

# **Inbound card spending to Britain**

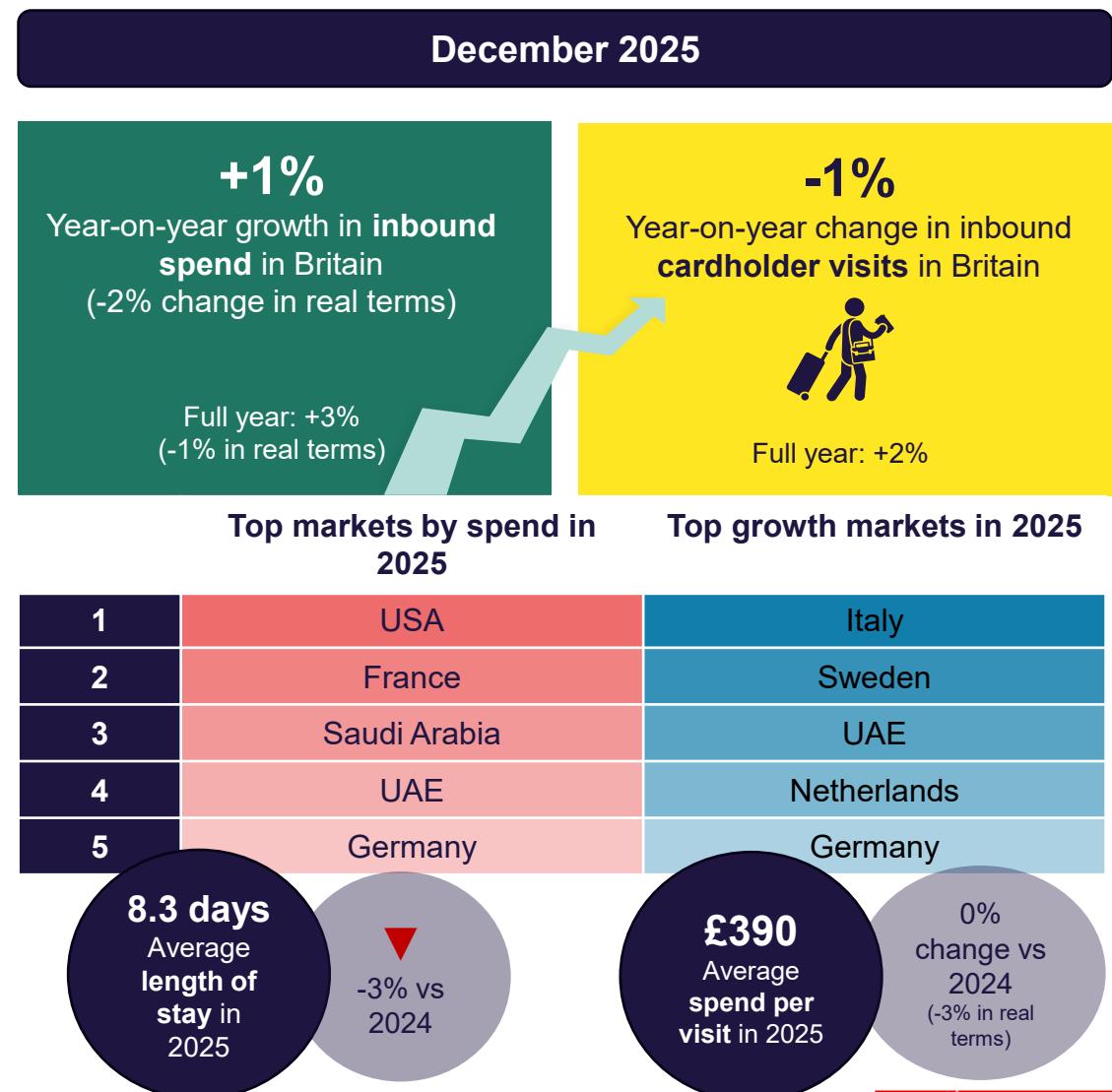
**Data from 'Visa Destination Insights' up to December 2025**

