



Euromonitor
International

Charge Cards in Poland

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[Credit Cards in Poland - Category analysis](#)

[Credit Cards in Poland - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Continuing shift to digital

INDUSTRY PERFORMANCE

Though numbers in circulation fall, transaction value increases

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WHAT'S NEXT?

Fall in number of credit cards in circulation

Move to digital, driven by sustainability and ease of use

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2025 DEVELOPMENTS

Increasing move away from physical cards

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Double-digit percentage increase in volume of transactions

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Continuous growth, backed by a government push

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KEY DATA FINDINGS

2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Open loop perform strongly

Closed loop on the decline

WHAT'S NEXT?

Lower growth over forecast period

Weak prospects for pre-paid transportation cards

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COMPETITIVE LANDSCAPE

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Continuing shift from physical cards to instant, mobile payments

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INDUSTRY PERFORMANCE

Debit cards drive growth

Card payment acceptance continues to grow

BLIK goes from strength to strength

WHAT'S NEXT?

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PKO Bank Polski leading issuer, but mBank makes gains in 2025

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