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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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# **An Overview of Cards Usage Pattern within and Outside Bangladesh (June, 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 (140%) of cards (debit, credit and prepaid cards) and the total transaction volume (273%) through these cards over the last five-year period.

From June, 2024 to June, 2025, domestic credit card usage in Bangladesh steadily increased. Cross-border transactions using credit card showed minor fluctuations but increased slightly by 4.78% in June, 2025 compared to that of June 2024. Spending by foreign nationals declined significantly between June and October 2024, returned to normal by November, rose steadily up to February, 2025, dipped slightly in March, and then increased again from April but declined drastically in June. In June 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preference for retail shopping.

In June, 2025, debit and prepaid card transactions outside the country showed distinct spending patterns in terms of amount and category distribution. Debit card transactions totaled BDT 3,476 million across 631,671 transactions, with the largest shares going to department stores (22.11%), cash withdrawal (14.67%), and government services (13.94%). These three categories alone accounted for nearly 50% of the total debit card spending abroad. At the same time, prepaid card transactions amounted to Taka 593 million from 125,002 transactions, with cash withdrawals dominating the spending at 27.47%, followed by department stores (15.83%), and business services (15.60%).

The combined outflow amount across all three card types reaches nearly BDT 9.57 billion (USD 78.41 million) in June, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 1.95 billion (USD 15.99 million). This data indicates that in June, 2025 Bangladeshi cardholders conducted approximately 4.91 times transactions abroad compared to foreign nationals using cards within Bangladesh.

It is noteworthy to mention that up to June, 2025 total limit sanctioned by 44 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 301.70 billion whereas total outstanding (claims on credit card users) is BDT 98.71 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 (24%), while USA cardholders accounted for the highest spending (35%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in June, 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 June, 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 June, 2020 stood at 1,97,25,783, 15,60,459 and 5,86,230 respectively. By May, 2025, these numbers had increased to 4,18,30,524, 25,77,763 and 79,86,257 respectively, reflecting a total growth of 140% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,35,664 million in June, 2020 to Tk 5,06,516 million by May, 2025, marking a 273% growth over five years (Annex table-1). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

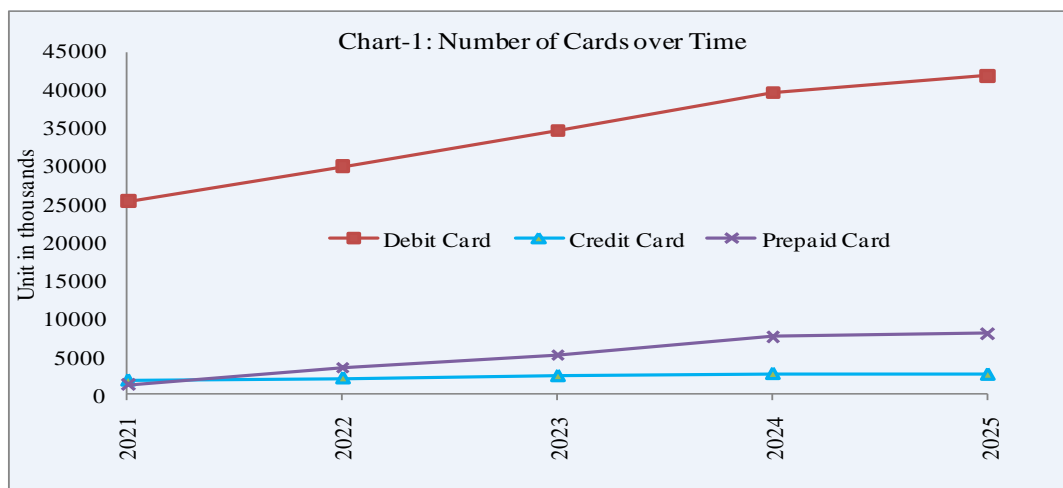


Chart-1 depicts the overall trend of number of cards from 2021 to 2025.

In the last 5(five) years, number of debit card experienced 65% growth, credit card 41% and prepaid card 592% (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 June, 2025 reveals a 3.30% decrease in domestic transactions, decreasing to Taka 31,143 million from Taka 32,205 million in May, 2025 (Annex-table-3). On the other hand, international transactions conducted outside the country amounted to Taka 5,497 million in June, 2025 (Annex-table-5), reflecting a significant increase of 42.22% compared to Taka 3,865 million in May, 2025. In contrast, transactions involving credit cards issued by foreign entities but utilized within Bangladesh experienced a significant decrease by 29.65% to Taka 1,951 million in June, 2025 from Taka 2,773 million in May, 2025 (Annex-table-8). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy is 301.70 billion whereas total outstanding (claims on credit card users) is 98.71 billion at the end of June, 2025.

### 3. Domestic credit card usage

In June 2025, credit card transactions at department stores decreased to Taka 14,489 million from Taka 15,370 million in May, 2025. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, drug and pharmacies, clothing stores, transportation, professional services and fund transfer also decreased compared to that of the previous month (Annex-table-3). Only government services and business services increased compared to that of the previous month. The analysis indicates a downward trend in consumer spending across various transaction categories from May, 2025 to June, 2025.

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

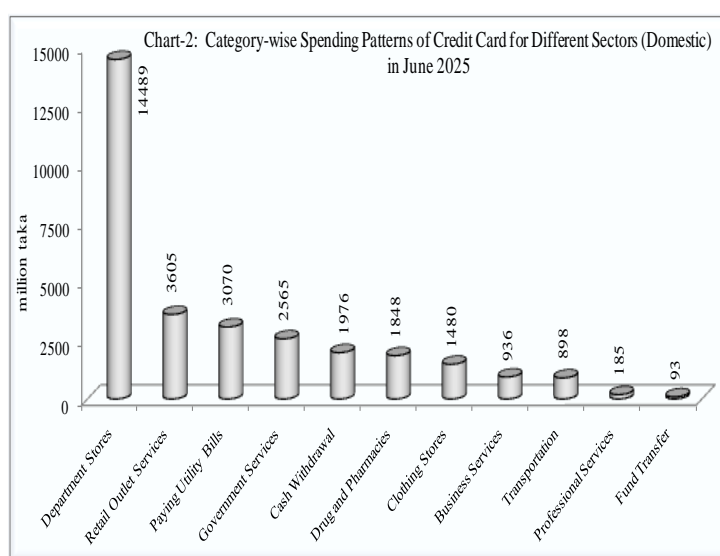


Chart-3 provides a comparative overview of proportional expenditures by sector based on total credit card transactions in June, 2025.

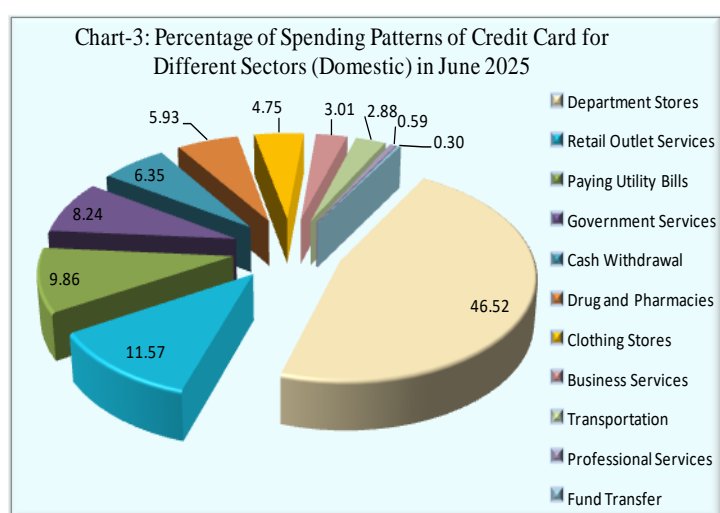
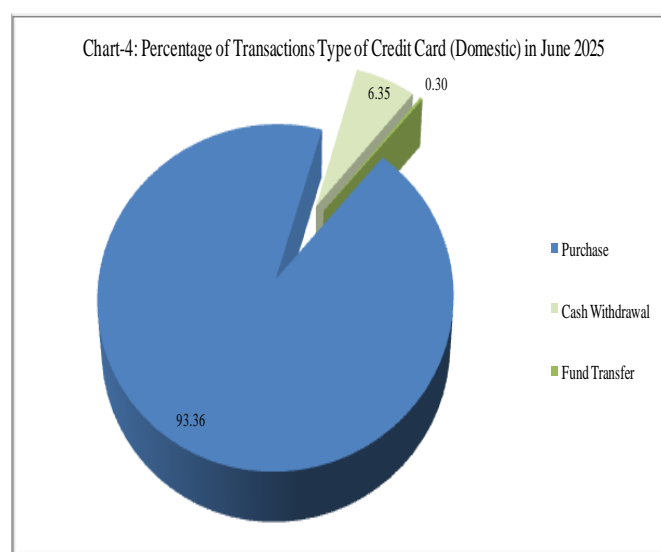


Chart-4 shows that, in domestic credit card usage, around 93% were used for purchase, 6% for Cash Withdrawal and 1% for Fund Transfer.