VisitBritain/VisitEngland Research

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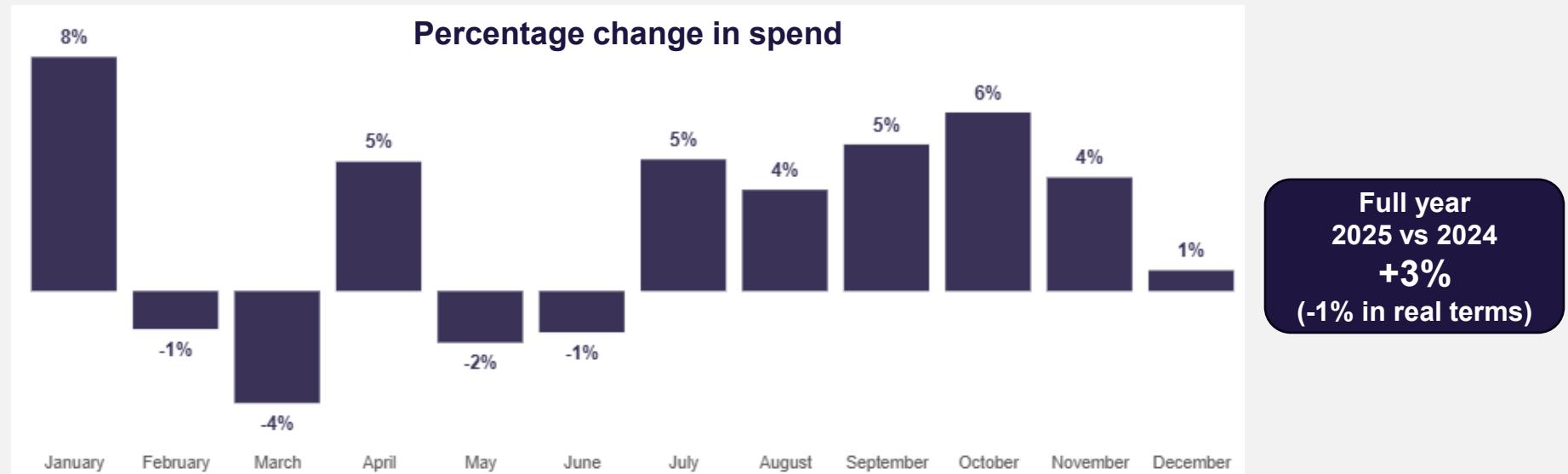
# Card spending in December 2025 | Key insights

- Total inbound spend to Britain grew by 1% in December 2025 vs 2024, whilst cardholder visits\* declined by 1%. Overall, full year 2025 spending was up by 3%, with cardholder visits up by 2%.
- Length of stay continued to decline YoY in December 2025 but remained above pre-Covid levels. Average spend per visit declined in December and in 2025 overall vs the previous year in real terms.
- The highest growth in inbound spend in 2025 came from Italy, Sweden, and the UAE.
- In December 2025, most spend categories saw growth vs 2024; led by Automotive, Drug Stores & Pharmacies, and Home Improvement & Supply.
- See more data on the [Card Spending Insights dashboard on the VisitBritain website](#).



\*Please note that cardholder visits will replace card count in this report going forward, as they are a more usable and meaningful proxy for inbound visits. All values and percentage changes in spend are in nominal terms unless otherwise specified. Real terms spend growth calculated via ONS CPI Index. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included.

