

# Inbound card spending to Britain

Insights from 'Visa Destination Insights'

Data up to March 2025

VisitBritain/VisitEngland Research

(Published June 2025)

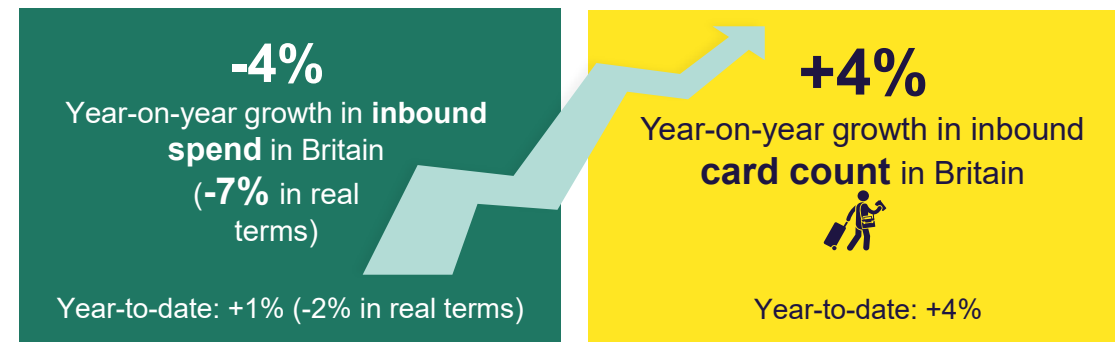
Please note that the data shared in this report may change in future publications, due to planned improvements in data processing



# Card spending in March 2025 | Key insights

- Total inbound spend to Britain dipped 4% in March 2025 vs 2024, whilst card count grew 2% suggesting less spend per visit. Overall, Q1 saw spend down 2% in real terms and card count up 3%, with the later Easter this year (in April) potentially affecting March figures.
- Length of stay continued to decline YoY and dropped below pre-covid levels in March 2025. Average spend per trip was slightly down in real terms in March and in Q1 overall vs the previous year.
- The highest growth in inbound spend came from European markets in March (Italy, Netherlands and Belgium) but the GCC led for growth overall in Q1 2025 (Saudi Arabia, Qatar and the UAE).
- In line with a weaker March, just 3 categories saw moderate growth vs 2024; Food & Grocery (6%), Travel Services (5%) and Drug Stores & Pharmacies (2%). Cash withdrawals continued a significant year-on-year decline with spend down by 26%.
- See more data on the [Card Spending Insights dashboard on the VisitBritain website.](#)

March 2025

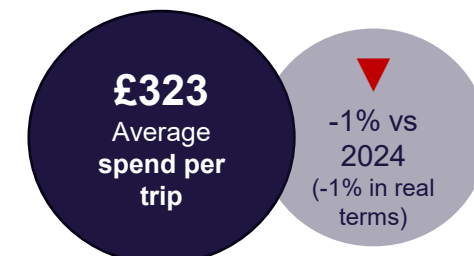
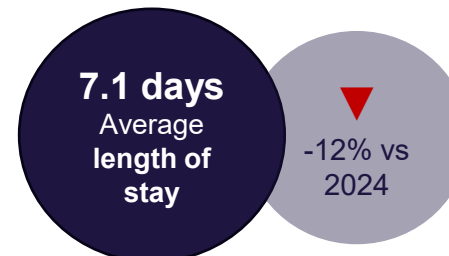


