

# **Inbound card spending to Britain**

**Data from 'Visa Destination Insights' up to March 2026**

VisitBritain/VisitEngland Research

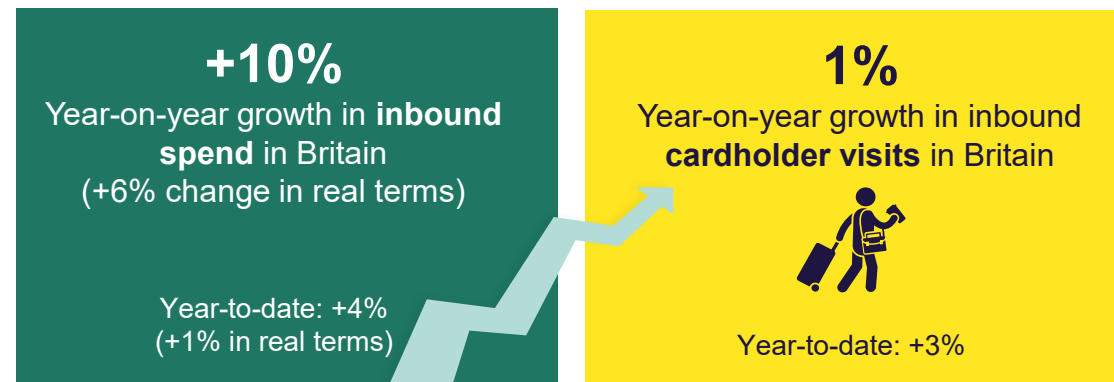
Published May 2026



# Card spending in March 2026 | Key insights

- Total inbound spend to Britain grew by 10% in March 2026 vs 2025, with cardholder visits growing by 1%.
- Particularly strong spend growth in March is likely linked to **multiple factors** including increased spend in Britain from cards registered in the Middle East which has not been reflected in flight arrivals (*more details on slide 7*). Earlier dates for Eid and Easter in 2026 may also be contributing to this trend, as well as a strong month for other high spending markets such as Germany and France. Year-to-date spending was up in real terms by 1%, with cardholder visits up by 3%.
- **Average spend per trip grew in real terms** in March (+4%) but declined in the YTD by 3%. **Length of stay continued to decline YoY** in March 2026, down by 9%.
- In March 2026, **most spend categories saw growth vs 2025**; led by Retail and Fuel.
- See more data on the [Card Spending Insights dashboard](#) on our website.

## March 2026

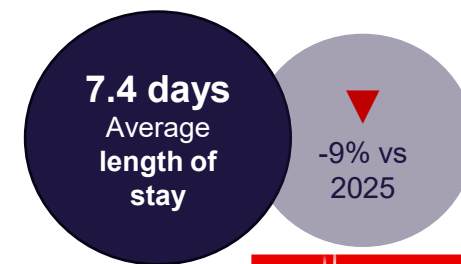
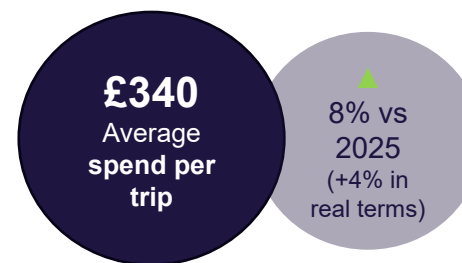


