**

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 (July, 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 (157%) of cards (debit, credit and prepaid cards) and the total transaction volume (232%) through these cards over the last five-year period.

From July, 2024 to July, 2025, domestic credit card usage in Bangladesh significantly increased by 31.63%. Cross-border transactions using credit card showed minor fluctuations but increased slightly by 0.91% in July, 2025 compared to that of July, 2024. Spending by foreign nationals increased significantly by 38.65% from July, 2024 to July, 2025. In July, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preference for retail shopping.

In July 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 4,793 million across 7,29,162 transactions, with department stores (29.87%) and retail outlet services (17.50%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,529 million from 6,69,329 transactions, of which government services (23.50%), department stores (17.28%), and business services (13.66%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 556 million across 1,42,527 transactions, with department stores (24.42%) and government services (21.35%) contributing almost half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 8.88 billion (USD 73.37 million) in July, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 1.89 billion (USD 15.60 million). This data indicates that in July, 2025 Bangladeshi cardholders conducted approximately 4.70 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to July, 2025 total limit sanctioned by 46 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 362.12 billion whereas total outstanding (claims on credit card users) is BDT 182.76 billion.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (17%), debit cards most in UK (22%) and prepaid cards most in UK (14%), while USA cardholders accounted for the highest spending (24%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in July, 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 July, 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 August, 2020 stood at 1,99,94,649, 15,85,038 and 5,93,825 respectively. By July, 2025, these numbers had increased to 4,40,82,562, 29,79,489 and 98,25,359 respectively, reflecting a total growth of 157% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,43,843 million in August, 2020 to Tk 4,78,171 million by July, 2025, marking a 232% growth over five years (Annex table-1). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

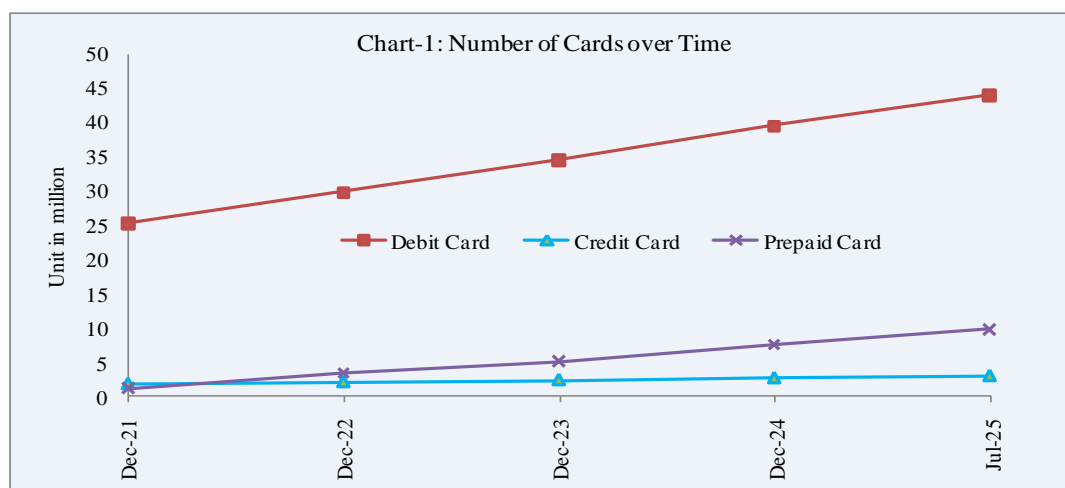


Chart-1 depicts the overall trend of number of cards from December 2021 to July 2025.

From December 2021 to July 2025, debit and credit cards in Bangladesh grew steadily by 74% and 63% respectively, while prepaid cards surged by 751%, 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 July, 2025 reveals a slight decrease by 0.98% in domestic transactions, decreasing to Taka 30,838 million from Taka 31,143 million in June, 2025 (Annex-table-3). Similarly, international transactions conducted outside the country amounted to Taka 4,793 million in July, 2025 (Annex-table-5), reflecting a significant decrease of 12.81% compared to Taka 5,497 million in June, 2025. Likewise, transactions involving credit cards issued by foreign entities but utilized within Bangladesh experienced a decrease by 3.28% to Taka 1,887 million in July, 2025 from Taka 1,951 million in June, 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 362.12 billion whereas total outstanding (claims on credit card users) stood at BDT 182.76 billion at the end of July, 2025.

3. Domestic credit card usage

In July, 2025, overall domestic credit card transactions stood at Taka 30,838 million whereas in June, 2025 it was Taka 31,143 million. Transactions at department stores increased to Taka 15,081 million from Taka 14,489 million in June, 2025. Similarly, transactions in retail outlet services, paying utility bills, drug and pharmacies, cash withdrawal, transportation, professional services and fund transfer also increased compared to that of the previous month (Annex-table-3). Only clothing stores, business services and government services decreased compared to that of the previous month. The analysis indicates a downward trend in consumer spending across various transaction categories from June, 2025 to July, 2025.

Chart-2 highlights the spending patterns across different sectors in July, 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, 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.

