

# Inbound card spending to Britain

Insights from 'Visa Destination Insights'

Data up to December 2024

VisitBritain/VisitEngland Research

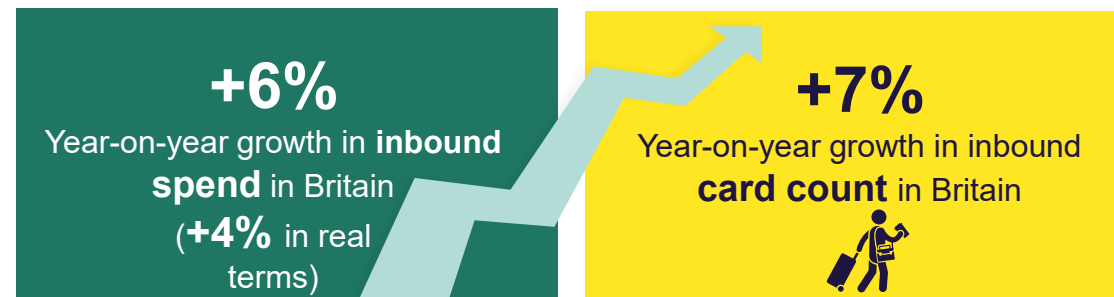
(Published April 2025)



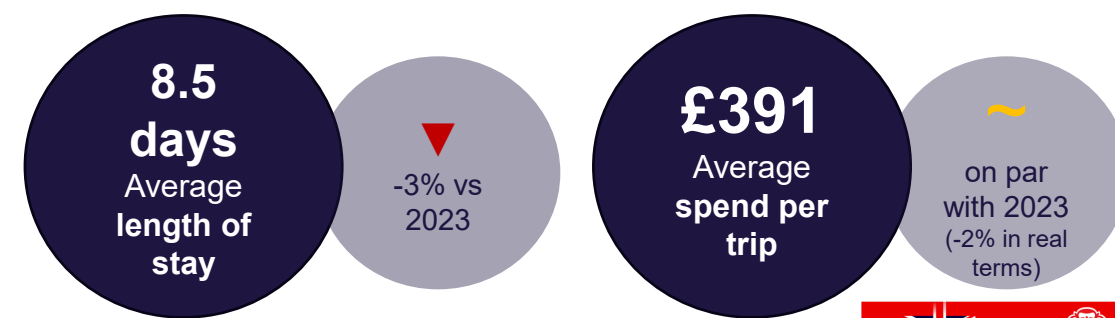
# Card spending trends Jan-Dec 2024 | Key insights

- Total inbound spend to Britain grew 6% in 2024 vs 2023, above rates of inflation. Card count also grew in a similar pattern to spend, pointing towards a small decline in real (inflation adjusted) spend per cardholder.
- Length of stay declined slightly YoY but still remained above 2019 levels whilst average spend per trip was down slightly in real terms.
- Top inbound markets remained similar to 2023 whilst highest growth markets were Gulf markets, Saudi Arabia (+22%), Brazil (+18%), China Mainland (+17%) and UAE (+16%).
- Spending on Retail, Restaurants and Nightlife, Hotels and Lodging remained the dominant categories with most YoY growth was seen for Drug Stores & Pharmacies, Food & Grocery, Restaurants & Dining and Transportation.
- See more data on the [Card Spending Insights dashboard on the VisitBritain website.](#)