#### 4. Outward credit card usage

Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 33.30% of transactions. Other significant categories were retail outlet services (17.59%), transportation (10.98%), drug and pharmacies (10.75%), business services (7.40%), Clothing (7.34%), and various other sectors (12.64%) (Annex-table-5).

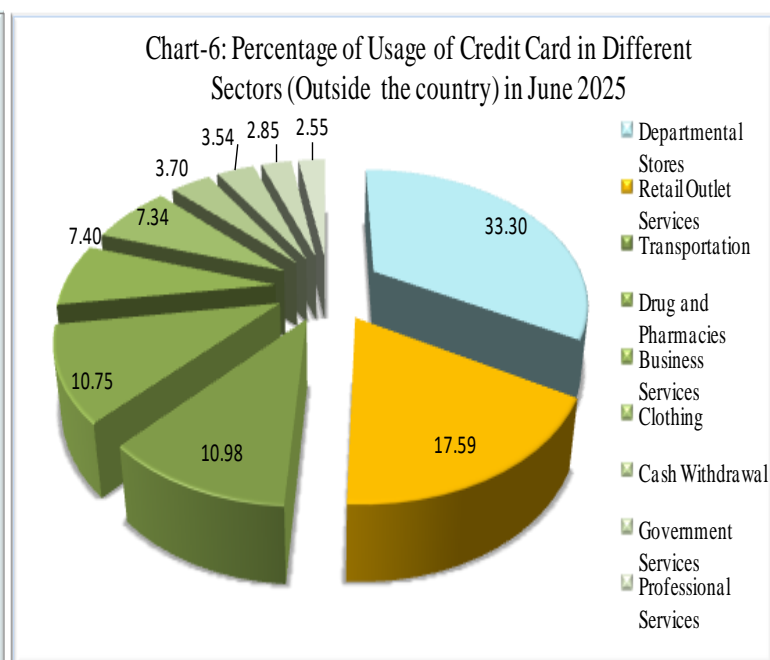
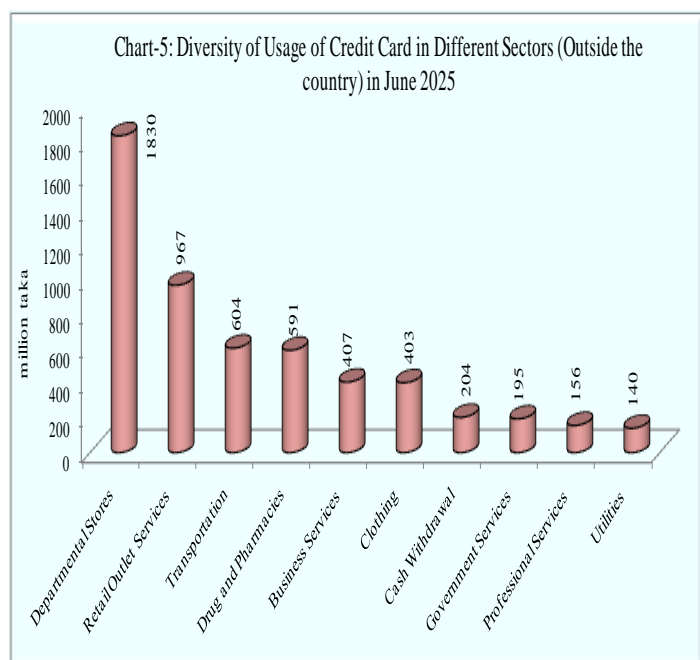


Chart-5 and Chart-6 demonstrate the varied use of credit cards across different sectors outside the country in June, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 13.86%. The remaining transactions were spread across other countries: Thailand (9.57%), Saudi Arabia (9.30%), Malaysia (8.78%), UK (8.50%), Singapore (8.20%), India (6.16%), Canada (4.91%), Netherlands (4.03%), UAE (3.45%), Australia (2.98%), Ireland (2.65%), and other countries (17.61%) (Chart-8).

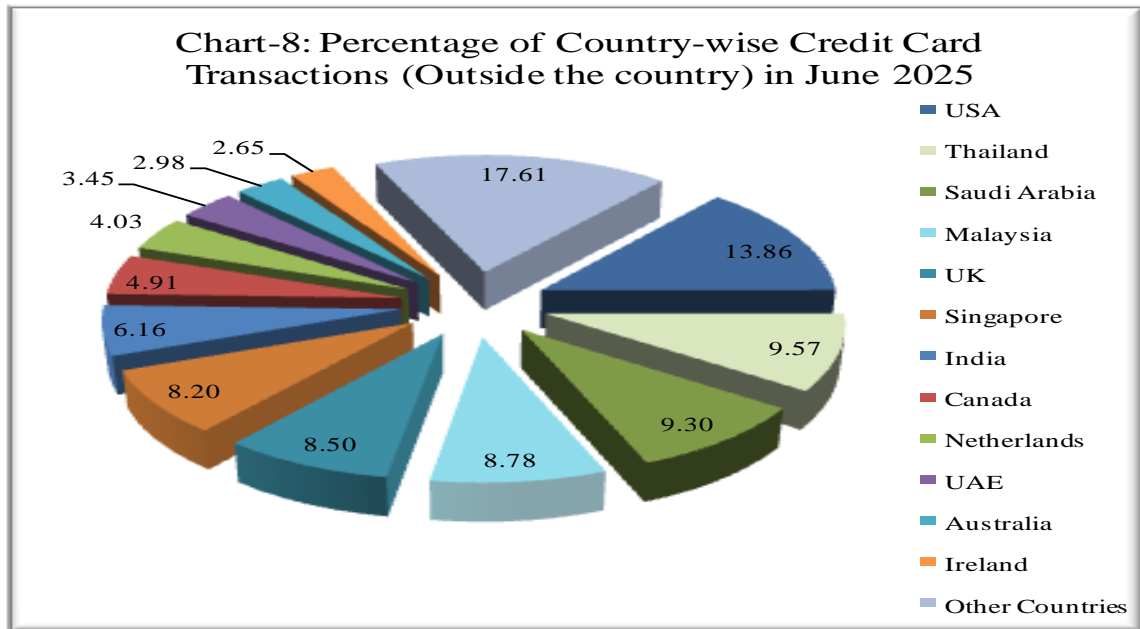
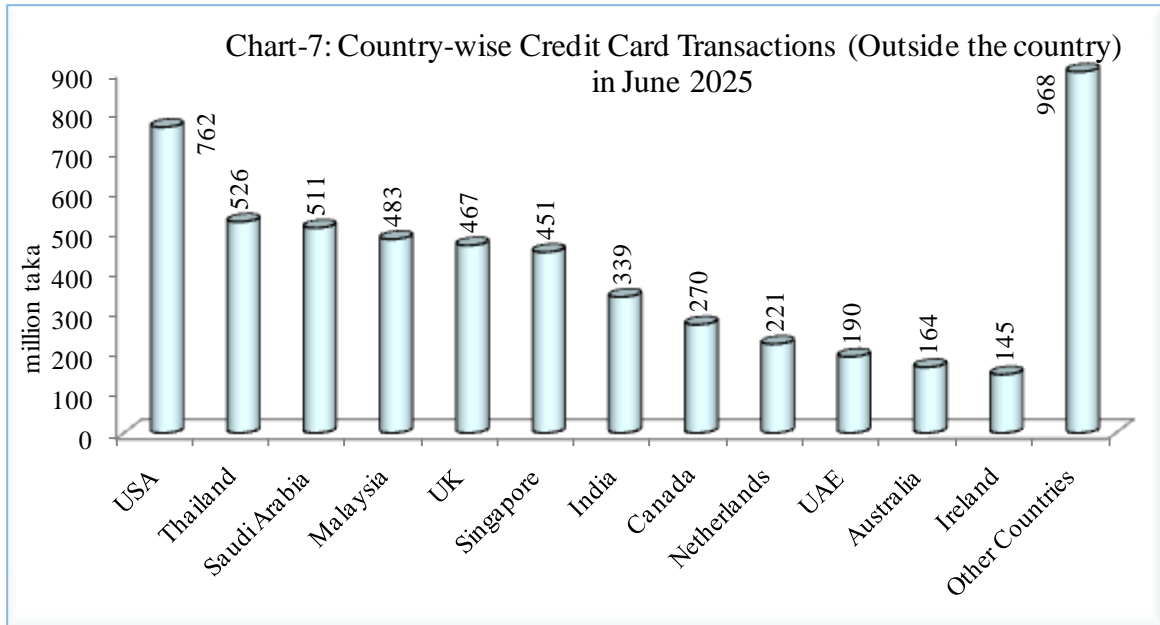