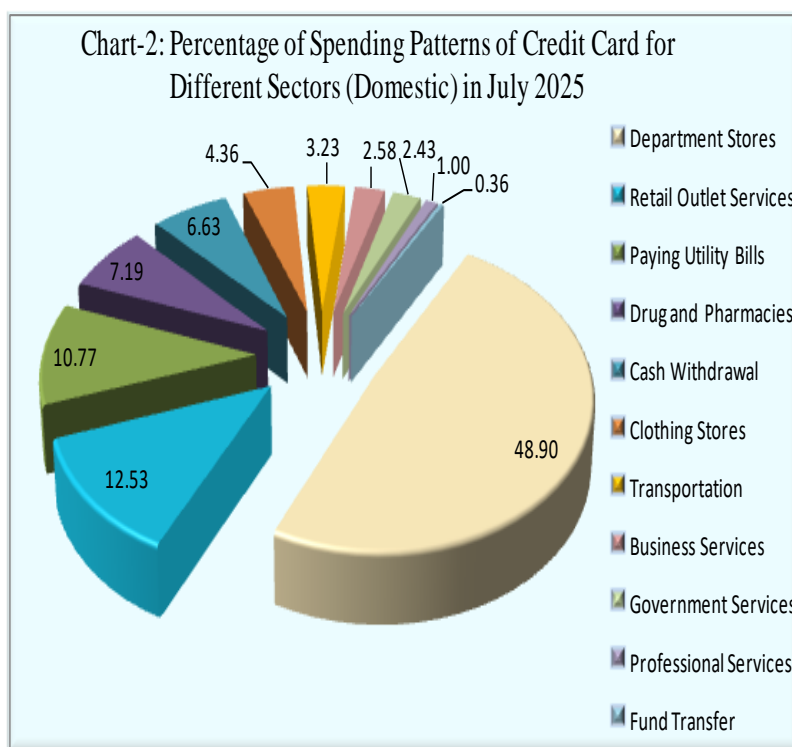
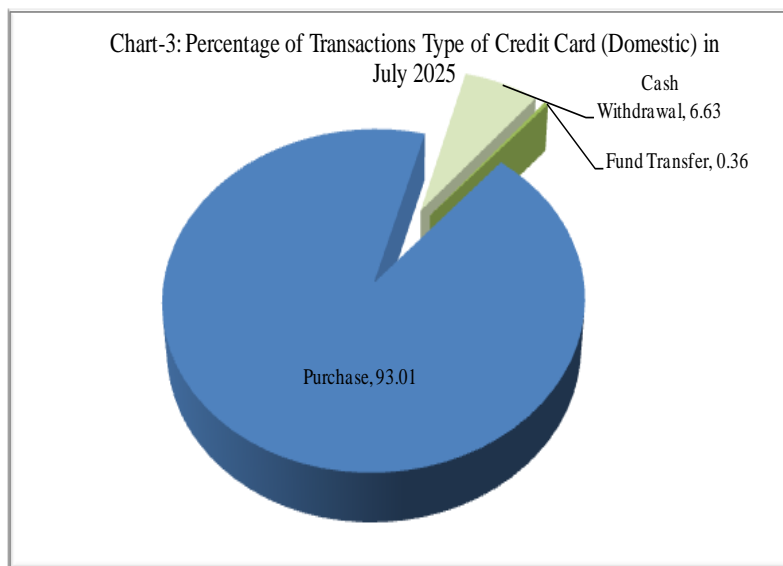


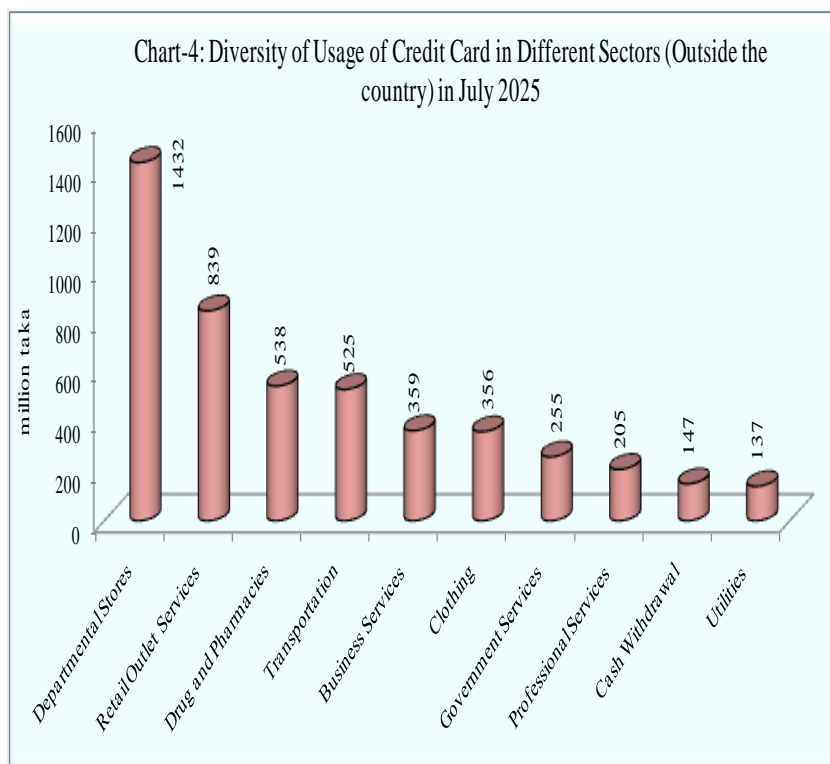
Chart-3 shows that domestic credit card transactions amounted to Tk. 30,838 million in total, of which Tk. 28,682 million (93.01%) were used for purchases, Tk. 2,046 million (6.63%) for cash withdrawals, and Tk. 110 million (0.36%) for fund transfers.



