Inbound card spending to Britain

Insights from ‘Visa Destination Insights’

Data up to June 2025

VisitBritain/VisitEngland Research

(Published August 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 June 2025 | Key insights

- Total **inbound spend to Britain fell slightly by 1% in June 2025 vs 2024,** whilst card count grew 7%. Overall, year-to-date spending was down in real terms by -3%, but card count was up by 3%.
- **Length of stay continued to decline YoY** in June 2025 but remained above pre-Covid levels. **Average spend per trip declined in real terms** in June and for YTD overall vs the previous year.
- The **highest growth in inbound spend in June came from European markets** with Germany and Austria leading. Most long haul markets saw a weaker June with USA and Brazil seeing the largest declines at -10%.
- In June 2025, **Food & Grocery, Entertainment, Drug Stores & Pharmacies, Travel Services and Restaurants and Dining saw the strongest year-on-year growth,** whilst the 7 remaining categories saw declines vs the previous year.
- See more data on the Card Spending Insights dashboard on the VisitBritain website.

June 2025

-1%
Year-on-year growth in **inbound spend** in Britain
(-5% in real terms)

Year-to-date (Jan-Jun): 0%
(-3% in real terms)

+7%
Year-on-year growth in inbound **card count** in Britain

Year-to-date (Jan-Jun): +3%

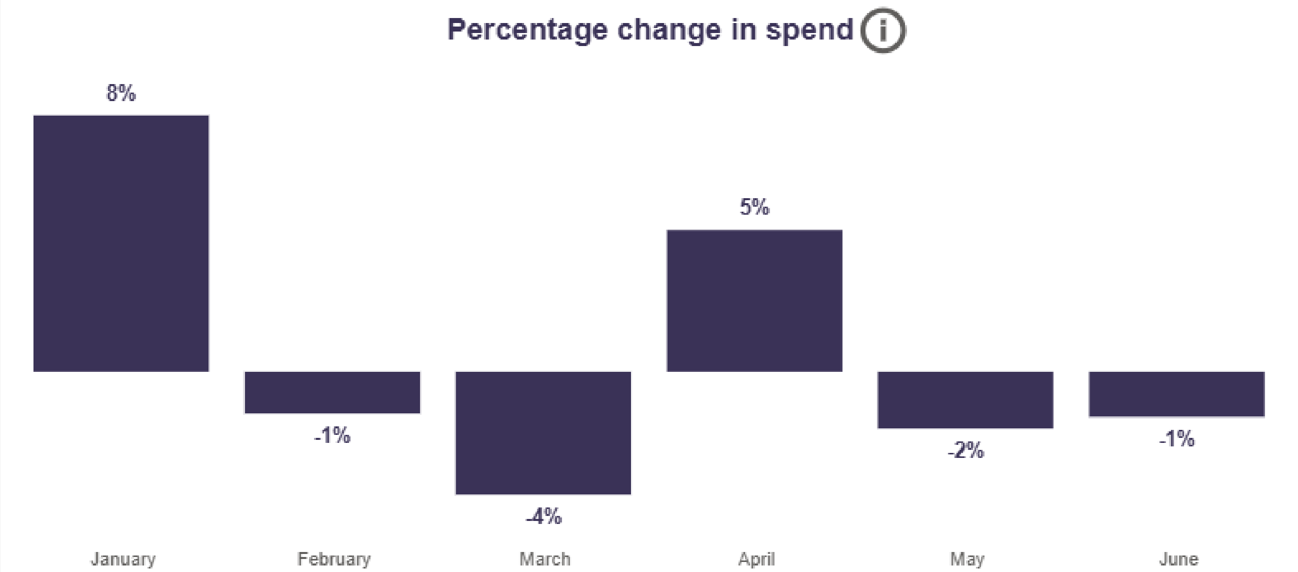
	Top markets by spend	Top growth markets
1	USA	Germany & Austria
2	Australia	Switzerland
3	Irish Republic	Netherlands
4	Saudi Arabia	Italy & Sweden
5	Germany	Belgium

7.6 days
Average **length of stay**
-10% vs 2024

£405
Average **spend per trip**
~
0% vs 2024
(-3% in real terms)

Source: Visa Destination Insights.