Chart-7 illustrates the diversity of credit card usage across different countries in June, 2025, while Chart-8 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 5. Inward credit card usage

In June, 2025, inward credit card usage saw a substantial decrease compared to that of the previous month. Credit cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 39.80% of all transactions during this period. Cash withdrawals made up 27.21%, while transportation-related transactions constituted 12.94% of total transactions. The remaining sectors collectively contributed 19.57% of the total transaction volume (Chart-10).

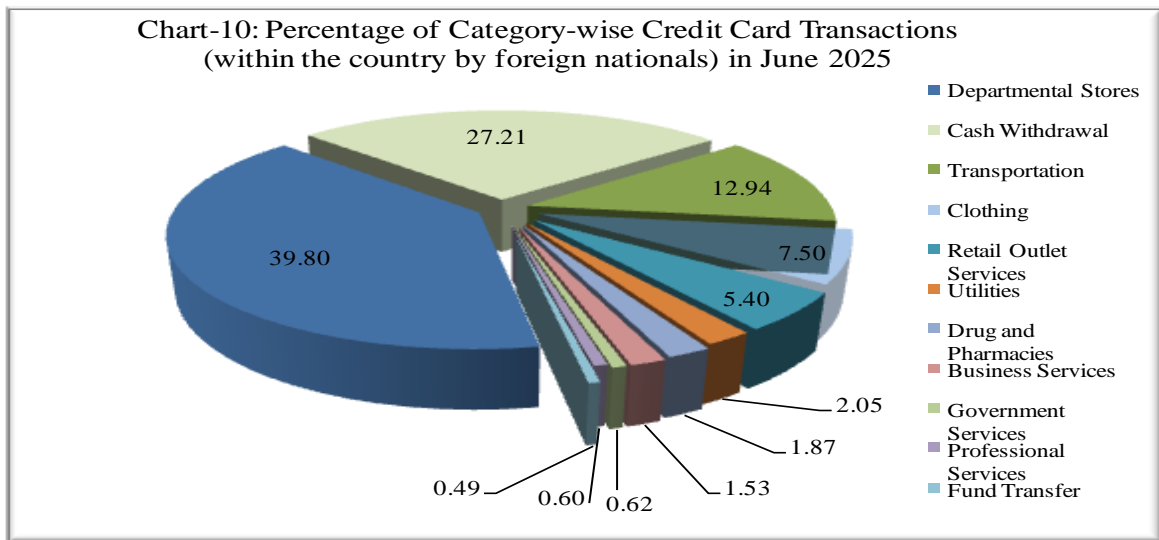
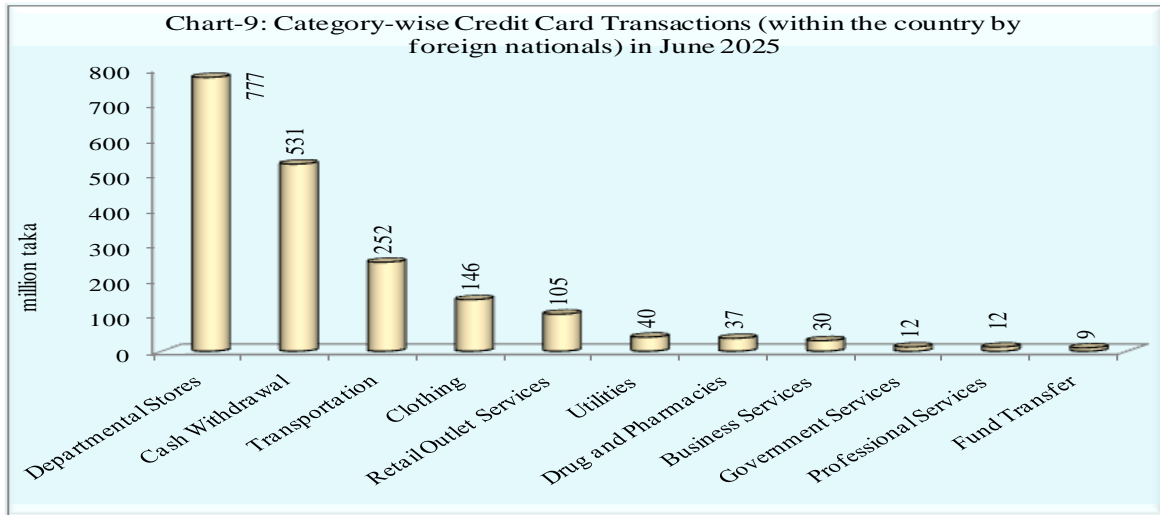


Chart-9 and Chart-10 showcase the diverse usage of credit cards (within Bangladesh by foreign nationals) across various sectors in June, 2025.

During June, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 35.21% of the total. Other significant contributions came from UK (9.68%), India (6.04%), Mozambique (3.28%), Canada (3.22%), UAE (3.21%), Australia (3.17%), Japan (2.96%), Singapore (2.86%), Saudi Arabia (2.69%), Hong Kong (1.96%), China (1.87%), Italy (1.73%), and various other countries (22.10%) (Chart-12).

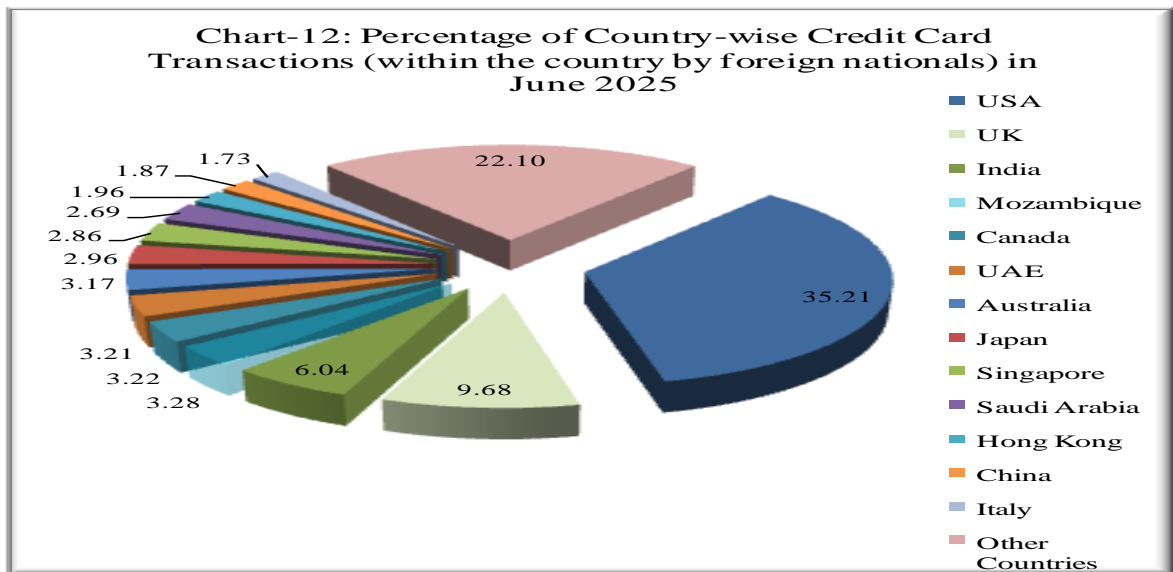
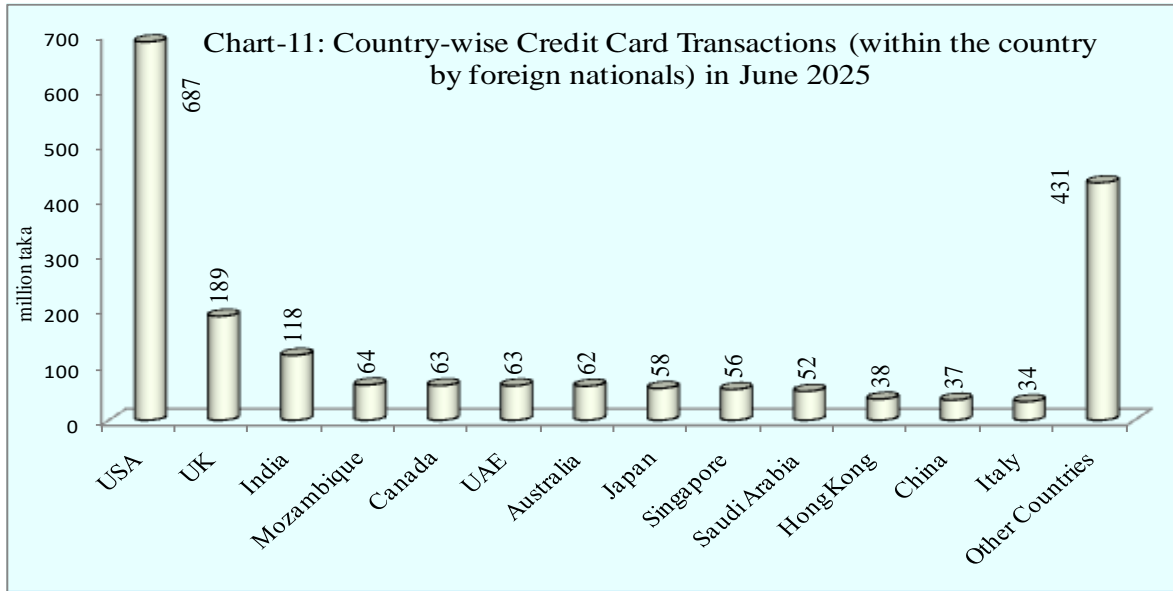