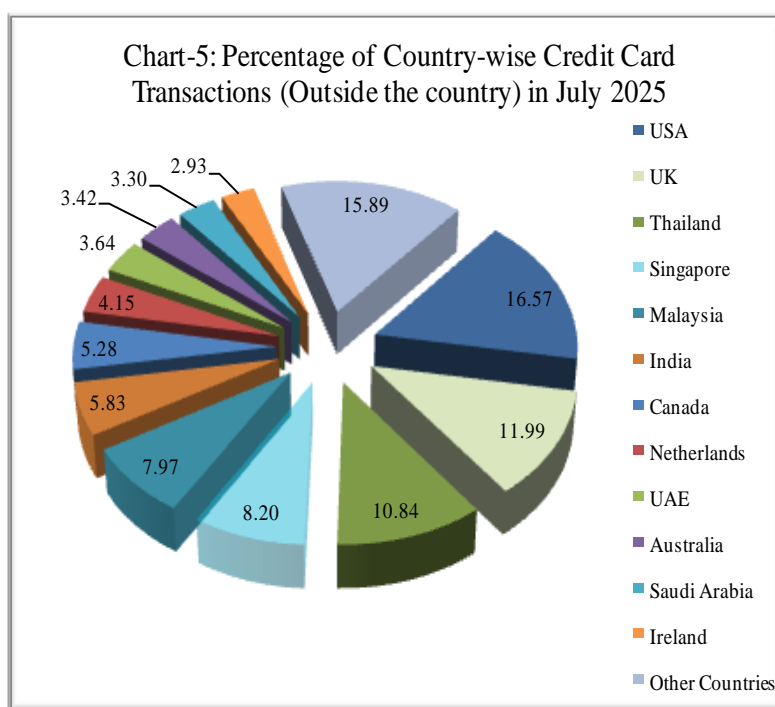
4. Outward credit card usage

In July, 2025, overall outward credit card transactions stood at Taka 4,793 million whereas in June, 2025 it was Taka 5,497 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 29.87% of transactions. Other significant categories were retail outlet services (17.50%), drug and pharmacies (11.23%), transportation (10.95%), business services (7.50%), Clothing (7.42%), and various other sectors (15.53%) (Annex-table-5).

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

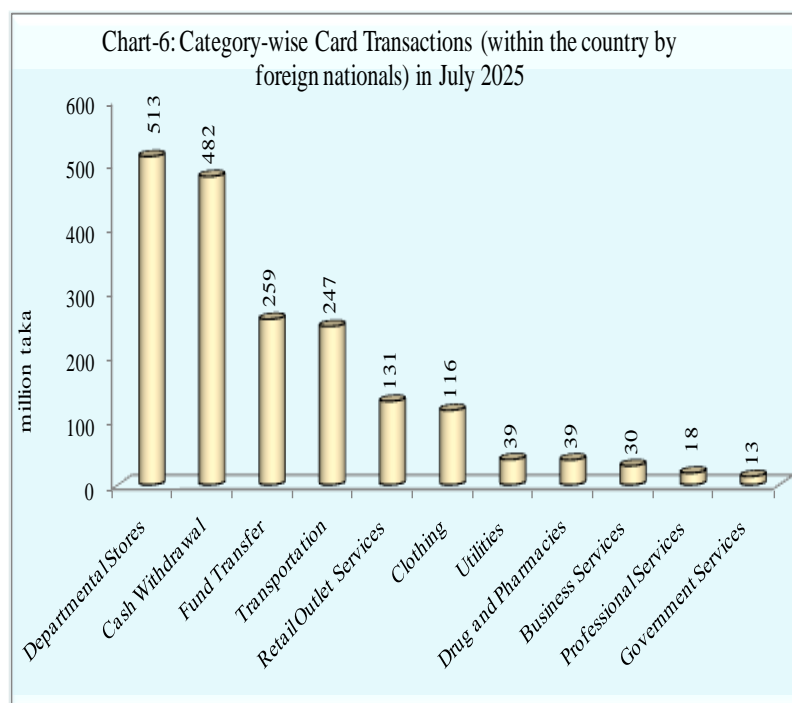


A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 16.57%. The remaining transactions were spread across other countries: UK (11.99%), Thailand (10.84%), Singapore (8.20%), Malaysia (7.97%), India (5.83%), Canada (5.28%), Netherlands (4.15%), UAE (3.64%), Australia (3.42%), Saudi Arabia (3.30%), Ireland (2.93%) and other countries (15.88%) (Annex-table-7).