Total spend | Inbound card spending slightly down in real terms across 2025 so far

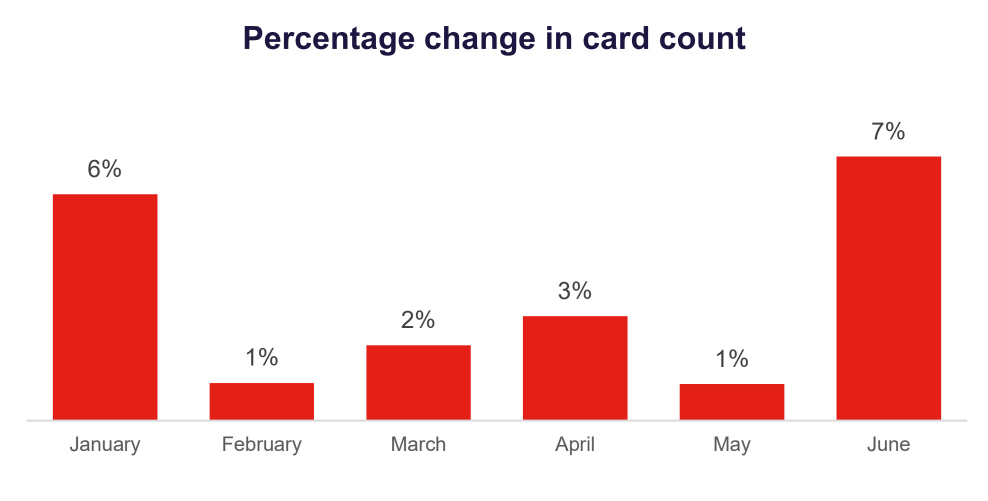


Year-to-date
2025 vs 2024
0%
(-3% in real terms)

- Latest data shows inbound card spending in June 2025 was just below the previous year at -1%, and down 5% in real terms (adjusting for inflation).
- Spend in Q2 2025 and across 2025 so far (Jan-Jun) was on par with the previous year, and down 3% in real terms.

Source: Visa Destination Insights. 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.

Card count | Card count continues growth into June 2025

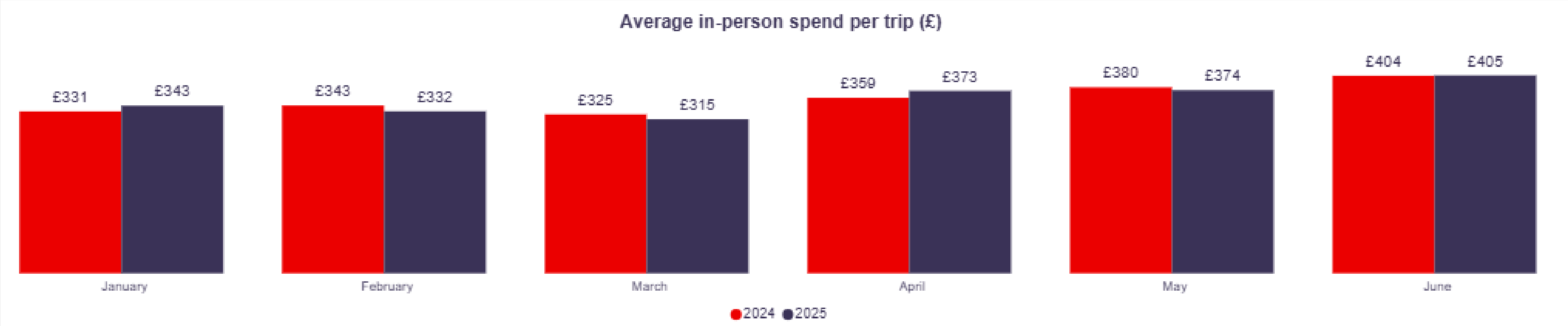


Year-to-date 2025 vs 2024
3%

- Inbound card count can be used as a proxy for inbound visits to the UK. Year-on-year growth has been seen throughout 2025 so far with June showing the largest increase at 7%.
- Quarter 2 (Apr-Jun) card count was up 4% whilst year-to-date (January to June) 2025 was up 3% vs the previous year.