Chart-11 and Chart-12 provide a visual representation of credit card usage by foreign nationals within Bangladesh in June, 2025, categorized by their respective countries of origin.

## 6. Outward debit card usage

Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 22.11% of transactions. Other significant categories were cash withdrawals (14.67%), government services (13.94%), retail outlet services (12.79%), business services (11.60%), drug and pharmacies (8.71%), transportation (7.57%), professional services (3.84%), clothing (3.37%), and utilities (1.39%) (Annex-table-11).

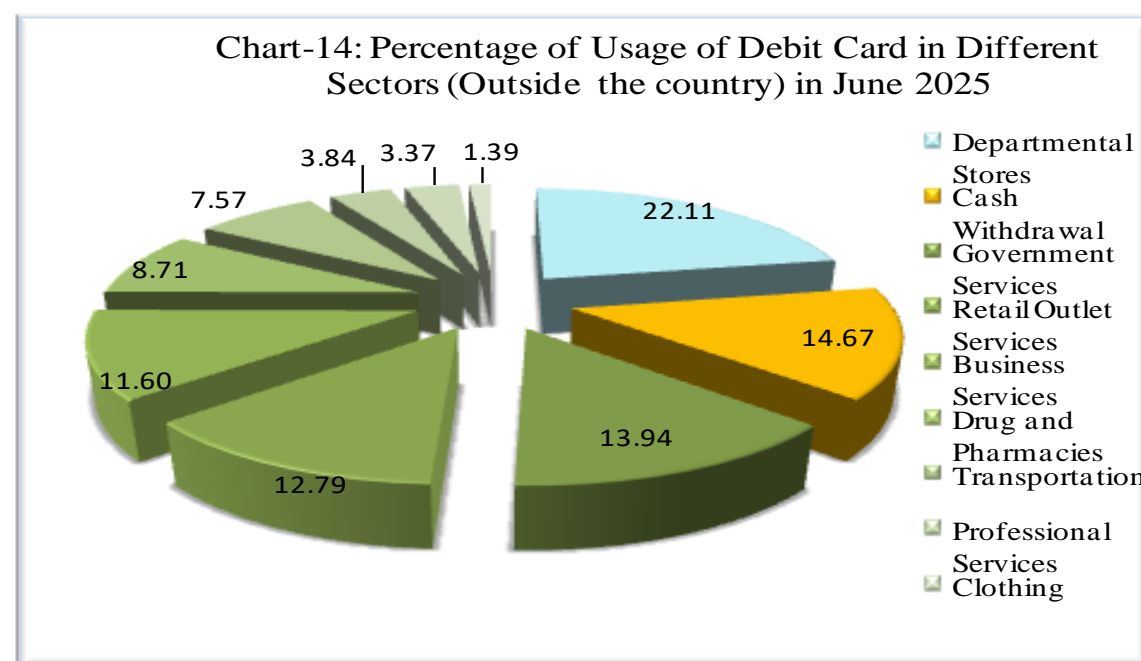
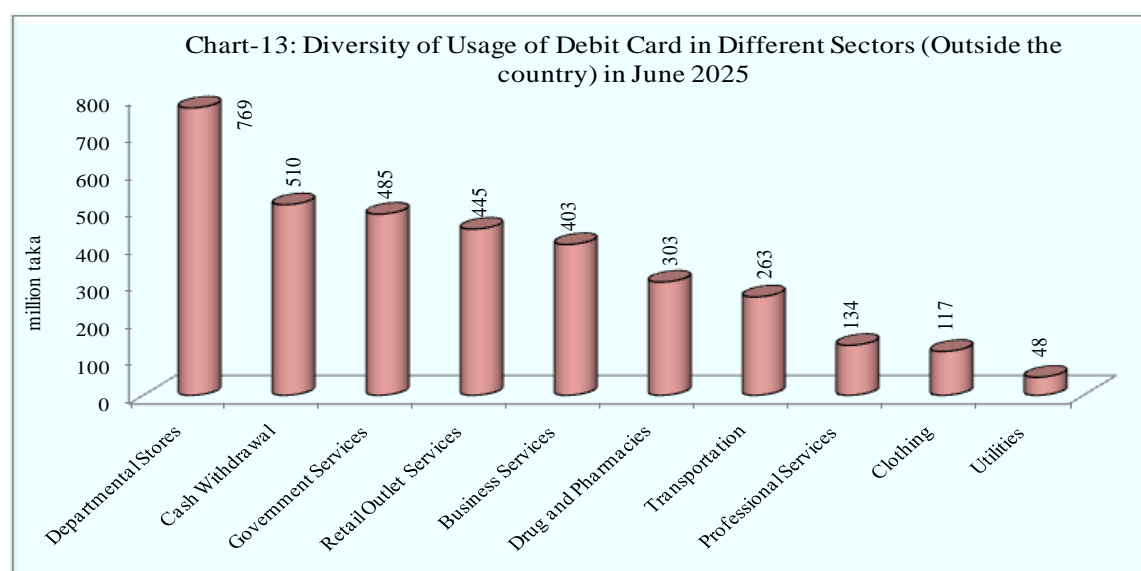


Chart-13 and Chart-14 demonstrate the varied use of debit cards across different sectors outside the country in June, 2025.

A country-wise breakdown of cross-border transactions in June 2025 reveals that the majority of debit card transactions took place in UK, accounting for 12.70%. The remaining transactions were spread across other countries: USA (11.30%), China (8.05%), India (7.87%), Saudi Arabia (7.81%), Malaysia (7.44%), Ireland (7.06%), Thailand (5.32%), Netherlands (5.10%), Singapore (4.19%), Australia (3.57%), Canada (3.16%), and other countries (16.43%) (Chart-16).