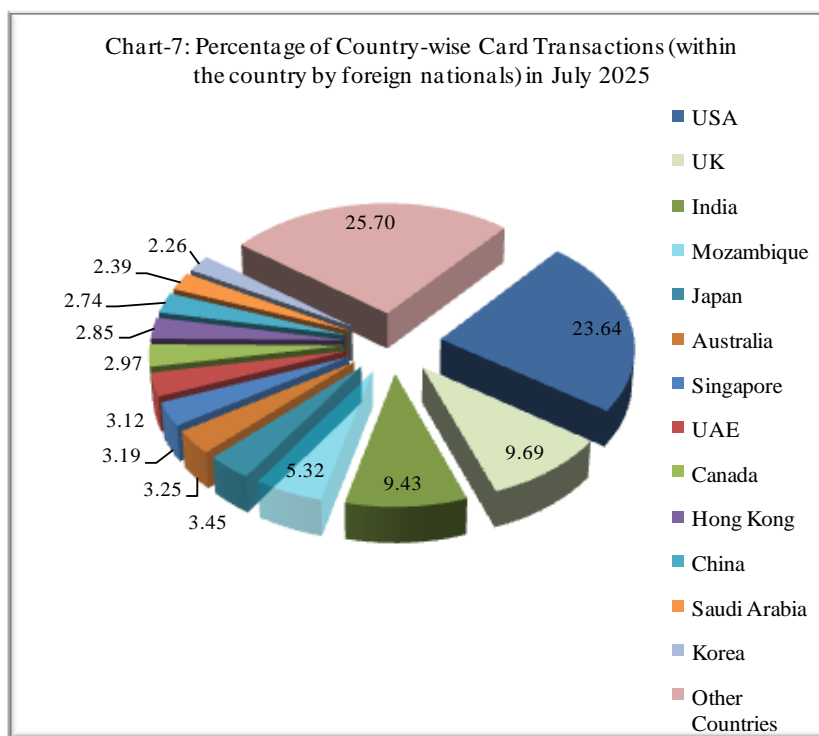


5. Inward card usage

In July, 2025, overall inward card transactions stood at Taka 1,887 million whereas in June, 2025 it was Taka 1,951 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 27.17% of all transactions during this period. Cash withdrawals made up 25.52%, fund transfer 13.71%, while transportation-related transactions constituted 13.11% of total transactions. The remaining sectors collectively contributed 20.49% of the total transaction volume (Annex-table-8).

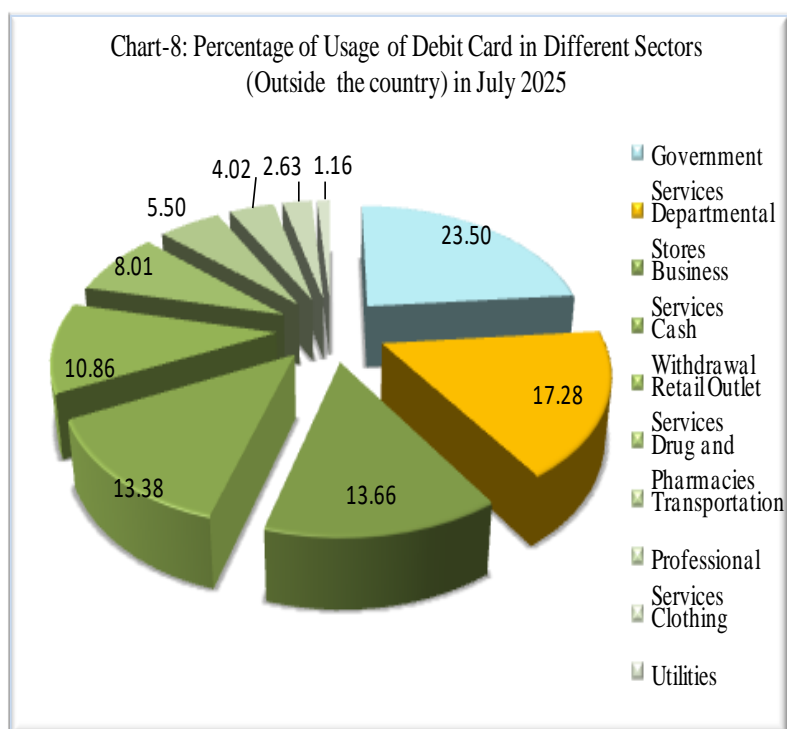


During July, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 23.64% of the total. Other significant contributions came from UK (9.69%), India (9.43%), Mozambique (5.32%), Japan (3.45%), Australia (3.25%), Singapore (3.19%), UAE (3.12%), Canada (2.97%), Hong Kong (2.85%), China (2.74%), Saudi Arabia (2.39%), Korea (2.26%), and various other countries (25.70%) (Annex-table-10).

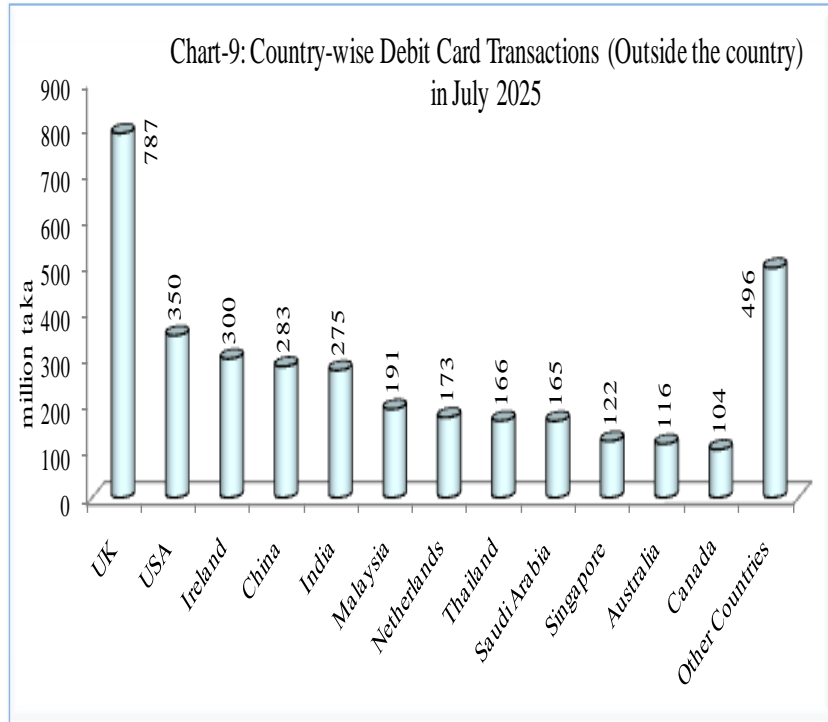


6. Outward debit card usage

In July, 2025, overall outward debit card transactions stood at Taka 3,529 million whereas in June, 2025 it was Taka 3,476 million. Debit cardholders involved in cross-border transactions primarily used their cards for government services, making up 23.50% of transactions. Other significant categories were department stores (17.28%), business services (13.66%), cash withdrawals (13.38%), retail outlet services (10.86%), drug and pharmacies (8.01%), transportation (5.50%), professional services (4.02%), clothing (2.63%), and utilities (1.16%) (Annex-table-11).