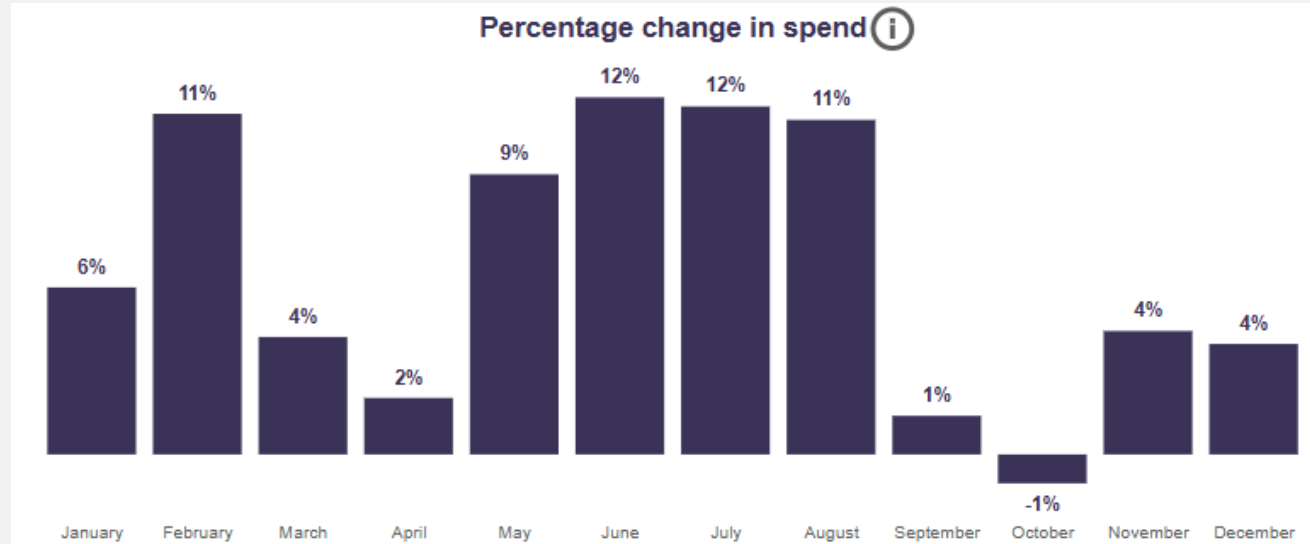
## 2024: January to December



	Top markets by spend	Top growth markets
1	USA	Saudi Arabia
2	Irish Republic	Brazil
3	France	China Mainland
4	Saudi Arabia	UAE
5	UAE	Belgium & Italy



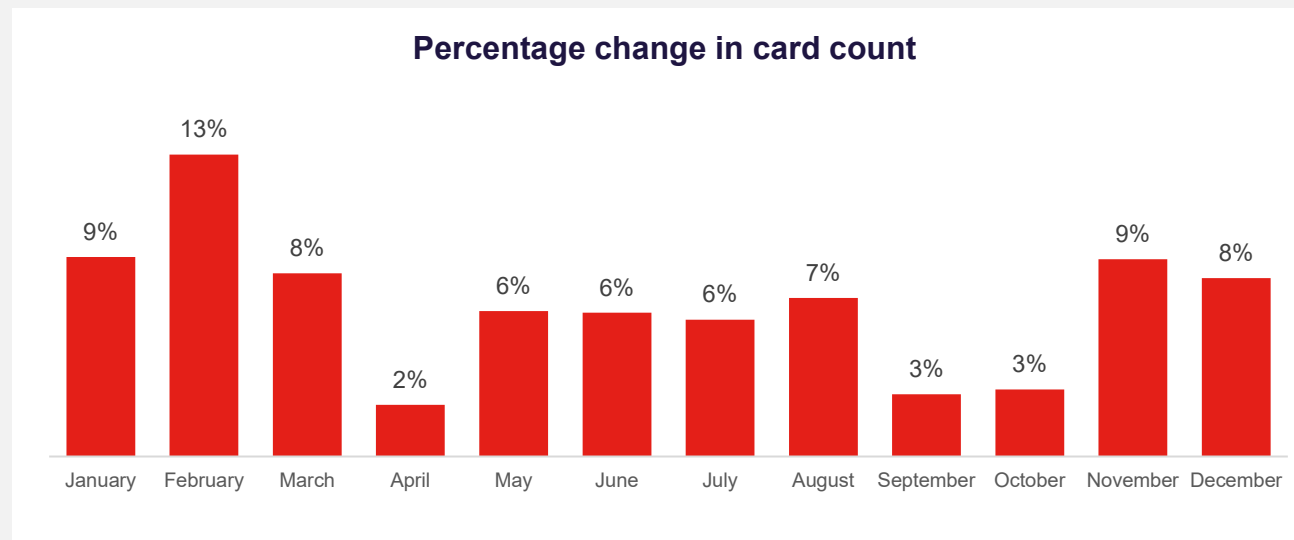
# Total spend | Spend was above 2023 levels in real terms in 2024



2024 growth  
**+6%**  
(+4% in real terms)

