

Debit Cards in the Czech Republic

November 2023

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KEY DATA FINDINGS

2023 DEVELOPMENTS

Charge cards prove resilient with transactions elevated by retail price inflation

Key players withdraw charge cards in the Czech Republic

No sign of personal charge cards re-emerging

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Charge card accounts face further volume decline

Corporate users will continue to dominate charge card spending

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Consumers rely on credit cards amid cost of living crisis

E-commerce development drives credit card usage

Strong competition from debit cards, BNPL and easy access loans

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