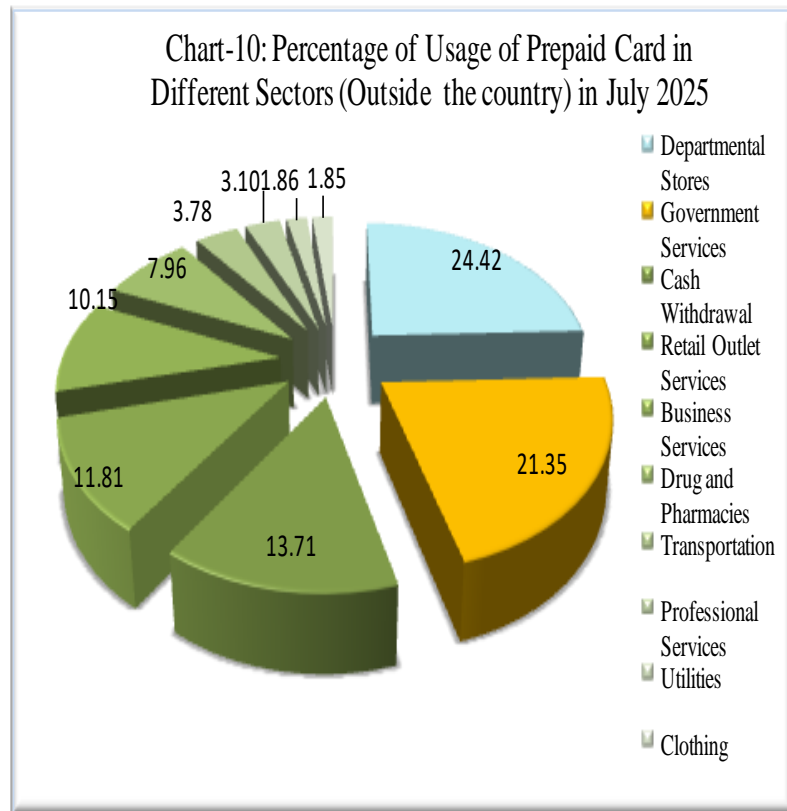


A country-wise breakdown of cross-border transactions in July 2025 reveals that the majority of debit card transactions took place in UK, accounting for 22.31%. The remaining transactions were spread across other countries: USA (9.93%), Ireland (8.50%), China (8.02%), India (7.79%), Malaysia (5.42%), Netherlands (4.91%), Thailand (4.70%), Saudi Arabia (4.68%), Singapore (3.46%), Australia (3.28%), Canada (2.94%), and other countries (14.07%) (Annex-table-13).

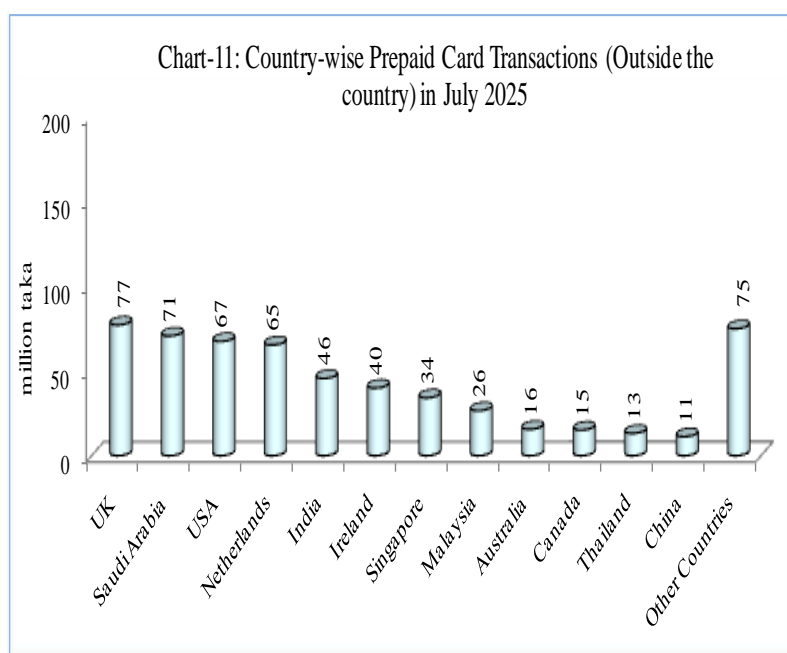


7. Outward prepaid card usage

In July, 2025, overall outward prepaid card transactions stood at Taka 556 million whereas in June, 2025 it was Taka 593 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in department stores abroad, making up 24.42% of transactions. Other significant categories were government services (21.35%), cash withdrawals (13.71%), retail outlet services (11.81%), business services (10.15%), drug and pharmacies (7.96%), transportation (3.78%), professional services (3.10%), utilities (1.86%), and clothing (1.85%). (Annex-table-14).