Top markets by spend

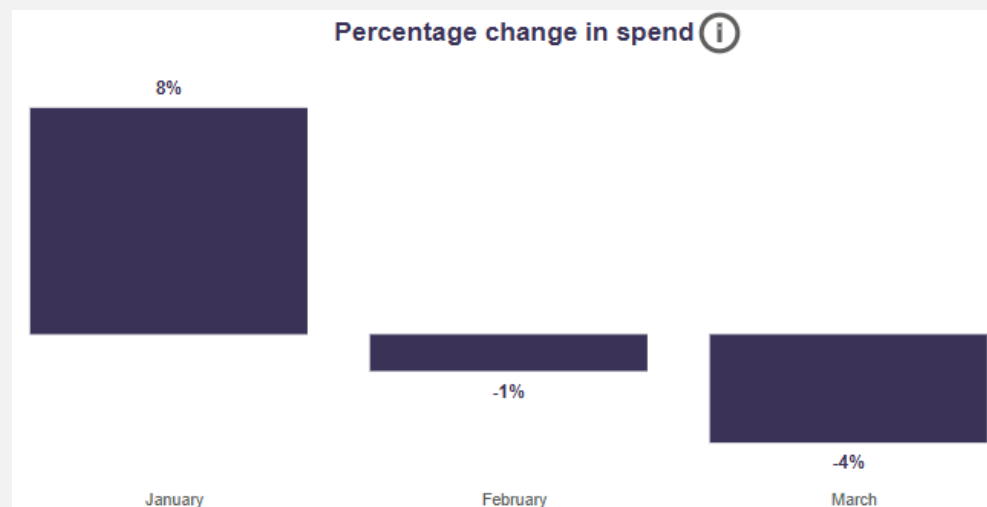
1	USA
2	Irish Republic
3	France
4	Germany
5	Spain

Top growth markets

Italy
Netherlands
Belgium
Hong Kong (China)
Australia



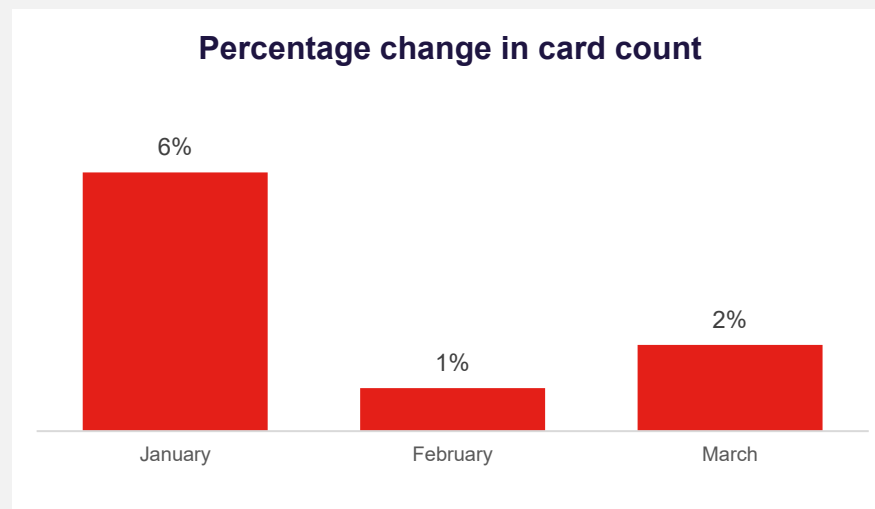
# Total spend | Inbound card spending dips in March 2025



Year-to-date  
2025 vs 2024  
**+1%**  
(-2% in real terms)

- Latest card spending data shows inbound spend dipped in March 2025 by 4% vs March 2024. In real terms, spend was down 7% in March 2025 vs the previous year. The timing of Easter is likely to have impacted spend as it fell later in April this year.
- Overall, in Q1 (January to March) 2025, inbound card spending was up 1% vs 2024. However, spend was slightly down in real terms at -2%.

## Card count | Card count continues moderate y-o-y growth



Year-to-date  
2025 vs 2024  
3%

- Inbound card count can be used as a proxy for inbound visits to the UK.
- Continuing the positive year-on-year growth, card count in March 2025 was up 2% vs the previous year. This higher growth vs spend suggests less spending per card holder in March.
- In Q1 2025, card count was up 3% vs the previous year. This is slightly lower than growth in Q4 2024 which averaged at up 6% vs 2023.