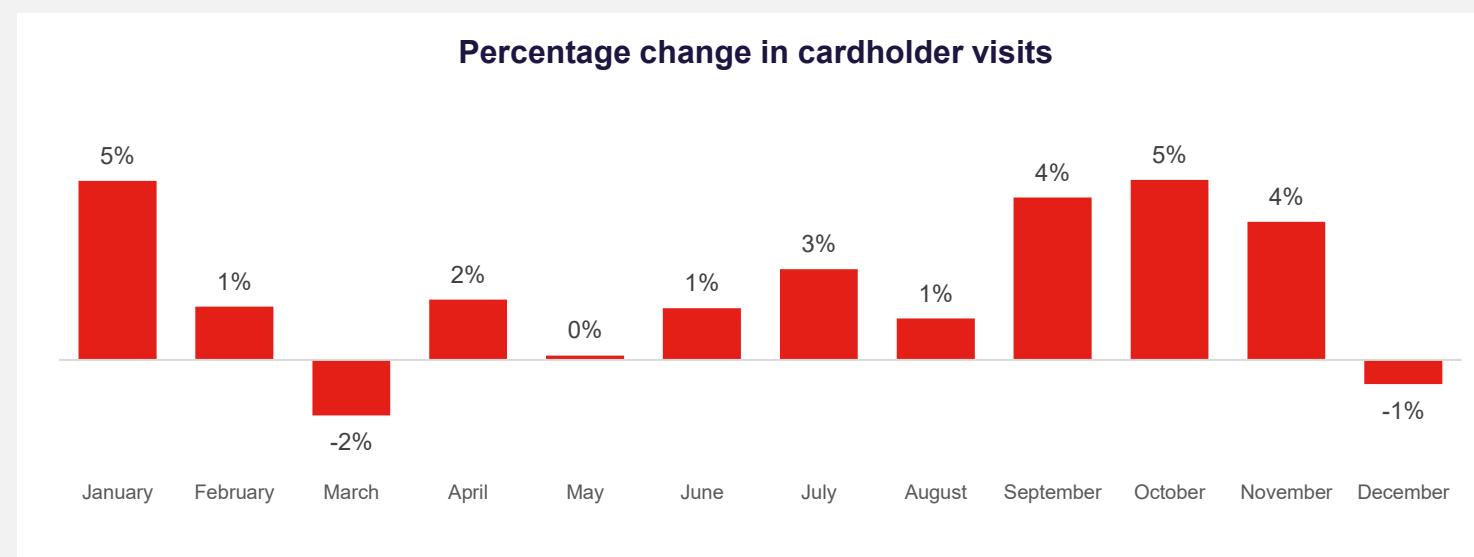
# Total spend | Inbound card spending growth reduced in the last quarter of the year



- Latest card spending data shows inbound spend grew by 1% in December 2025 vs December 2024. In real terms, spend was down by 2% in December 2025 vs the previous year.
- Overall, in 2025, inbound card spending was up by 3% vs the previous year. However, spend was down in real terms at -1%.

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

# Cardholder visits | Cardholder visits slightly decline vs. 2024 in December



- Inbound cardholder visits refer to the total unique Visa cards used in transactions within an area for a selected period of time, and can be used as a proxy for inbound visits to the UK.
- The positive year-on-year growth seen from April 2025 onwards was not continued in December, which saw cardholder visit volumes decline by 1% compared to the same month in 2024.
- In 2025 overall, cardholder visits were up 2% vs the previous year.

Please note that cardholder visits will replace card count in this report going forward, as they are a more usable and meaningful proxy for inbound visits. 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. Cardholder visits are not yet available on the dashboard.

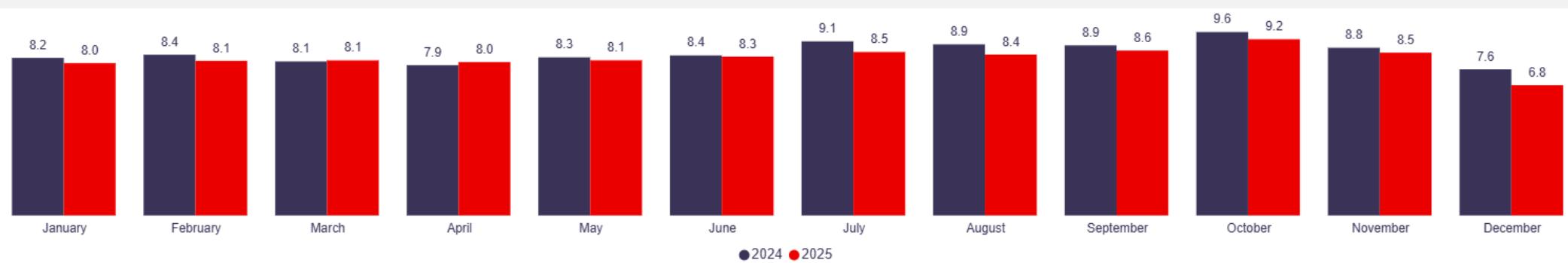
# Average spend per visit | Spend per visit down 3% in real terms in December 2025



- Inbound visitors spent an average of £406 in December 2025, almost level with the previous year (but down 3% in real terms).
- Overall in 2025, visitors spent an average of £390, which was level compared to the previous year (but down 3% in real terms).