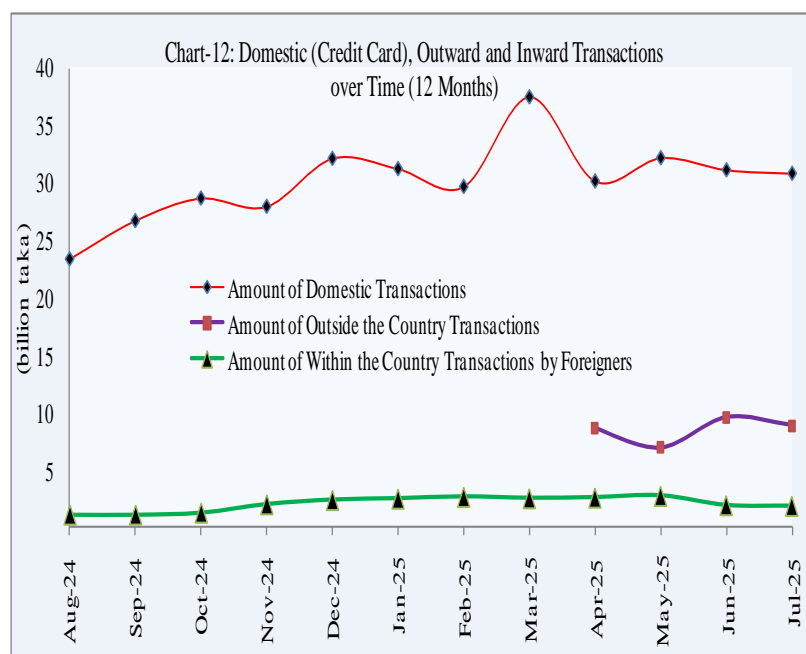


A country-wise breakdown of cross-border transactions reveals that in July, 2025 the majority of prepaid card transactions took place in UK accounting for 13.86%. The remaining transactions were spread across other countries: Saudi Arabia (12.69%), USA (12.11%), Netherlands (11.74%), India (8.19%), Ireland (7.17%), Singapore (6.13%), Malaysia (4.76%), Australia (2.80%), Canada (2.71%), Thailand (2.36%), China (2.01%), and other countries (13.46%) (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 August, 2024 to July, 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.

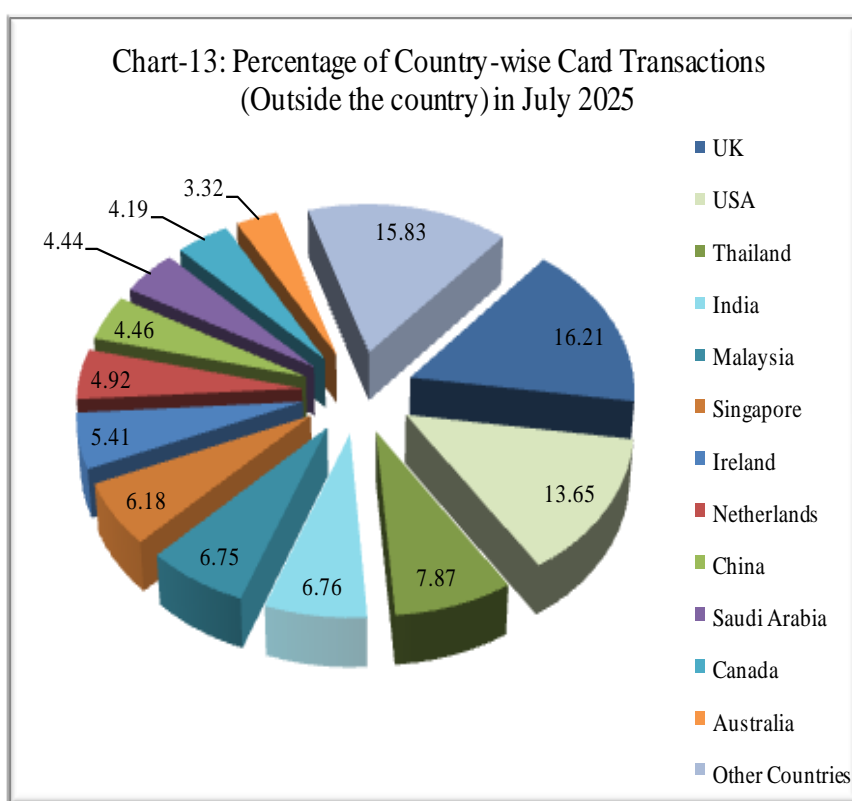


Cross-border transaction experienced overall upward trend during this period (Outside the country transactions data are available from April, 2025). Meanwhile, card spending by foreign nationals in Bangladesh sharply declined between August and October, 2024, but rebounded to normal levels by November, 2024. It then increased steadily up to February, 2025, followed by a slight decrease in March. Spending rose again from April to May, 2025 before recording a significant drop in June and a further slight decline from June to July, 2025.