Source: Visa Destination Insights. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included. Card count is not available on the dashboard.

Average spend per trip | Spend per trip down slightly in real terms in June 2025



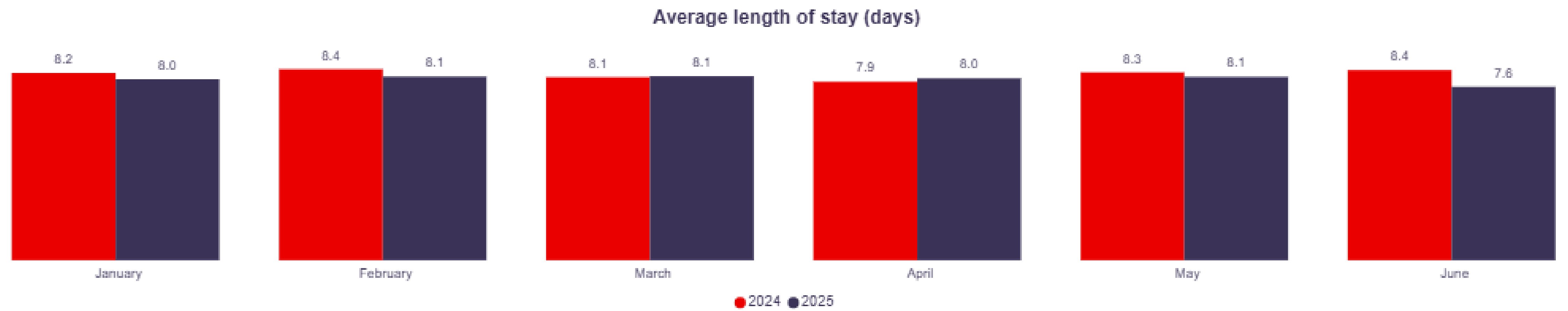
- Inbound visitors spent an average of £405 in May 2025, on par with the previous year (but down 3% in real terms).
- Quarter 2 average spend was up 1% (but down 3% in real terms), with a similar pattern for 2025 so far (on par but down 3% in real terms).

Year-to-date 2025 vs 2024
£361 vs £361

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

Source: Visa Destination Insights. 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.

Average length of stay | Length of stay dips in June 2025



- Length of stay declined year-on-year in June 2025 with inbound visitors spending 7.6 days in Britain on average, down 10% vs the previous year.
- Following the same pattern as 2025 so far, length of stay was still above pre-covid (2019) levels in June 2025 (7.6 days vs 6.5 days).
- In 2025 so far (Jan-Jun) inbound visitors stayed in Britain for an average of 8.0 days, down 5% vs the previous year.

Year-to-date 2025 vs 2024:
8.0 vs 8.2 days

Year-to-date growth:
-4%

Source: Visa Destination Insights. 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 | European markets lead June growth

2025 vs 2024

Origin Markets	April	May	June
Australia	5%	5%	5%
Austria	33%	-10%	25%
Belgium	9%	-2%	10%
Brazil	-8%	-20%	-10%
Canada	1%	-4%	-0%
China Mainland	-16%	-7%	-9%
Denmark	3%	-14%	4%
France	-6%	-10%	1%
Germany	32%	-15%	25%
Hong Kong, China	6%	-5%	-3%
India	-7%	-10%	-7%
Italy	-1%	11%	12%
Japan	-9%	2%	3%
Netherlands	19%	-2%	13%
New Zealand	-1%	-4%	2%
Norway	8%	-8%	3%
Qatar	46%	10%	-5%
Saudi Arabia	37%	7%	-8%
South Korea	-42%	-19%	-6%
Spain	17%	-4%	-5%
Sweden	7%	24%	12%
Switzerland	1%	-4%	14%
UAE	15%	18%	-0%
USA	2%	-1%	-10%