## Average spend per trip | Spend per trip slightly down in real terms

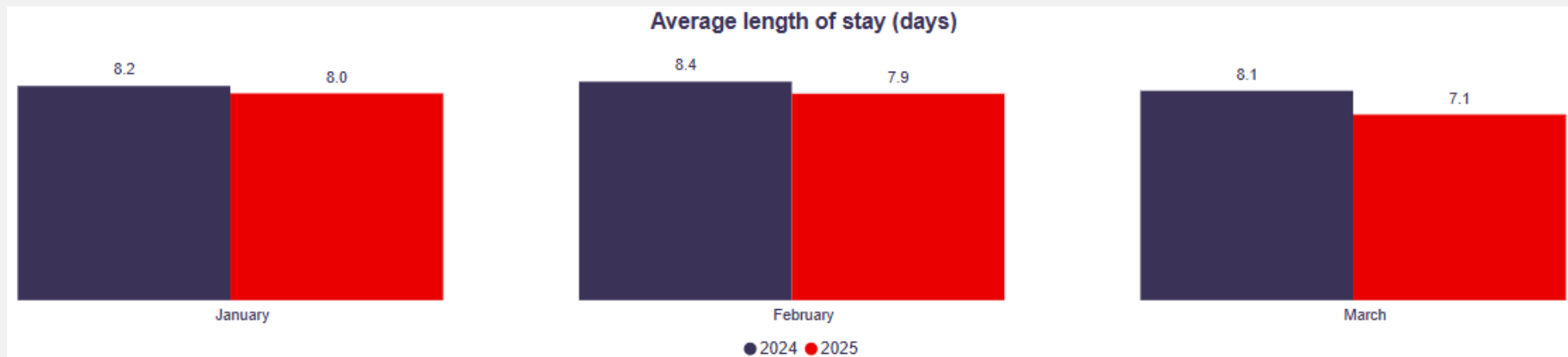


Year-to-date  
2025 vs 2024  
**£332 vs £333**

Year-to-date  
growth  
**0%**  
(-3% in real terms)

- Inbound visitors spent an average of £323 in March 2025, down 1% vs the previous year (and down 3% in real terms)
- Overall, in Q1 2025, visitors spent an average of £332, on par with the previous year (but down 3% in real terms).

## Average length of stay | Length of stay continues to decrease



Year-to-date  
2025 vs 2024:  
**7.7 vs 8.2 days**

Year-to-date  
growth:  
**-6%**

- Length of stay continued to decline year-on-year. In March 2025, inbound visitors spent 7.1 days in Britain on average, one day shorter than the previous year (-12%). Length of stay also dropped below pre-covid levels in March 2025 (7.1 days vs 7.5 days).
- In Q1 2025, length of stay averaged at 7.7 days, down 6% vs the previous year.

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. Length of stay in the card spending data is defined based on the dates and times of first and last transaction in Britain so may differ from full length of stay.

# Selected market highlights | Europe leads growth in March but GCC lead in Q1

2025 vs 2024

Origin Markets	January	February	March
Australia	14%	1%	1%
Austria	4%	6%	-24%
Belgium	6%	-1%	11%
Brazil	-5%	-22%	-4%
Canada	-0%	-1%	-6%
China Mainland	10%	-25%	-7%
Denmark	9%	-9%	-27%
France	-3%	0%	-6%
Germany	5%	-3%	-14%
Hong Kong, China	33%	-7%	3%
India	-6%	-10%	-4%
Italy	0%	1%	14%
Japan	7%	3%	-2%
Netherlands	-2%	-0%	13%
New Zealand	-6%	-6%	-4%
Norway	7%	-8%	-13%
Qatar	18%	10%	-28%
Saudi Arabia	41%	8%	-35%
South Korea	-11%	-32%	-27%
Spain	0%	-1%	-3%
Sweden	6%	-2%	-9%
Switzerland	5%	-13%	-0%
UAE	15%	10%	-4%
USA	11%	7%	-1%

