Euromonitor International

Credit Cards in Ukraine

February 2026

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Credit Cards in Ukraine - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards show resilience despite economic pressures

INDUSTRY PERFORMANCE

Credit card volumes continue to expand amid economic uncertainty
Transactions increase despite monetary tightening

WHAT'S NEXT?

Credit card demand will remain resilient amid economic uncertainty
Continued fight against fraud
Large players will drive growth in fintech

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Universal Bank AT remains leading issuer
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POS-terminal expansion drives debit card usage
Mobile wallets gain traction

WHAT'S NEXT?

Digitalisation to drive future growth
Open Banking and SEPA integration to enhance functionality
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Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

Pre-paid cards will face competition from other forms of cashless payments, such as debit cards

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Financial card industry expands amid digitalisation and regulatory reform

KEY DATA FINDINGS

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Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending
Regulatory changes strengthen card usage and flexibility

WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility
Digital banking platforms to shape card access
Domestic fintech companies to drive up credit usage

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PrivatBank remains dominant issuer
Mastercard retains largest payment network
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