Year-to-date 2025 vs 2024

Origin Markets	2025
Australia	5%
Austria	4%
Belgium	5%
Brazil	-12%
Canada	-2%
China Mainland	-10%
Denmark	-8%
France	-4%
Germany	4%
Hong Kong, China	2%
India	-7%
Italy	6%
Japan	1%
Netherlands	7%
New Zealand	-2%
Norway	-3%
Qatar	11%
Saudi Arabia	9%
South Korea	-23%
Spain	1%
Sweden	7%
Switzerland	0%
UAE	9%
USA	-2%

- **European markets lead growth in June 2025 (vs June 2024):**
  - Largest growth from Germany (+25%), Austria (+25%), Switzerland (+14%), Netherlands (+13%), Italy (+12%) and Sweden (+12%).
  - Most long haul markets saw declines in spend in June; Brazil, USA, China Mainland, Saudi Arabia, India, South Korea, Qatar and Hong Kong (China).
- **GCC and USA lead growth for year-to-date spend:**
  - Strongest growth (vs 2024) from Qatar (+11%), Saudi Arabia (+9%), USA (+9%), Netherlands (+7%) and Sweden (+7%).
  - Weakest growth was seen from South Korea (-23%), Brazil (-12%), China Mainland (-10%), Denmark (-8%) and India (-7%).
- In June, the **USA ranked first** by spend followed by Australia, the Irish Republic, Saudi Arabia and Germany.
- **Some markets were still trailing 2019 spend levels for year-to-date (January to June) 2025:** Japan, Norway, China Mainland, Sweden, Hong Kong (China), Denmark, Qatar.
- See trip characteristics as well as spending category behaviour on the dashboard.

Source: Visa Destination Insights. 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 | Food & Grocery and Entertainment lead growth in June 2025

2025 vs 2024

Spend Category	January	February	March	April	May	June
Automotive	-5%	-18%	-8%	-7%	-18%	-13%
Cash Withdrawal	-14%	-24%	-26%	-15%	-13%	-13%
Drug Stores & Pharmacies	10%	5%	2%	11%	6%	6%
Entertainment	19%	-0%	-5%	10%	3%	9%
Food & Grocery	10%	5%	6%	15%	5%	11%
Fuel	-0%	-2%	-9%	1%	-10%	-2%
Home Improvement & Supply	-13%	-13%	-5%	-6%	-4%	-1%
Hotels & Lodging	3%	-7%	-12%	-7%	-10%	-11%
Restaurants & Dining	11%	0%	-2%	10%	2%	2%
Retail	12%	1%	-1%	6%	-0%	-1%
Transportation	11%	5%	-0%	6%	-5%	-4%
Travel Services	3%	7%	5%	14%	7%	3%

Year-to-date 2025 vs 2024

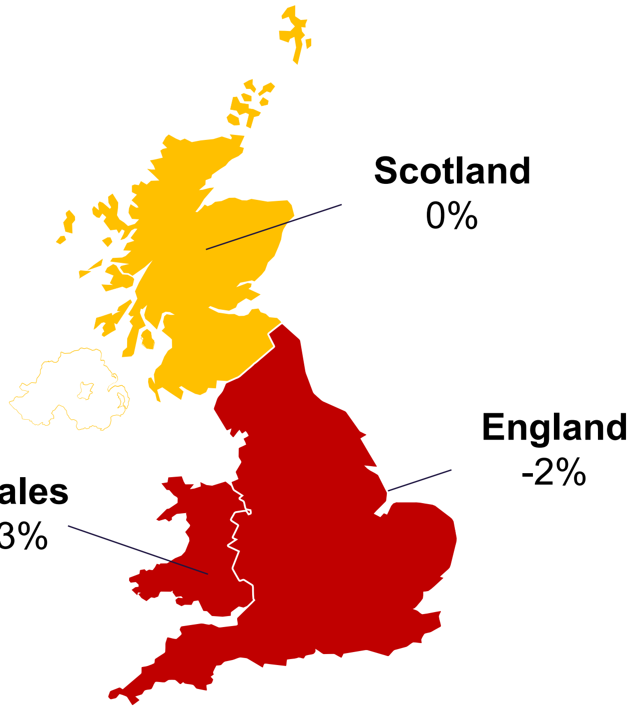
Spend Category	2025
Automotive	-12%
Cash Withdrawal	-18%
Drug Stores & Pharmacies	7%
Entertainment	5%
Food & Grocery	8%
Fuel	-5%
Home Improvement & Supply	-8%
Hotels & Lodging	-8%
Restaurants & Dining	4%
Retail	3%
Transportation	2%
Travel Services	8%