Top markets by spend

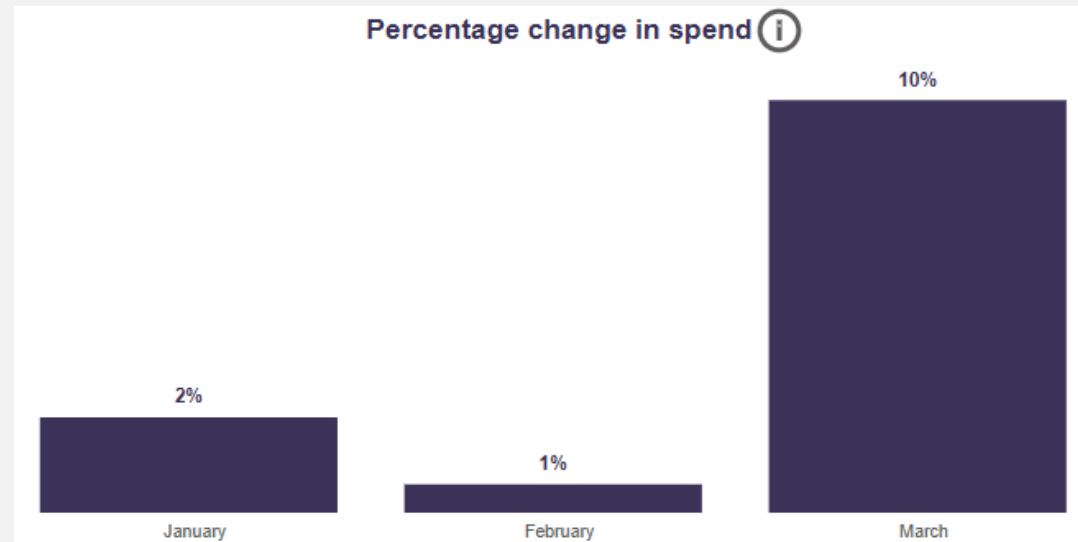
1	USA
2	Ireland
3	France
4	Germany
5	Spain

Top growth markets

Saudi Arabia
UAE
Germany
Austria
France / Sweden



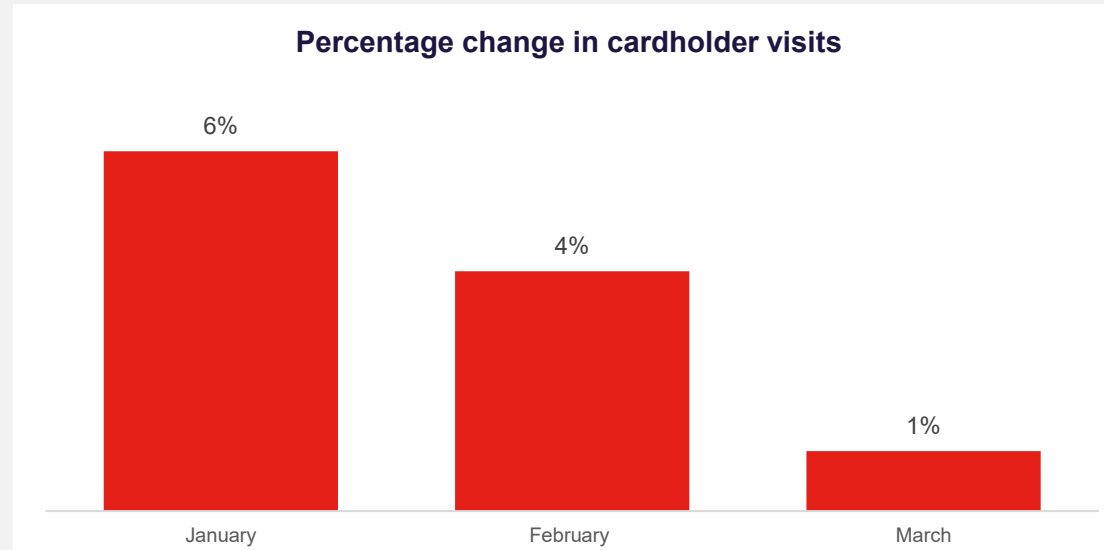
# Total spend | Inbound card spending saw a boost in growth in March 2026



Year-to-date  
2025 vs 2024  
**+4%**  
(+1% in real terms)

- Latest card spending data shows inbound spend grew by 10% in March 2026 vs March 2025. In real terms, spend grew by 6% in March 2026 vs the previous year. Increased spend growth in March is likely linked to multiple factors, including increased spend from cards registered in the Middle East which have not been reflected in increased flight arrivals, earlier dates for Eid and Easter in 2026 vs. 2025, with highly ranked markets such as Germany and France contributing to a strong month (*more details on slide 7*).
- Overall, YTD (January to March) 2026, inbound card spending was up by 4% vs the previous year (up by 1% year-on-year in real terms).

# Cardholder visits | Cardholder visits saw slowing growth in March 2026



Year-to-date  
2026 vs 2025  
3%

- 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.
- In March 2026, the volume of cardholder visits grew slightly vs. a year earlier, after stronger growth was seen in January and February.
- YTD (January to March) 2026, cardholder visits were up 3% vs the previous year.