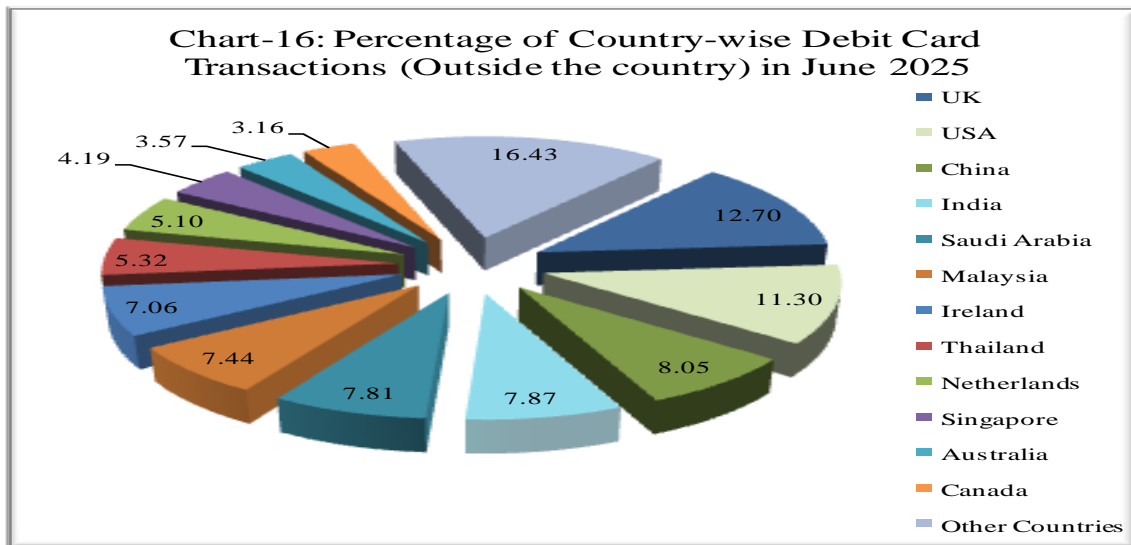
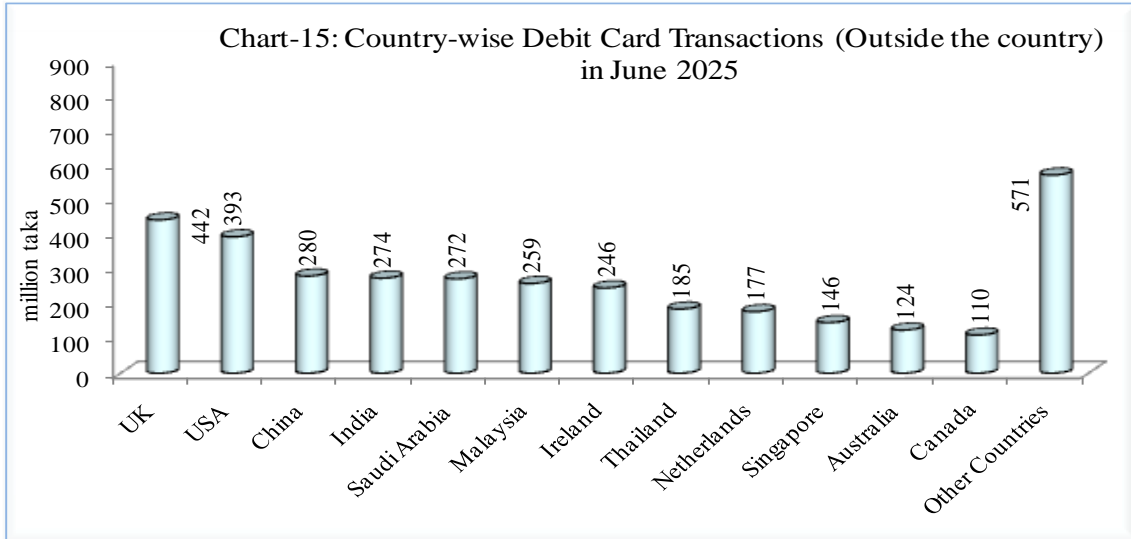


Chart-15 illustrates the diversity of debit card usage across different countries in June, 2025, while Chart-16 displays the percentage distribution of country-wise cross-border transaction for the same period.



## 7. Outward prepaid card usage

In June, 2025 prepaid cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 27.47% of transactions. Other significant categories were department stores (15.83%), business services (15.60%), government services (14.76%), retail outlet services (9.26%), drug and pharmacies (7.22%), transportation (3.63%), professional services (2.35%), clothing (2.14%), and utilities (1.74%). (Annex-table-14).

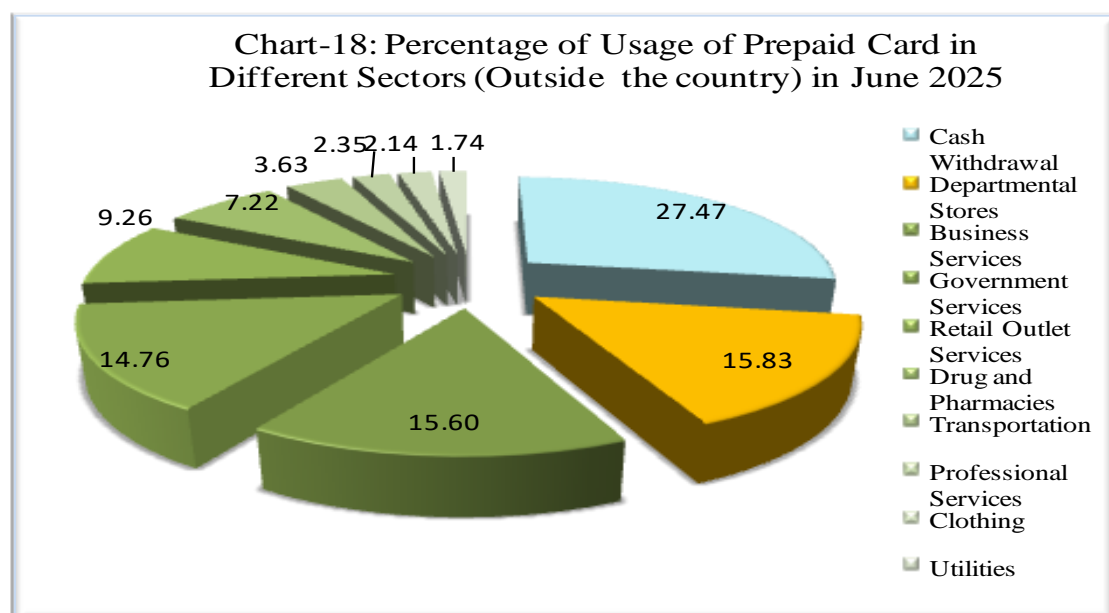
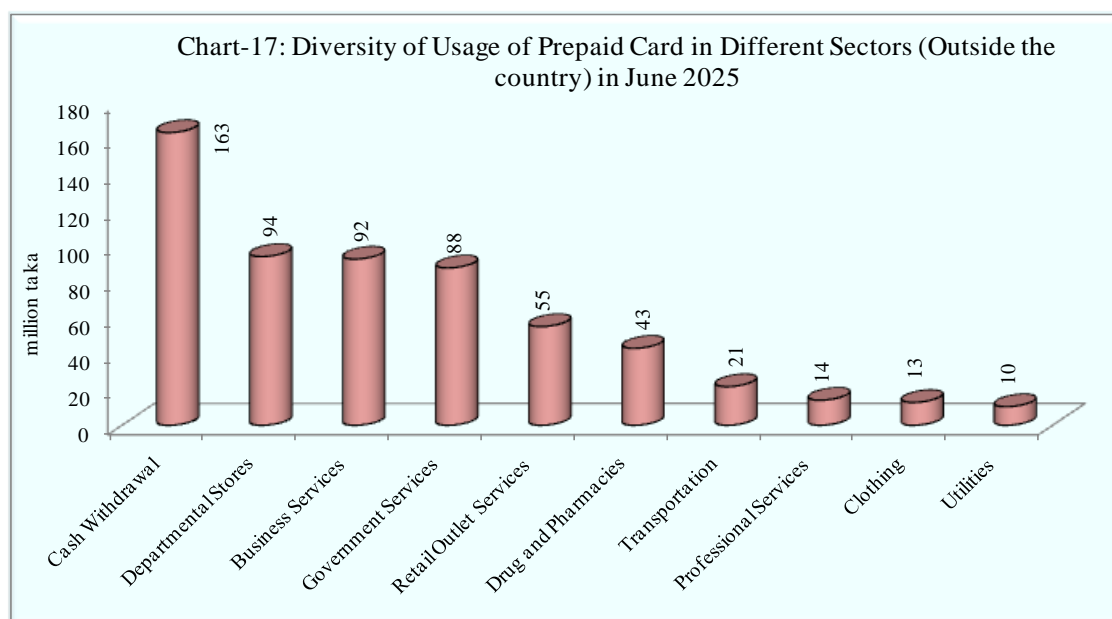


Chart-17 and Chart-18 demonstrate the varied use of prepaid cards across different sectors outside the country in June, 2025.