- Latest card spending data for 2024 shows inbound spend was up 6% vs 2023. In real terms, 2024 spend was up 4% vs 2023. Whilst overall growth was up, the monthly trend indicates a slowdown from September.
- *The International Passenger Survey data is only available up to June 2024 at time of writing but when we look across the first six months of 2024, this is a more optimistic picture than IPS, which showed spend around on par with 2023.*

## Card count | Similar trend to spend apart from a stronger Nov/Dec

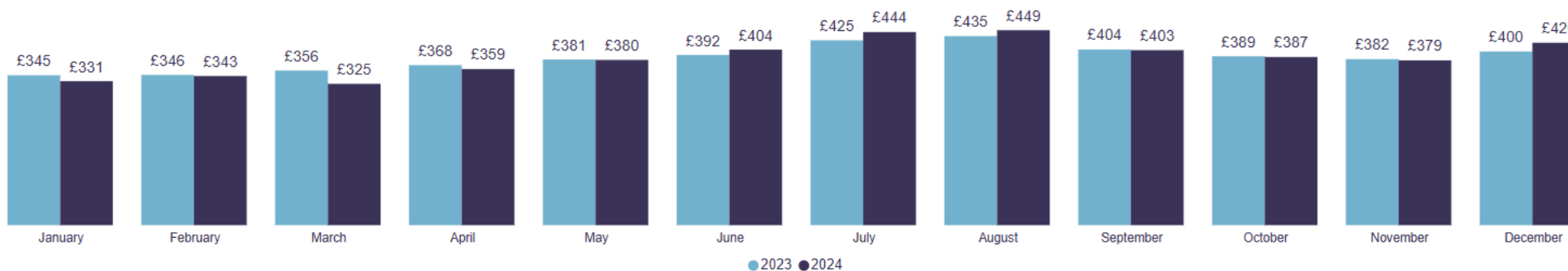


2024 growth  
**+7%**

- Trends in inbound card count in 2024 from inbound visitors was very similar to those seen for spend with year-on-year growth of 7%.
- Card count remained above 2023 levels throughout the year with growth peaking in Q1 and Q4 2024.
- *Card count could be compared to 'visits' from the International Passenger Survey; IPS data from Jan-June 2024 saw visits up 11% year-on-year vs 7% in the card spending data, a broadly similar direction of travel given the differences between the datasets.*

# Average spend per trip | Slightly lower spend per trip in real terms vs 2023

Average in-person spend per trip (£)

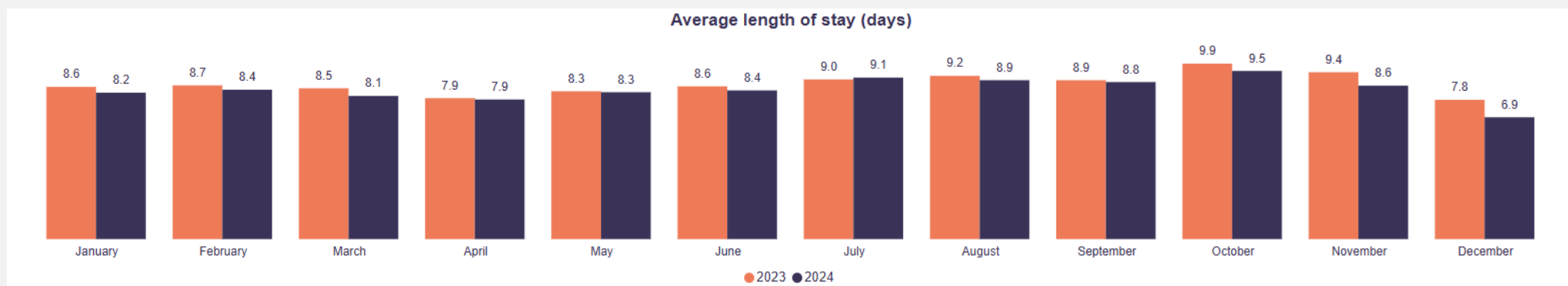


2024 vs 2023:  
£391 vs £390

Annual growth  
**0%**  
(-2% in real terms)