Year-to-date 2025 vs 2024

Origin Markets	2025
Australia	7%
Austria	-8%
Belgium	6%
Brazil	-10%
Canada	-3%
China Mainland	-9%
Denmark	-13%
France	-3%
Germany	-6%
Hong Kong, China	8%
India	-7%
Italy	6%
Japan	2%
Netherlands	4%
New Zealand	-5%
Norway	-7%
Qatar	8%
Saudi Arabia	13%
South Korea	-23%
Spain	-1%
Sweden	-3%
Switzerland	-3%
UAE	8%
USA	4%

- **Some markets were still trailing 2019 spend levels in Q1 2025:** China Mainland, Denmark, Hong Kong (China), Japan, Norway, Qatar and Sweden. See the dashboard for more detail.
- **Europe leads growth in March 2025:**
  - Italy (+14%), Netherlands (+13%) and Belgium (11%) lead with the highest growth in March (vs 2024) followed by moderate growth from Hong Kong (China) (+3%) and Australia (1%).
- **However, GCC leads growth in Q1 2025 overall:**
  - Strongest growth (vs 2024) from Saudi Arabia (+13%), Qatar (+8%), UAE (+8%), Hong Kong (China) (+8%), Australia (+7%), Belgium (+6%) and Italy (+6%).
  - Weakest growth was seen from South Korea (-23%), Denmark (-13%), Brazil (-10%) and China Mainland (-9%).
- In March, the **USA ranked first** by spend followed by the **Irish Republic, France, Germany and Spain**, with Gulf markets ranking lower this month due to a weaker growth from the region.
- See average spend per trip and length of stay by market on the dashboard.

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 | Slow growth in March with large declines in cash withdrawals

2025 vs 2024

Spend Category	January	February	March
Automotive	-5%	-18%	-8%
Cash Withdrawal	-14%	-24%	-26%
Drug Stores & Pharmacies	10%	5%	2%
Entertainment	19%	-0%	-5%
Food & Grocery	10%	5%	6%
Fuel	-0%	-2%	-9%
Home Improvement & Supply	-13%	-13%	-5%
Hotels & Lodging	3%	-7%	-12%
Restaurants & Dining	11%	0%	-2%
Retail	12%	1%	-1%
Transportation	11%	5%	-0%
Travel Services	3%	7%	5%

Year-to-date 2025 vs 2024

Spend Category	2025
Automotive	-10%
Cash Withdrawal	-21%
Drug Stores & Pharmacies	6%
Entertainment	3%
Food & Grocery	7%
Fuel	-4%
Home Improvement & Supply	-10%
Hotels & Lodging	-6%
Restaurants & Dining	2%
Retail	4%
Transportation	5%
Travel Services	5%

- In March 2025, only three spend categories saw modest growth vs the previous year; Food & Grocery (+6%), Travel Services (+5%) and Drug Stores & Pharmacies (+2%). Cash withdrawals saw a significant decline in March, down by 26% vs the previous year.
- In Q1 overall, most spend categories saw growth vs the previous year, led by Food & Grocery (+7%) and Drug Stores & Pharmacies (6%). Cash withdrawals saw the largest decline (-21%), followed by Automotive (-10%), Home Improvement & Supply (-10%) and Hotels and Lodging (-6%), although the latter does not include online accommodation spend.

# Appendix



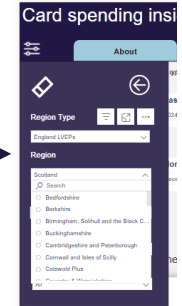
# Additional data available on VisitBritain.org

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

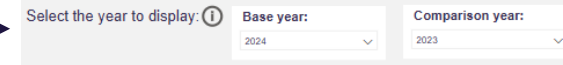
Click on the slicer icon in the top left of the dashboard. First select the 'region type' and then select the 'region' of your choice below.



## Multiple years of data

2019  
2021  
2022  
2023  
2024  
2025

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 2025. 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.*