A country-wise breakdown of cross-border transactions reveals that in June, 2025 the majority of prepaid card transactions took place in Saudi Arabia, accounting for 23.84%. The remaining transactions were spread across other countries: India (11.03%), USA (10.74%), Netherlands (9.14%), UK (7.57%), Ireland (5.49%), Singapore (5.19%), Malaysia (4.72%), Thailand (3.30%), Australia (2.75%), Canada (2.61%), China (1.83%), and other countries (11.79%) (Chart-20).

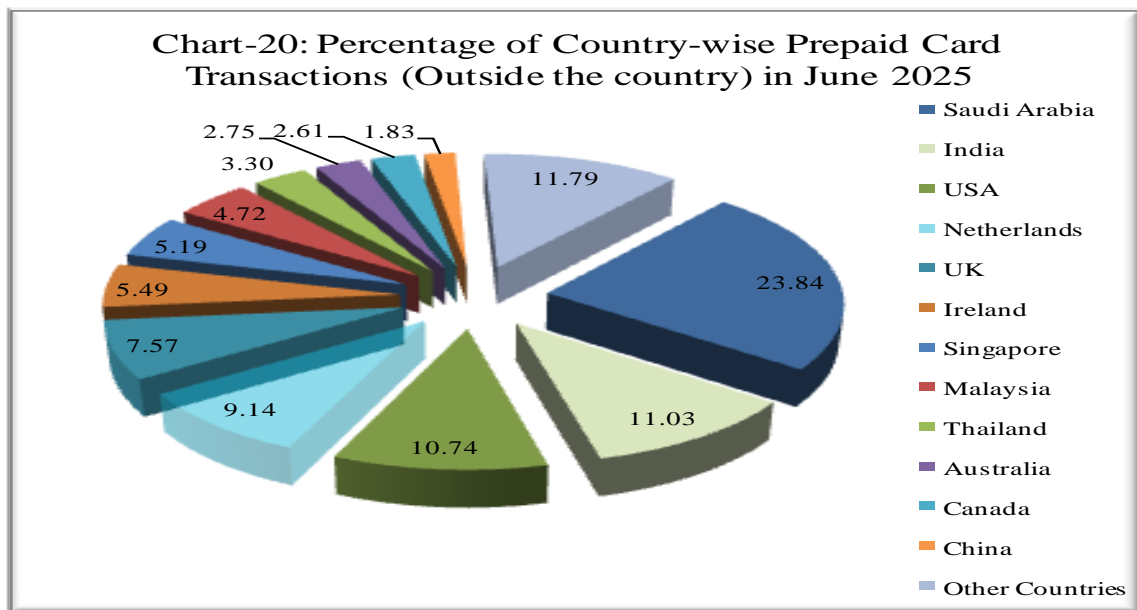
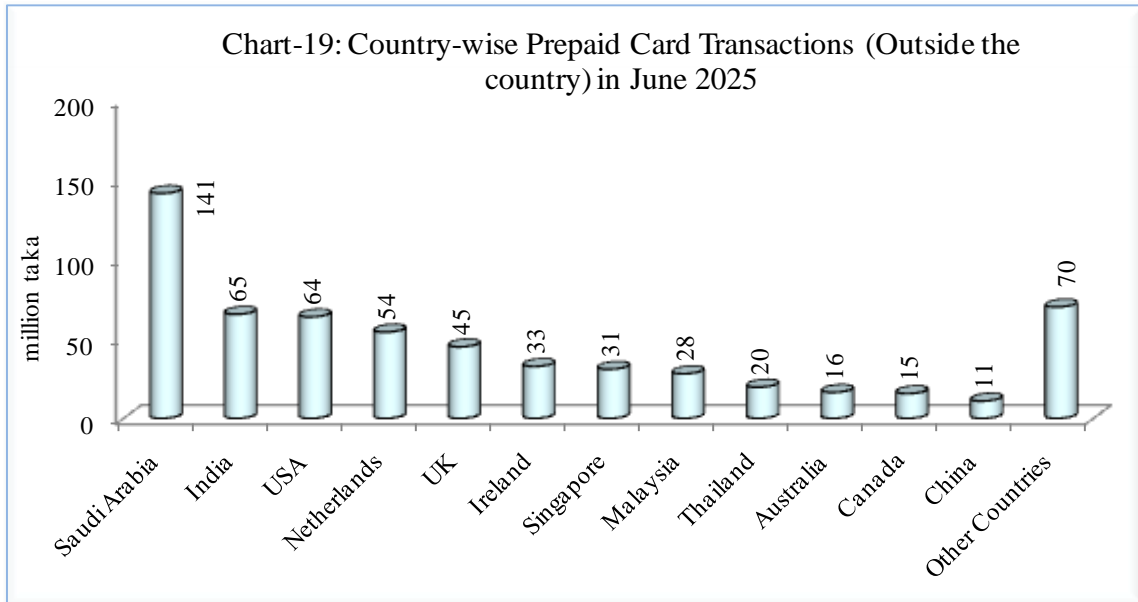
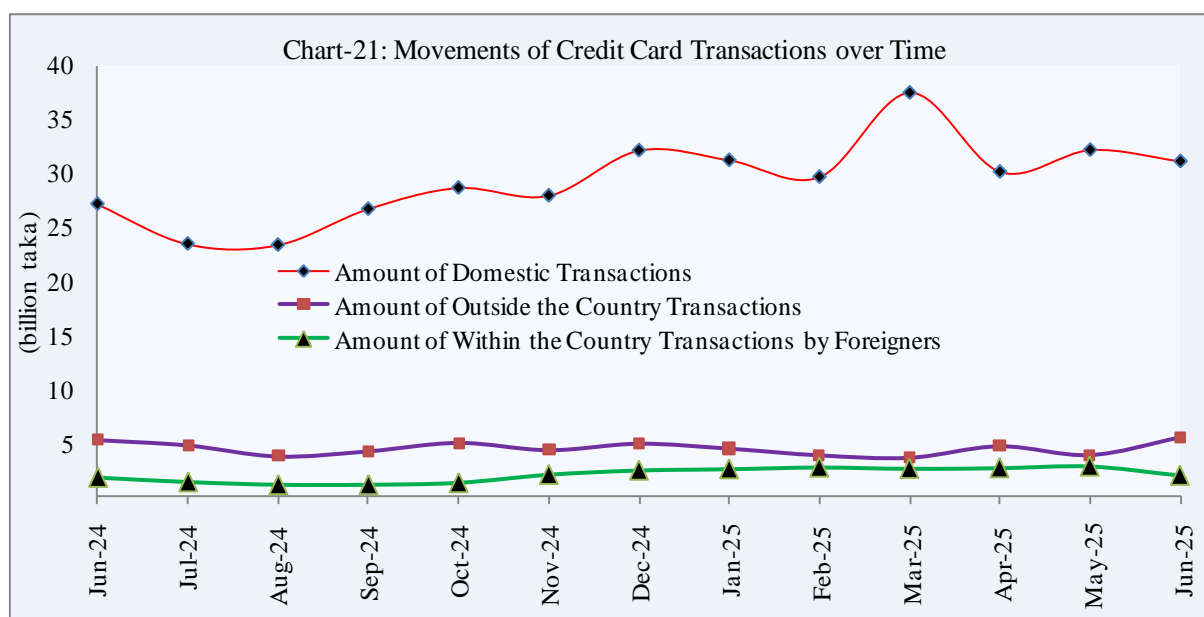


Chart-19 illustrates the diversity of prepaid card usage across different countries in June, 2025, while Chart-20 displays the percentage distribution of country-wise cross-border transaction for the same period.

## 8. Overall credit card transactions trend

Chart-21 illustrates that domestic credit card transaction showed overall upward trend during June, 2024 to June, 2025, it reached its peak in March, 2025, declined in April, 2025, rose again in May, 2025, and experienced a slight decrease in June, 2025. Cross-border transaction experienced overall upward trend during this period. Meanwhile, credit card spending by foreign nationals within Bangladesh saw a sharp decline between June, 2024 and October, 2024, but it rebounded to normal levels by November, 2024 and further it is steadily increasing up to February, 2025 but it saw a slight decrease in March, 2025 but further it increased from April, 2025 to May, 2025 and then significantly decreased in June, 2025.