- Visitors spent an average of £391 per trip in 2024, on par with 2023. In real terms, average spend was down 2% vs 2023.
- At a monthly level, average spend only increased across the summer months (Jun-Aug) as well as in December, without adjusting for inflation.
- *When comparing to the IPS (Jan-Jun), it is worth noting that the average spend from Visa cards is significantly lower vs IPS (from Jan-Jun 2024: £357 vs £689). This indicates additional spending which cannot be tracked by Visa – either using other cards, cash withdrawal before arriving in Britain, or online purchases. IPS also showed a squeeze in spend per visit in 2024.*

## Average length of stay | Slightly shorter length of stay vs 2023



2024 vs 2023:  
8.5 vs 8.8 days

Annual growth  
-3%

- Visitors stayed for an average of 8.5 days in 2024 vs 8.8 days in 2023 with most months following a similar trend, apart from April, May and July. This was still higher than 2019 levels (7.0 days, up 21%).
- *Whilst we only have IPS data from Jan-Jun 2024, the same trend is seen for stay duration with the first half of 2024 showing slightly shorter stays vs H1 2023, but still higher than H1 2019.*

# Selected market highlights | USA, Republic of Ireland and France top for spend in 2024

## 2024 vs 2019

Origin Markets	2024
Australia	33%
Austria	12%
Belgium	105%
Brazil	244%
Canada	47%
China Mainland	-1%
Denmark	0%
France	31%
Germany	40%
Hong Kong, China	-17%
India	45%
Italy	9%
Japan	-25%
Netherlands	211%
New Zealand	87%
Norway	-16%
Qatar	-8%
Saudi Arabia	84%
South Korea	26%
Spain	28%
Sweden	-18%
Switzerland	76%
UAE	35%
USA	51%

## 2024 vs 2023

Origin Markets	2024
Australia	1%
Austria	8%
Belgium	13%
Brazil	18%
Canada	5%
China Mainland	17%
Denmark	-3%
France	11%
Germany	9%
Hong Kong, China	-0%
India	-8%
Italy	13%
Japan	7%
Netherlands	8%
New Zealand	6%
Norway	-7%
Qatar	12%
Saudi Arabia	22%
South Korea	-4%
Spain	9%
Sweden	-3%
Switzerland	9%
UAE	16%
USA	7%

- **Most inbound markets show spend to Britain above 2019 levels apart from some North East Asian, Nordic markets and Qatar.**
  - The Nordic markets Norway and Sweden are showing spend in 2024 below 2019 levels, with Denmark on par. North East Asian markets, Hong Kong (China) and Japan are showing spend below 2019 levels, whilst China Mainland is just 1% down.
- **Most markets saw year-on-year growth for 2024 vs 2023:**
  - The top 5 markets for growth were Saudi Arabia, Brazil, China Mainland, UAE and Belgium/Italy tied.
  - Some inbound markets saw a decline in spend; India, Norway, South Korea, Denmark and Sweden.
- **The top 5 markets for spend were similar to 2023 apart from Australia slipping to 6<sup>th</sup> place:**
  - The top 5 markets for total spend were the USA, Republic of Ireland, France, Saudi Arabia and UAE.
- Markets with the **highest spend per visit** in 2024 were Qatar, UAE, Saudi Arabia, Hong Kong (China) and China Mainland.
- Markets with the **longest length of stay** in 2024 were China Mainland, India, New Zealand, Qatar and Australia.