All values and percentage changes in spend are in nominal terms unless otherwise specified. Real terms spend changes calculated via ONS CPI Index. 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 remains below 2024 levels



Full year  
2025 vs 2024  
**8.3 vs. 8.6 days**  
Full year growth:  
**-3%**

- Length of stay declined year-on-year in December 2025 with inbound visitors spending 6.8 days in Britain on average, down 11% vs the previous year. Although, length of stay was still above 2019 levels in December 2025 (6.8 days vs 6.2 days).
- In 2025 overall inbound visitors were staying in Britain for an average of 8.3 days, down 3% 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 | Italy leads yearly growth for both spend and cardholder visits

Full year 2025 vs 2024  
Spend

Origin Markets	2025
Australia	3%
Austria	6%
Belgium	6%
Brazil	-5%
Canada	3%
China Mainland	-10%
Denmark	-5%
France	-1%
Germany	9%
Hong Kong, China	1%
India	-8%
Italy	13%
Japan	2%
Netherlands	11%
New Zealand	-1%
Norway	3%
Qatar	10%
Saudi Arabia	1%
South Korea	-16%
Spain	6%
Sweden	13%
Switzerland	7%
United Arab Emirates	11%
USA	-0%

Full year 2025 vs 2024  
Cardholder visits

Origin Markets	2025
Australia	1%
Austria	7%
Belgium	7%
Brazil	-2%
Canada	3%
China Mainland	-3%
Denmark	-7%
France	-3%
Germany	8%
Hong Kong, China	0%
India	-8%
Italy	14%
Japan	4%
Netherlands	8%
New Zealand	-2%
Norway	0%
Qatar	2%
Saudi Arabia	8%
South Korea	-13%
Spain	4%
Sweden	7%
Switzerland	4%
UAE	8%
USA	0%

## Spend

- Strongest growth (vs 2024) from Italy (+13%), and Sweden (+13%), followed by the UAE (+11%), and the Netherlands (+11%).
- Weakest growth was seen from South Korea (-16%), China Mainland (-10%), and India (-8%).

## Cardholder visits

- Italy (+14%) also led growth in the full year for cardholder visits, followed by Germany, Saudi Arabia, and the UAE (all +8%).
- Weakest growth was seen from South Korea (-13%), India (-8%), and Denmark (-7%).

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.



# Selected market highlights | Italy and Sweden leading growth in December across both spend and cardholder visits

2025 vs 2024 - Spend

Origin Markets	November	December
Australia	-4%	-5%
Austria	-5%	8%
Belgium	5%	7%
Brazil	6%	7%
Canada	10%	9%
China Mainland	-5%	-12%
Denmark	4%	-3%
France	-0%	1%
Germany	15%	13%
Hong Kong, China	-8%	-10%
India	-11%	-14%
Italy	17%	28%
Japan	2%	2%
Netherlands	10%	17%
New Zealand	6%	6%
Norway	-3%	6%
Qatar	16%	-11%
Saudi Arabia	-3%	-17%
South Korea	-22%	-30%
Spain	11%	11%
Sweden	14%	23%
Switzerland	10%	8%
United Arab Emirates	15%	7%
USA	4%	-3%