9. Overall outflow of cards transaction trend

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in July, 2025 shows that credit card leads in total spending, with Taka 4,793 million spent across approximately 7,29,162 transactions. Debit card follows, with 3,529 million taka spent over nearly 6,69,329 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 556 million taka spent through about 1,42,527 transactions. The combined outflow amount across all three card types reaches nearly 8.88 billion taka in July, 2025 (Annex-table-19). The overall outflow of cards in July, 2025 experienced a notable decrease when compared to the figures recorded in June, 2025 (9.57 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 16.21%. The remaining transactions were spread across other countries: USA (13.65%), Thailand (7.87%), India (6.76%), Malaysia (6.75%), Singapore (6.18%), Ireland (5.41%), Netherlands (4.92%), China (4.46%), Saudi Arabia (4.44%), Canada (4.19%), Australia (3.32%), and other countries (15.83%) (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 July, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 4.70 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 UK, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 157% and the total transaction volume through these three types of cards increased by 232% 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
August, 2020	19994649	1585038	593825	22173512	132020	10740	1083	143843
July, 2025	44082562	2979489	9825359	56887410	438036	35089	5046	478171
Growth (%)	120	88	1555	157	232	227	366	232

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
Jul-25	44082562	2979489	9825359	56887410
Growth Percentages in July 2025 over December 2021	74	63	751	89

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

(Amount in million taka)

Merchant Categories	Jun-25			Jul-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1801449	14489	46.52	1870339	15081	48.90
Retail Outlet Services	1135387	3605	11.57	1224090	3866	12.53
Paying Utility Bills	263118	3070	9.86	278537	3321	10.77
Drug and Pharmacies	362256	1848	5.93	431796	2218	7.19
Cash Withdrawal	188285	1976	6.35	208767	2046	6.63
Clothing Stores	318190	1480	4.75	275163	1343	4.36
Transportation	76003	898	2.88	83464	997	3.23
Business Services	129918	936	3.01	129948	797	2.58
Government Services	49679	2565	8.24	42215	750	2.43
Professional Services	22815	185	0.59	28832	309	1.00
Fund Transfer	766	93	0.30	809	110	0.36
Grand Total	4347866	31143	100.00	4573960	30838	100.00

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

(Amount in million taka)

Card Type	Jun-25			Jul-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3117843	23264	74.70	3226910	22451	72.80
Mastercard	799088	5215	16.75	890993	5601	18.16
AMEX	395283	2422	7.78	417324	2560	8.30
QcashProprietary	20399	204	0.65	20065	183	0.59
Diners	14185	26	0.08	17205	30	0.10
JCB	277	9	0.03	275	6	0.02
Unionpay	791	4	0.01	1188	6	0.02
Grand Total	4347866	31143	100.00	4573960	30838	100.00

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

(Amount in million taka)

Merchant Categories	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	296007	1830	33.30	258547	1432	29.87
Retail Outlet Services	173119	967	17.59	144984	839	17.50
Drug and Pharmacies	32873	591	10.75	27705	538	11.23
Transportation	84223	604	10.98	67774	525	10.95
Business Services	89903	407	7.40	92989	359	7.50
Clothing	36000	403	7.34	30074	356	7.42
Government Services	26925	195	3.54	40039	255	5.32
Professional Services	12148	156	2.85	13018	205	4.28
Cash Withdrawal	8587	204	3.70	6186	147	3.07
Utilities	47910	140	2.55	47846	137	2.87
Grand Total	807695	5497	100.00	729162	4793	100.00

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

(Amount in million taka)

Card Type	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	611187	4154	75.56	544926	3565	74.37
MASTER	119028	807	14.67	110988	735	15.33
AMEX CARD	77228	535	9.73	73050	492	10.26
UnionPay	182	1.49	0.03	146	1.12	0.02
Diners	70	0.17	0.00	52	0.26	0.01
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	807695	5497	100.00	729162	4793	100.00

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

(Amount in million taka)

Countries	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	166264	762	13.86	169646	794	16.57
UK	54687	467	8.50	55381	575	11.99
Thailand	46230	526	9.57	44249	519	10.84
Singapore	64676	451	8.20	60311	393	8.20
Malaysia	89074	483	8.78	66849	382	7.97
India	36721	339	6.16	28565	279	5.83
Canada	46458	270	4.91	43049	253	5.28
Netherlands	31516	221	4.03	30319	199	4.15
UAE	14326	190	3.45	13310	174	3.64
Australia	24670	164	2.98	26184	164	3.42
Saudi Arabia	46026	511	9.30	34700	158	3.30
Ireland	31566	145	2.65	35153	141	2.93
Other Countries	155481	968	17.61	121446	762	15.89
Grand Total	807695	5497	100.00	729162	4793	100.00

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

(Amount in million taka)

Merchant Categories	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	85230	777	39.80	63757	513	27.17
Cash Withdrawal	32107	531	27.21	29046	482	25.52
Fund Transfer	1767	9	0.49	24921	259	13.71
Transportation	10951	252	12.94	10173	247	13.11
Retail Outlet Services	39138	105	5.40	42032	131	6.92
Clothing	16126	146	7.50	11814	116	6.17
Utilities	38775	40	2.05	37594	39	2.09
Drug and Pharmacies	4768	37	1.87	4710	39	2.07
Business Services	3661	30	1.53	3703	30	1.57
Professional Services	896	12	0.60	1554	18	0.98
Government Services	1804	12	0.62	1960	13	0.69
Grand Total	235223	1951	100.00	231264	1887	100.00

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

(Amount in million taka)

Card Type	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	153503	1267	64.93	145640	1136	60.22
Mastercard	80211	669	34.28	83343	730	38.67
Unionpay	724	6.0	0.31	853	8.7	0.46
AMEX	472	4.7	0.24	987	5.6	0.29
Diners	286	3.9	0.20	394	5.1	0.27
JCB	27	.81	0.04	47	1.5	0.08
Grand Total	235223	1951	100.00	231264	1887	100.00

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

(Amount in million taka)