# Selected market highlights | monthly trend available on dashboard

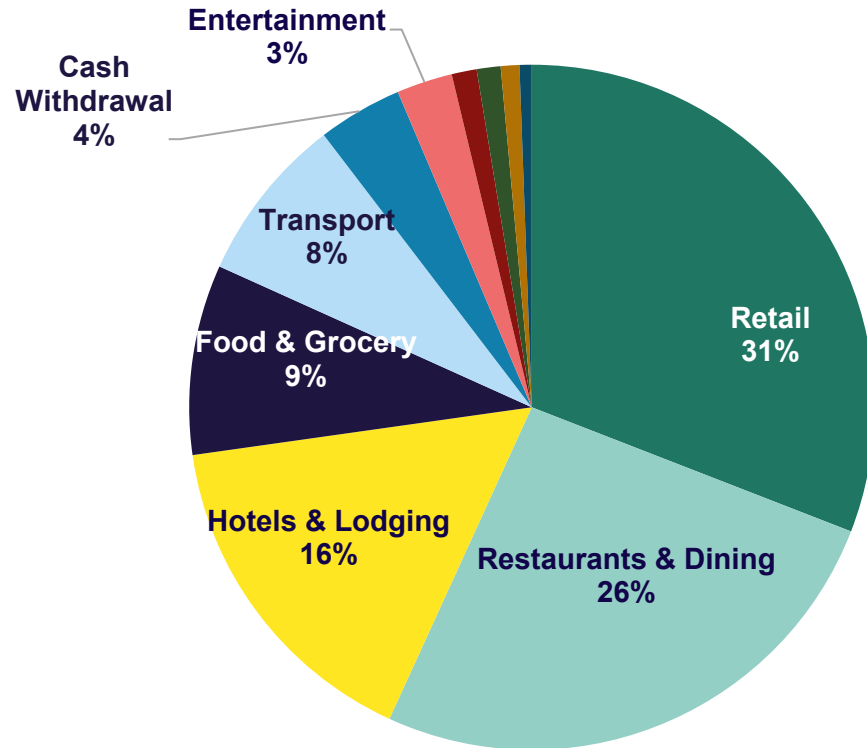
Year-on-year growth in inbound spend: monthly view of 2024 vs 2023. Please note market coverage varies but due to commercial sensitivity Visa are unable to share this information. European coverage is said to be generally higher, but Asia Pacific is coverage is lower.

Origin Markets	January	February	March	April	May	June	July	August	September	October	November	December
Australia	-2%	3%	2%	3%	3%	-6%	-6%	-3%	4%	-1%	10%	17%
Austria	-26%	16%	38%	-21%	20%	5%	21%	5%	15%	-0%	23%	6%
Belgium	11%	7%	29%	8%	14%	17%	16%	11%	12%	11%	12%	10%
Brazil	46%	39%	32%	25%	34%	23%	19%	11%	5%	2%	1%	4%
Canada	1%	4%	8%	4%	10%	11%	5%	10%	-0%	-2%	4%	4%
China Mainland	51%	139%	32%	22%	37%	35%	28%	21%	2%	-3%	-4%	-10%
Denmark	-9%	-6%	22%	-25%	-2%	0%	1%	3%	-7%	-9%	11%	-6%
France	35%	21%	23%	13%	15%	12%	5%	1%	4%	10%	8%	9%
Germany	13%	20%	42%	-14%	24%	1%	8%	6%	-1%	9%	11%	8%
Hong Kong, China	-29%	26%	2%	-14%	26%	3%	-8%	-4%	1%	-10%	10%	14%
India	-17%	-24%	-13%	-10%	12%	3%	7%	3%	-15%	-25%	-19%	-11%
Italy	13%	25%	23%	15%	20%	8%	14%	13%	6%	8%	10%	6%
Japan	15%	18%	13%	4%	-1%	7%	13%	13%	4%	-4%	0%	8%
Netherlands	11%	27%	7%	-3%	19%	11%	12%	6%	4%	-1%	15%	-0%
New Zealand	17%	18%	14%	18%	22%	15%	13%	-2%	1%	-12%	-5%	-3%
Norway	-15%	-3%	-3%	-23%	-9%	-0%	5%	-5%	-10%	-13%	7%	-10%
Qatar	5%	-13%	-55%	42%	2%	42%	23%	31%	3%	3%	21%	18%
Saudi Arabia	50%	76%	-50%	85%	28%	79%	38%	10%	24%	12%	-2%	20%
South Korea	14%	23%	17%	22%	-0%	-15%	-6%	-8%	-7%	-17%	-22%	-25%
Spain	11%	17%	29%	-20%	23%	24%	13%	8%	7%	-7%	10%	5%
Sweden	-30%	-32%	6%	-13%	-5%	2%	9%	6%	7%	16%	7%	-4%
Switzerland	11%	26%	21%	5%	11%	11%	7%	8%	6%	1%	11%	4%
UAE	10%	23%	-19%	50%	7%	24%	29%	32%	7%	18%	9%	0%
USA	4%	9%	9%	-1%	4%	13%	11%	19%	0%	-1%	5%	9%

All values and percentage changes in spend are in nominal terms unless otherwise specified. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included.