## Average spend per trip | Spend per trip grows year-on-year in March

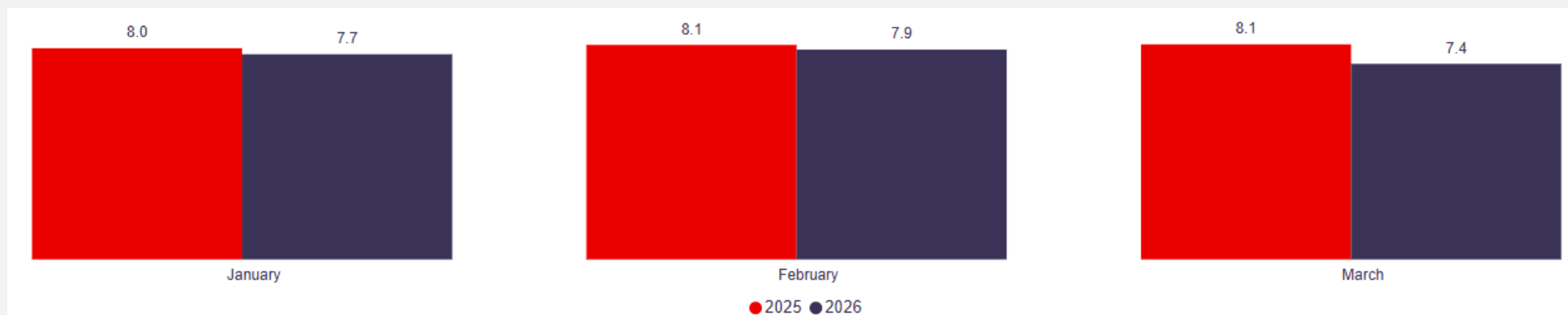


Year-to-date  
2026 vs 2025  
**£331 vs £329**

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

- Inbound visitors spent an average of £340 in March 2026; up 8% the previous year (up 4% in real terms)
- Overall, YTD (January to March) 2025, visitors spent an average of £331, which was level compared to the previous year (and down 3% in real terms).

## Average length of stay | Length of stay remains below 2025 levels



Year-to-date  
2026 vs 2025:  
7.7 vs 8.1 days

Year-to-date  
growth:  
-5%

- Length of stay declined year-on-year in March 2026 with inbound visitors spending 7.4 days in Britain on average, down 9% vs the previous year.
- In 2026 so far (January to March) inbound visitors were staying in Britain for an average of 7.7 days, down 5% 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, monthly | GCC markets lead growth in March 2026

## 2026 vs 2025 - Spend

Origin Markets	January	February	March
Australia	-6%	-4%	-11%
Austria	5%	-8%	21%
Belgium	2%	27%	-13%
Brazil	9%	23%	2%
Canada	7%	14%	17%
China Mainland	-26%	31%	15%
Denmark	-5%	3%	12%
France	2%	4%	19%
Germany	18%	29%	26%
Hong Kong, China	-30%	-17%	-7%
India	-9%	-15%	-26%
Ireland	12%	3%	10%
Italy	30%	29%	11%
Japan	-8%	-0%	1%
Netherlands	17%	22%	8%
New Zealand	0%	0%	-8%
Norway	6%	10%	20%
Qatar	-1%	-32%	-2%
Saudi Arabia	-10%	-50%	74%
South Korea	-24%	-18%	-14%
Spain	16%	16%	13%
Sweden	18%	21%	19%
Switzerland	8%	18%	10%
United Arab Emirates	3%	-24%	43%
USA	2%	3%	5%

## 2026 vs 2025 – Cardholder visits

Origin markets	January	February	March
Australia	-5%	-6%	-19%
Austria	6%	-2%	15%
Belgium	4%	23%	-14%
Brazil	4%	9%	-2%
Canada	6%	11%	6%
China Mainland	-9%	28%	13%
Denmark	-5%	-4%	0%
France	2%	-1%	9%
Germany	19%	21%	20%
Hong Kong, China	-22%	-9%	-7%
India	-9%	-15%	-26%
Italy	7%	-4%	0%
Ireland	30%	26%	8%
Japan	0%	1%	-1%
Netherlands	15%	14%	-1%
New Zealand	5%	0%	-10%
Norway	5%	6%	10%
Qatar	-4%	-22%	-40%
Saudi Arabia	3%	-34%	23%
South Korea	-19%	-14%	-16%
Spain	14%	7%	2%
Sweden	11%	13%	10%
Switzerland	11%	14%	1%
UAE	0%	-14%	19%
USA	3%	5%	-1%