- In **June 2025, five spend categories saw growth vs the previous year**; Food & Grocery (+11%), Entertainment (+9%), Drug Stores & Pharmacies (+6%), Travel Services (+3%), and Restaurants & Dining (+2%). Automotive (-13%), Cash withdrawals (-13%) and Hotel & Lodgings (-11%) saw the largest declines.
- Overall, **YTD (January to June) 2025 the majority of spend categories saw growth vs the previous year,** led by Travel Services (+8%) and Food & Grocery (+8%). Cash withdrawals saw the largest decline (-18%), followed by Automotive (-12%), Home Improvement & Supply (-8%), Hotels and Lodging (-8%), and Fuel (-5%), although it is important to note Hotels and Lodging does not include online accommodation spend.

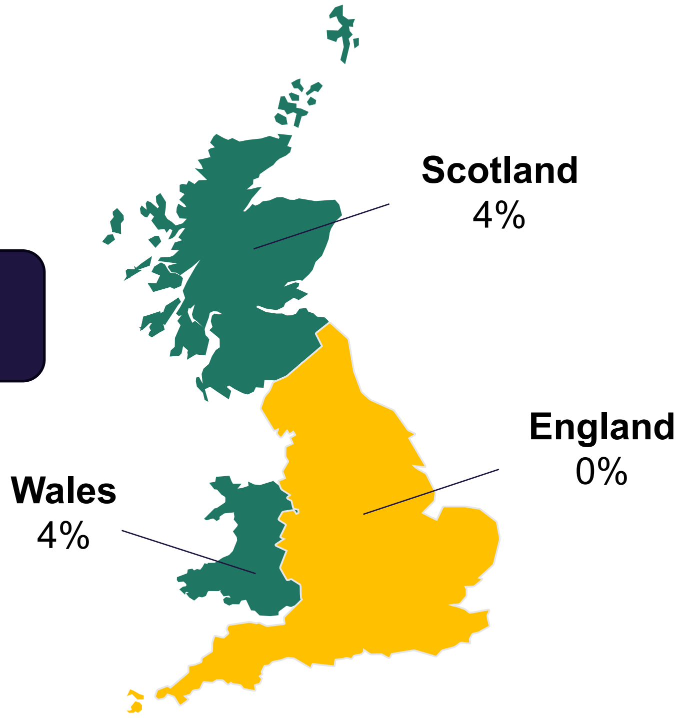
Source: Visa Destination Insights. All values and percentage changes in spend are in nominal terms unless otherwise specified. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included.

GB nations | A weaker June across nations with Scotland and Wales leading YTD growth

June 2025 vs June 2024



YTD 2025 vs YTD 2024



- Inbound card spend to **England** was on par with the previous year across 2025 so far with latest spend in June 2025 down 2% vs June 2024.
- Year-to-date spend to **Scotland** was up 4% vs the previous year with spend in June 2025 on par with the previous year.
- **Wales** saw the same growth at 4% up vs the previous year across 2025 so far with spend down 3% in June.
- Explore data for England by county and LVEP in the dashboard, and by region for Scotland and Wales.

Source: Visa Destination Insights. 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.

Appendix

VISIT BRITAIN

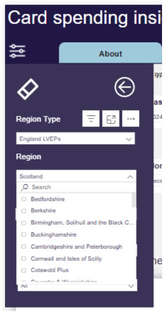
VisitEngland

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.