# Spend category | Retail, Restaurants/Dining, and Hotels/Lodging top for spend



Spend Category	2024
Automotive	-8%
Cash Withdrawal	-35%
Drug Stores & Pharmacies	15%
Entertainment	8%
Food & Grocery	13%
Fuel	5%
Home Improvement & Supply	-2%
Hotels & Lodging	2%
Restaurants & Dining	13%
Retail	9%
Transportation	11%
Travel Services	3%

- In 2024, Retail was the most dominant category (up 1% vs 2023), followed by Restaurants and Dining (which grew 2% YoY), Hotels and Lodging (down 1% vs 2023), Food and Grocery (up 1% vs 2023) and Transport (on par with 2023). This was similar to 2023.
- In terms of growth by spending category, Drug Stores & Pharmacies saw the highest growth (although they make up a small share of spend), followed by Food & Grocery, Restaurants and Dining, Transport, Retail and Entertainment.

# Appendix



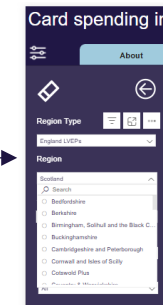
# Additional data available on VisitBritain.org

See more data on the [Card Spending Insights dashboard on the VisitBritain website](#).

## Different geographies

GB nations  
England Counties  
Accredited England LVEPs  
Scotland Regions  
Wales Regions

Click on the slicer icon in the top left of the dashboard. First select the 'region type' and then select the 'region' of your choice below.



## Multiple years of data

2019  
2021  
2022  
2023  
2024  
2025 coming soon

At the top of each tab you can select the year you want to show and the year you want to compare to



## More market insights

Seasonality  
Top 10 ranks  
Spend categories per market  
Spend subcategories per market

Select the 'origin explorer' tab and explore detailed market level data



# About this data (1)

Analysis in this article is based on aggregated and anonymised data on UK card payments provided by Visa Europe Limited. Visa operate a card scheme that is used by a variety of card issuers, including debit and credit card providers. Visa operates one of the world's largest payment networks, and respecting privacy is crucial. Visa has a Global Privacy Program to ensure proper safeguards are applied to personal information that they collect, use and share. Visa aggregate and anonymise data before sharing to remove information that would allow VisitBritain/VisitEngland to identify the activity of an individual or business within the data set.

Card spending covers part of UK spending habits and is not exhaustive. It will not cover cash paid transactions or direct debit payments. In 2023, 61% of payment transactions in the UK were made using cards, 12% using cash and 10% using direct debit according to UK Finance's Payment markets summary ([PDF, 826KB](#)). These figures reflect the number of transactions made and would differ if looking at the value of payments. The value spent on cards is lower as a proportion of these types of transaction due to large value payments such as salaries, mortgages and bills usually being paid via direct debit and faster payments. Overall, UK credit and debit card holders made 2.3 billion purchase transactions in October totalling £67 billion, as explained in UK Finance's Card spending update for October 2024 ([PDF, 226KB](#)).

# About this data (2)

## *Definition of key metrics:*

- An 'inbound visitor' is defined as a cardholder of an international Visa card, who has made purchases within Britain. International cardholders who make purchases in Britain for a period of 3 months or more are excluded as 'international residents'.
- **Spend amount** refers to the total spend taking place in an area for a selected residents.
- **Average stay duration** and **average spend per trip** are calculated based on identifying 'trips' where travellers made purchases outside their residence for a period of two days or more. **Stay duration** is based on the dates of first and last transactions in Britain.

This report focuses on the card spending of inbound visitors to Britain from 2019 to 2024. Lower geographies can be found in the [Card spending insights dashboard on our website](#).

## *Additional notes on this data:*

- Trends are reflective of Visa cardholders, not the total spend which takes place in the UK. Visa's global market share was reported as 39% by Nilson in 2022, with European and UK coverage said to be generally higher, however we can expect this to vary by market.
- Data is based on in-person spend only, i.e. card transactions taking place within businesses in person, as well as cash withdrawn from cash machines. Online spend is not included.
- More details on the strengths and limitations of this type of data have been [outlined by the ONS](#) who first published analysis of card spending data in [November 2023](#).

*Please do not re-publish data from this report on any public platform, including combining the data with that from other sources, before contacting VisitBritain/VisitEngland for approval.*