2025 vs 2024 – Cardholder visits

Origin markets	November	December
Australia	-2%	-9%
Austria	-6%	7%
Belgium	4%	4%
Brazil	1%	1%
Canada	9%	0%
China Mainland	-6%	-8%
Denmark	3%	-11%
France	-3%	-5%
Germany	12%	8%
Hong Kong, China	-4%	-12%
India	-12%	-12%
Italy	17%	23%
Japan	1%	0%
Netherlands	8%	8%
New Zealand	4%	1%
Norway	-8%	-2%
Qatar	-1%	-12%
Saudi Arabia	8%	-5%
South Korea	-18%	-26%
Spain	10%	5%
Sweden	8%	11%
Switzerland	11%	3%
UAE	15%	6%
USA	3%	-6%

## Spend

- Italy (+28%), Sweden (+23%), and the Netherlands (+17%) saw the most year-on-year growth in December, followed by Spain (+11%), and Canada (+9%).
- Weakest growth was seen from South Korea (-30%), Saudi Arabia (-17%), and India (-14%).

## Cardholder visits

- The most year-on-year growth for cardholder visits in December was seen from Italy (+23%), and Sweden (+11%), followed by Germany and the Netherlands (both +8%), and Austria (+7%).
- The weakest growth was seen from South Korea (-26%), Hong Kong (China), India, and Qatar (all -12%).

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 | Most spend categories saw growth in December 2025

2025 vs 2024													Full year 2025 vs 2024	
Spend Category	January	February	March	April	May	June	July	August	September	October	November	December	Spend Category	2025
Automotive	-5%	-18%	-8%	-7%	-18%	-13%	1%	5%	8%	9%	15%	47%	Automotive	-0%
Cash Withdrawal	-14%	-24%	-26%	-15%	-13%	-13%	-17%	-20%	-17%	-19%	-18%	-20%	Cash Withdrawal	-18%
Drug Stores & Pharmacies	10%	5%	2%	11%	6%	6%	11%	12%	12%	13%	8%	9%	Drug Stores & Pharmacies	9%
Entertainment	19%	-0%	-5%	10%	3%	9%	9%	7%	5%	14%	3%	-0%	Entertainment	6%
Food & Grocery	10%	5%	6%	15%	5%	11%	13%	11%	10%	9%	5%	6%	Food & Grocery	9%
Fuel	-0%	-2%	-9%	1%	-10%	-2%	-1%	0%	3%	7%	3%	4%	Fuel	-1%
Home Improvement & Supply	-13%	-13%	-5%	-6%	-4%	-1%	4%	-10%	6%	3%	3%	8%	Home Improvement & Supply	-2%
Hotels & Lodging	3%	-7%	-12%	-7%	-10%	-11%	-4%	-6%	-3%	-1%	-5%	-11%	Hotels & Lodging	-6%
Restaurants & Dining	11%	0%	-2%	10%	2%	2%	10%	8%	9%	10%	6%	4%	Restaurants & Dining	6%
Retail	12%	1%	-1%	6%	-0%	-1%	8%	8%	10%	11%	9%	4%	Retail	6%
Transportation	11%	5%	-0%	6%	-5%	-4%	-5%	-4%	-3%	1%	4%	-1%	Transportation	-1%
Travel Services	3%	7%	5%	14%	7%	3%	13%	-1%	6%	7%	-4%	-1%	Travel Services	6%

- In December 2025, most spend categories saw growth vs. the previous year**, led by Automotive (+47%, *please note that this exceptional growth may be driven by a high spending outlier*), Drug Stores & Pharmacies (+9%), and Home Improvement & Supply (+8%).
- Five categories saw declines year on year**: including Cash Withdrawal (-20%), and Hotels & Lodging (-11%).
- Overall, full year 2025** only saw half of the spend categories growing year on year, led by Drug Stores & Pharmacies (+9%), and Food & Grocery (+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.

# 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

## Multiple years of data

2019  
2021  
2022  
2023  
2024  
2025

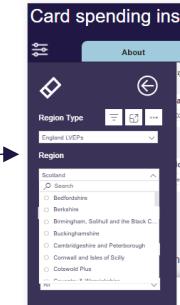
## More market insights

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

**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.**

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

**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.
- **Cardholder visits** refer to the total unique Visa cards used in transactions within an area for a selected period of time
- **Average stay duration** and **average spend per visit** are calculated based on identifying cardholder visits 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.*