## 9. Overall outflow of cards transaction trend

Overall outflow summary through cards (Credit, Debit, and Prepaid Card) transaction from Bangladesh in June, 2025 shows that credit card leads in total spending, with Taka 5,497 million spent across approximately 807,695 transactions. Debit card follows, with 3,476 million taka spent over nearly 631,671 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 593 million taka spent through about 125,002 transactions. The combined outflow amount across all three card types reaches nearly 9.57 billion taka in June, 2025 (Annex-table-19). The overall outflow of cards in June, 2025 experienced a notable increase when compared to the figures recorded in May, 2025. This significant 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 12.74%. The remaining transactions were spread across other countries: UK (9.77%), Saudi Arabia (9.66%), Malaysia (8.04%), Thailand (7.64%), India (7.09%), Singapore (6.55%), Netherlands (4.73%), Ireland (4.43%), China (4.31%), Canada (4.13%), Australia (3.18%), and other countries (17.53%) (Chart-23).

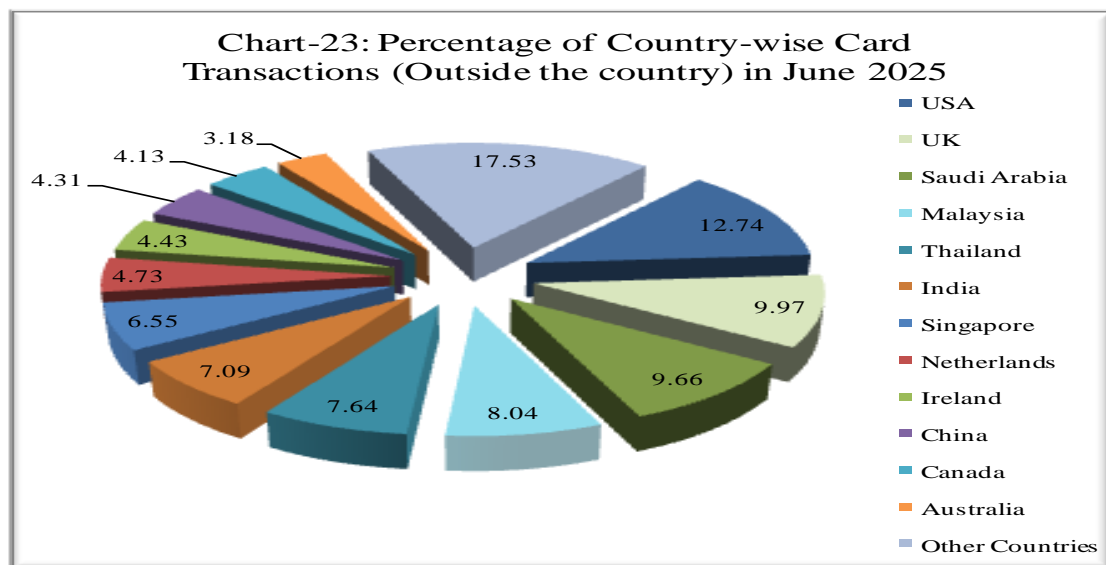
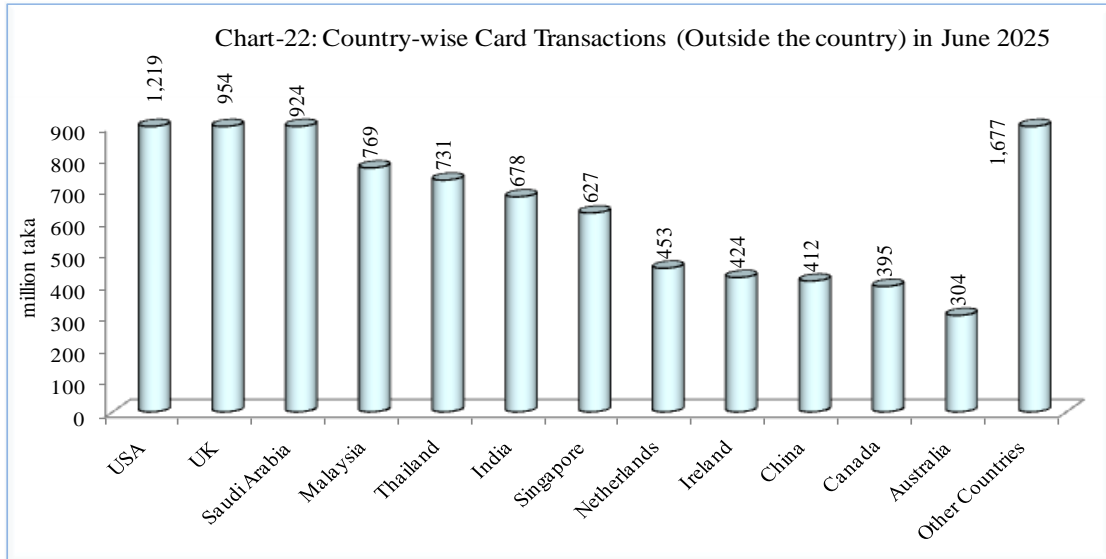


Chart-22 illustrates the diversity of overall card usage across different countries in June, 2025, while Chart-23 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 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 its 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 digitization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the June, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 4.91 times transactions outside the country compared to foreign nationals using cards within Bangladesh in this month. 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 140% and the total transaction volume through these three types of cards increased by 273% 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: 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
June, 2020	19725783	1560459	586230	21872472	125281	8980	1403	135664
May, 2025	41830524	2577763	7986257	52394544	465992	35053	5471	506516
Growth (%)	112	65	1262	140	272	290	290	273

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

**Table-2: Number of Cards over Time**

Year	Debit Card	Credit Card	Prepaid Card
2021	25285859	1833242	1154901
2022	29849136	2115861	3383951
2023	34569683	2398577	5120934
2024	39574049	2674512	7544985
2025	41830524	2577763	7986257
Growth Percentages in 2025 over 2021	65.43	40.61	591.51

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

(Amount in million taka)

Merchant Categories	May-25			Jun-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1848684	15370	47.73	1801449	14489	46.52
Retail Outlet Services	1167668	3899	12.11	1135387	3605	11.57
Paying Utility Bills	269965	3494	10.85	263118	3070	9.86
Government Services	41448	1601	4.97	49679	2565	8.24
Cash Withdrawal	201984	2044	6.35	188285	1976	6.35
Drug and Pharmacies	379883	1978	6.14	362256	1848	5.93
Clothing Stores	299406	1523	4.73	318190	1480	4.75
Business Services	103603	768	2.38	129918	936	3.01
Transportation	91807	1087	3.37	76003	898	2.88
Professional Services	24441	222	0.69	22815	185	0.59
Fund Transfer	2162	220	0.68	766	93	0.30
Grand Total	4431051	32205	100.00	4347866	31143	100.00

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

(Amount in million taka)

Card Type	May-25			Jun-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3168991	23579	73.21	3117843	23264	74.70
Mastercard	845409	5842	18.14	799088	5215	16.75
AMEX	379397	2552	7.92	395283	2422	7.78
QcashProprietar	20430	191	0.59	20399	204	0.65
Diners	15813	29	0.09	14185	26	0.08
JCB	297	8	0.03	277	9	0.03
Unionpay	714	3	0.01	791	4	0.01
Grand Total	4431051	32205	100.00	4347866	31143	100.00

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

(Amount in million taka)

Merchant Categories	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Departmental Stores	199532	1077	27.86	296007	1830	33.30
Retail Outlet Services	117250	621	16.08	173119	967	17.59
Transportation	49718	382	9.88	84223	604	10.98
Drug and Pharmacies	20620	416	10.77	32873	591	10.75
Business Services	63463	262	6.78	89903	407	7.40
Clothing	18459	199	5.16	36000	403	7.34
Cash Withdrawal	92725	427	11.04	8587	204	3.70
Government Services	30764	219	5.68	26925	195	3.54
Professional Services	11713	161	4.18	12148	156	2.85
Utilities	33680	100	2.58	47910	140	2.55
Grand Total	637924	3865	100.00	807695	5497	100.00



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

(Amount in million taka)

Card Type	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	451261	2932	75.85	611187	4154	75.56
Mastercard	98504	625	16.16	119028	807	14.67
AMEX	88007	307	7.94	77228	535	9.73
Unionpay	122	1.63	0.04	182	1.49	0.03
Diners	30	0.07	0.00	70	0.17	0.00
JCB						
Grand Total	637924	3865	100.00	807695	5497	100.00

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

(Amount in million taka)