Countries	No of Transactions	Transaction Amount	Percentage
USA	48650	446	23.64
UK	20332	183	9.69
India	26223	178	9.43
Mozambique	2151	100	5.32
Japan	5277	65	3.45
Australia	10520	61	3.25
Singapore	5079	60	3.19
UAE	8745	59	3.12
Canada	9409	56	2.97
Hong Kong	11400	54	2.85
China	5343	52	2.74
Saudi Arabia	15948	45	2.39
Korea	3205	43	2.26
Other Countries	58982	485	25.70
Grand Total	231264	1887	100.00

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

(Amount in million taka)

Merchant Categories	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	53277	485	13.94	88982	829	23.50
Departmental Stores	196749	769	22.11	191350	610	17.28
Business Services	148721	403	11.60	187692	482	13.66
Cash Withdrawal	21752	510	14.67	20051	472	13.38
Retail Outlet Services	114364	445	12.79	100830	383	10.86
Drug and Pharmacies	16881	303	8.71	15164	283	8.01
Transportation	36807	263	7.57	26518	194	5.50
Professional Services	10575	134	3.84	10198	142	4.02
Clothing	12909	117	3.37	9562	93	2.63
Utilities	19636	48	1.39	18982	41	1.16
Grand Total	631671	3476	100.00	669329	3529	100.00

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

(Amount in million taka)

Card Type	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	531398	2964	85.27	563771	3022	85.63
Mastercard	64341	366	10.52	65348	336	9.52
AMEX	35791	145	4.17	40098	171	4.83
Unionpay	141	1.15	0.03	112	.56	0.02
Grand Total	631671	3476	100	669329	3529	100

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

(Amount in million taka)

Countries	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	31295	442	12.70	30442	787	22.31
USA	108976	393	11.30	119913	350	9.93
Ireland	89493	246	7.06	112480	300	8.50
China	91949	280	8.05	87055	283	8.02
India	28268	274	7.87	26257	275	7.79
Malaysia	44103	259	7.44	36818	191	5.42
Netherlands	36227	177	5.10	48678	173	4.91
Thailand	15965	185	5.32	11702	166	4.70
Saudi Arabia	48646	272	7.81	72262	165	4.68
Singapore	27468	146	4.19	24561	122	3.46
Australia	10246	124	3.57	12888	116	3.28
Canada	14112	110	3.16	11452	104	2.94
Other Countries	84923	571	16.43	74821	496	14.07
Grand Total	631671	3476	100.00	669329	3529	100.00

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

(Amount in million taka)

Merchant Categories	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	25802	94	15.83	44174	136	24.42
Government Services	27084	88	14.76	44443	119	21.35
Cash Withdrawal	8135	163	27.47	3303	76	13.71
Retail Outlet Services	14193	55	9.26	12661	66	11.81
Business Services	36181	92	15.60	26112	56	10.15
Drug and Pharmacies	3532	43	7.22	2431	44	7.96
Transportation	3633	21	3.63	3475	21	3.78
Professional Services	1742	14	2.35	1772	17	3.10
Utilities	3075	10	1.74	2958	10	1.86
Clothing	1625	13	2.14	1198	10	1.85
Grand Total	125002	593	100	142527	556	100

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

(Amount in million taka)

Card Type	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	97840	427	72.09	110351	451	81.08
Mastercard	26798	164	27.69	31749	104	18.75
AMEX	272	.57	0.10	309	.73	0.13
Unionpay	81	.71	0.12	114	.21	0.04
Diners	11	.06	0.01	4	.03	0.01
Grand Total	125002	593	100	142527	556	100

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

(Amount in million taka)

Countries	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	5568	45	7.57	5911	77	13.86
Saudi Arabia	25959	141	23.84	37240	71	12.69
USA	18996	64	10.74	20598	67	12.11
Netherlands	18985	54	9.14	23237	65	11.74
India	8741	65	11.03	4323	46	8.19
Ireland	12676	33	5.49	15638	40	7.17
Singapore	7526	31	5.19	8811	34	6.13
Malaysia	6857	28	4.72	6481	26	4.76
Australia	1613	16	2.75	1785	16	2.80
Canada	2315	15	2.61	2574	15	2.71
Thailand	1418	20	3.30	1313	13	2.36
China	3125	11	1.83	2484	11	2.01
Other Countries	11223	70	11.79	12132	75	13.46
Grand Total	125002	593	100.00	142527	556	100.00

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

(Amount in million taka)

Countries	Jun-25			Jul-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	91550	954	9.97	91734	1439	16.21
USA	294236	1219	12.74	310157	1212	13.65
Thailand	63613	731	7.64	57264	698	7.87
India	73730	678	7.09	59145	600	6.76
Malaysia	140034	769	8.04	110148	599	6.75
Singapore	99670	627	6.55	93683	549	6.18
Ireland	133735	424	4.43	163271	481	5.41
Netherlands	86728	453	4.73	102234	437	4.92
China	120249	412	4.31	109007	396	4.46
Saudi Arabia	120631	924	9.66	144202	394	4.44
Canada	62885	395	4.13	57075	372	4.19
Australia	36529	304	3.18	40857	295	3.32
Other Countries	240778	1677	17.53	202241	1406	15.83
Grand Total	1564368	9566	100.00	1541018	8877	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
Aug-24	23322	-	1115
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

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

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

(Amount in million)

Card Type	Jun-25			Jul-25			Growth Percentages in July over June
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	807695	5497	45	729162	4793	40	-12.81
Debit Card	631671	3476	29	669329	3529	29	1.50
Prepaid Card	125002	593	5	142527	556	5	-6.24
Grand Total	1564368	9566	79	1541018	8877	73	-7.20

*1 USD = 121 BDT