Countries	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
USA	120921	535	13.85	166264	762	13.86
Thailand	29737	353	9.12	46230	526	9.57
Saudi Arabia	28479	172	4.45	46026	511	9.30
Malaysia	44460	244	6.30	89074	483	8.78
UK	40166	348	8.99	54687	467	8.50
Singapore	41060	327	8.47	64676	451	8.20
India	20633	210	5.43	36721	339	6.16
Canada	29803	167	4.32	46458	270	4.91
Netherlands	30381	179	4.62	31516	221	4.03
UAE	12154	133	3.45	14326	190	3.45
Australia	19568	121	3.14	24670	164	2.98
Ireland	27678	113	2.92	31566	145	2.65
Other Countries	192884	964	24.94	155481	968	17.61
Grand Total	637924	3865	100.00	807695	5497	100.00

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

(Amount in million taka)

Merchant Categories	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Departmental Stores	103543	1256	45.29	85230	777	39.80
Cash Withdrawal	30238	518	18.69	32107	531	27.21
Transportation	10279	280	10.11	10951	252	12.94
Clothing	10770	97	3.50	16126	146	7.50
Retail Outlet Services	34309	90	3.23	39138	105	5.40
Utilities	33254	43	1.55	38775	40	2.05
Drug and Pharmacies	3636	30	1.07	4768	37	1.87
Business Services	4740	46	1.67	3661	30	1.53
Government Services	1755	15	0.55	1804	12	0.62
Professional Services	1091	16	0.58	896	12	0.60
Fund Transfer	30340	382	13.77	1767	9	0.49
Grand Total	263955	2773	100.00	235223	1951	100.00

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

(Amount in million taka)

Card Type	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	180490	1932	69.65	153503	1267	64.93
Mastercard	81974	823	29.68	80211	669	34.28
Unionpay	870	8	0.28	724	6	0.31
AMEX	282	5	0.19	472	5	0.24
Diners	306	5	0.18	286	4	0.20
JCB	33		0.02	27	.81	0.04
Grand Total	263955	2773	100.00	235223	1951	100.00

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

(Amount in million taka)

Countries	No of Transaction	Transaction Amount	Percentage
USA	61026	687	35.21
UK	22270	189	9.68
India	20326	118	6.04
Mozambique	2192	64	3.28
Canada	9424	63	3.22
UAE	8883	63	3.21
Australia	10827	62	3.17
Japan	4920	58	2.96
Singapore	5917	56	2.86
Saudi Arabia	18070	52	2.69
Hong Kong	7314	38	1.96
China	4062	37	1.87
Italy	3279	34	1.73
Other Countries	56713	431	22.10
Grand Total	235223	1951	100.00

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

(Amount in million taka)

Merchant Categories	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Departmental Stores	139877	427	16.62	196749	769	22.11
Cash Withdrawal	16666	381	14.84	21752	510	14.67
Government Services	75789	383	14.91	53277	485	13.94
Retail Outlet Services	87604	298	11.62	114364	445	12.79
Business Services	188538	483	18.80	148721	403	11.60
Drug and Pharmacies	11629	215	8.36	16881	303	8.71
Transportation	22461	159	6.19	36807	263	7.57
Professional Services	11149	137	5.33	10575	134	3.84
Clothing	6177	53	2.07	12909	117	3.37
Utilities	14229	32	1.24	19636	48	1.39
Grand Total	574119	2568	100.00	631671	3476	100.00

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

(Amount in million taka)

Card Type	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	489305	2239	87.21	531398	2964	85.27
Mastercard	59051	245	9.52	64341	366	10.52
AMEX	25747	83	3.25	35791	145	4.17
Unionpay	16	.39	0.02	141	1.15	0.03
Grand Total	574119	2568	100	631671	3476	100

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

(Amount in million taka)

Countries	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
UK	24064	288	11.23	31295	442	12.70
USA	87512	267	10.40	108976	393	11.30
China	86553	252	9.81	91949	280	8.05
India	19157	203	7.91	28268	274	7.87
Saudi Arabia	59386	154	6.02	48646	272	7.81
Malaysia	30487	161	6.29	44103	259	7.44
Ireland	119857	297	11.56	89493	246	7.06
Thailand	8011	110	4.30	15965	185	5.32
Netherlands	43962	160	6.25	36227	177	5.10
Singapore	16931	81	3.16	27468	146	4.19
Australia	6781	102	3.96	10246	124	3.57
Canada	7880	73	2.84	14112	110	3.16
Other Countries	63538	418	16.28	84923	571	16.43
Grand Total	574119	2568	100.00	631671	3476	100.00

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

(Amount in million taka)

Merchant Categories	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Cash Withdrawal	4440	124	26.35	8135	163	27.47
Departmental Stores	17993	65	13.90	25802	94	15.83
Business Services	21089	42	9.04	36181	92	15.60
Government Services	42804	106	22.49	27084	88	14.76
Retail Outlet Services	12439	41	8.73	14193	55	9.26
Drug and Pharmacies	2547	45	9.54	3532	43	7.22
Transportation	2947	13	2.79	3633	21	3.63
Professional Services	1788	21	4.54	1742	14	2.35
Clothing	948	07	1.41	1625	13	2.14
Utilities	2247	06	1.21	3075	10	1.74
Grand Total	109242	470	100.00	125002	593	100.00

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

(Amount in million taka)

Card Type	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
VISA	83124	380	80.80	97840	427	72.09
Mastercard	25771	90	19.09	26798	164	27.69
Unionpay	0	.00	0.00	81	.71	0.12
AMEX	347	.49	0.10	272	.57	0.10
Diners	0	.00	0.00	11	.06	0.01
Grand Total	109242	470	100	125002	593	100

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

(Amount in million taka)

Countries	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
Saudi Arabia	32340	76	16.10	25959	141	23.84
India	3963	47	10.00	8741	65	11.03
USA	13050	51	10.84	18996	64	10.74
Netherlands	8247	18	3.80	18985	54	9.14
UK	5731	31	6.68	5568	45	7.57
Ireland	7734	15	3.21	12676	33	5.49
Singapore	7560	33	6.97	7526	31	5.19
Malaysia	7476	34	7.16	6857	28	4.72
Thailand	1038	17	3.59	1418	20	3.30
Australia	1618	13	2.69	1613	16	2.75
Canada	2906	21	4.45	2315	15	2.61
China	3290	11	2.43	3125	11	1.83
Other Countries	14289	104	22.07	11223	70	11.79
Grand Total	109242	470	100.00	125002	593	100.00

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

(Amount in million taka)

Countries	May-25			Jun-25		
	No of Transaction	Amount	Percentage	No of Transaction	Amount	Percentage
USA	221483	853	12.36	294236	1219	12.74
UK	69961	667	9.67	91550	954	9.97
Saudi Arabia	120205	402	5.82	120631	924	9.66
Malaysia	82423	439	6.36	140034	769	8.04
Thailand	38786	480	6.95	63613	731	7.64
India	43753	460	6.67	73730	678	7.09
Singapore	65551	441	6.39	99670	627	6.55
Netherlands	82590	357	5.17	86728	453	4.73
Ireland	155269	425	6.16	133735	424	4.43
China	195973	668	9.67	120249	412	4.31
Canada	40589	261	3.78	62885	395	4.13
Australia	27967	235	3.41	36529	304	3.18
Other Countries	176735	1214	17.59	240778	1677	17.53
Grand Total	1321285	6903	100.00	1564368	9566	100.00

**Table-18: Movements of Credit Card Transactions over Time**

(Amount in million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
Jun-24	27159	5246	1768
Jul-24	23427	4750	1361
Aug-24	23322	3728	1115
Sep-24	26685	4208	1114
Oct-24	28663	4989	1291
Nov-24	27933	4312	2026
Dec-24	32153	4915	2409
Jan-25	31252	4456	2526
Feb-25	29683	3838	2680
Mar-25	37557	3612	2562
Apr-25	30164	4677	2621
May-25	32205	3865	2773
Jun-25	31143	5497	1951

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

(Amount in million)

Card Type	May-25			Jun-25			Growth Percentages in June over May
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	637924	3865	32	807695	5497	45	42.22
Debit Card	574119	2568	21	631671	3476	29	35.39
Prepaid Card	109242	470	4	125002	593	5	26.24
<b>Grand Total</b>	<b>1321285</b>	<b>6903</b>	<b>57</b>	<b>1564368</b>	<b>9566</b>	<b>79</b>	<b>38.59</b>

\*1 USD = 121 BDT