## Spend

- Saudi Arabia (+74%), the UAE (+43%), and Germany (+26%), lead with the highest growth in March, followed by Austria (+21%).
- Growth from Saudi Arabia and the UAE is particularly marked in March compared with previous months within 2026. This may be partially due to an earlier Eid in 2026, as well as particularly low spend from Saudi Arabia in March 2025. Overall, we are seeing an increase in spend from cards registered in the Middle East in March which has not been reflected by increased flight arrivals (which were tracking at -8% in March 2026).
- The steepest declines in March were seen from India (-26%), South Korea (-14%), and Belgium (-13%).

## Cardholder visits

- The most year-on-year growth for cardholder visits in March was seen from Saudi Arabia (+23%), Germany (+20%), and the UAE (+19%).
- The steepest declines were seen from Qatar (-40%), India (-26%), and Australia (-19%).

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, YTD | European markets seeing the most growth from January to March

## Year-to-date 2026 vs 2025 Spend

Origin Markets	2026
Australia	-7%
Austria	6%
Belgium	4%
Brazil	11%
Canada	13%
China Mainland	5%
Denmark	5%
France	8%
Germany	25%
Hong Kong, China	-18%
India	-17%
Ireland	8%
Italy	22%
Japan	-2%
Netherlands	15%
New Zealand	-2%
Norway	13%
Qatar	-12%
Saudi Arabia	-15%
South Korea	-20%
Spain	15%
Sweden	19%
Switzerland	12%
United Arab Emirates	3%
USA	3%

## Year-to-date 2026 vs 2025 Cardholder visits

Origin Markets	2026
Australia	-10%
Austria	6%
Belgium	3%
Brazil	4%
Canada	7%
China Mainland	10%
Denmark	-3%
France	4%
Germany	20%
Hong Kong, China	-13%
India	-17%
Ireland	1%
Italy	20%
Japan	0%
Netherlands	8%
New Zealand	-1%
Norway	7%
Qatar	-17%
Saudi Arabia	-7%
South Korea	-17%
Spain	7%
Sweden	11%
Switzerland	8%
UAE	1%
USA	2%

## Spend

- In the year-to-date 2026 (January to March), Germany (+25%), Italy (+22%), and Sweden (+19%) saw the most year-on-year growth in spend.
- In contrast, the largest year-on-year declines in this period were from South Korea (-20%), Hong Kong, China (-18%), and India (-17%).

## Cardholder visits

- Echoing the top growing markets for spend, Germany and Italy led growth for cardholder visits in the year-to-date (+20% each), followed by Sweden (+11%).
- From January to March 2026, the steepest year-on-year declines were seen from India, Qatar, and South Korea; all at -17%.

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 March 2026

2026 vs 2025

Spend Category	January	February	March
Automotive	0%	0%	5%
Cash Withdrawal	-17%	-16%	-4%
Drug Stores & Pharmacies	8%	-3%	9%
Entertainment	4%	7%	1%
Food & Grocery	4%	5%	7%
Fuel	-1%	-5%	12%
Home Improvement & Supply	10%	5%	4%
Hotels & Lodging	-6%	-7%	3%
Restaurants & Dining	7%	6%	10%
Retail	3%	-0%	17%
Transportation	3%	4%	7%
Travel Services	-5%	-12%	-3%

Year-to-date 2026 vs 2026

Spend Category	2026
Automotive	2%
Cash Withdrawal	-12%
Drug Stores & Pharmacies	5%
Entertainment	4%
Food & Grocery	6%
Fuel	3%
Home Improvement & Supply	7%
Hotels & Lodging	-3%
Restaurants & Dining	8%
Retail	7%
Transportation	5%
Travel Services	-6%

- In March 2026, most spend categories saw growth vs. the previous year, led by Retail (+17%), Fuel (+12%), and Restaurants & Dining (+10%).
- In contrast, only two categories saw declines year on year; Cash Withdrawal (-4%), and Travel Services (-3%).
- Overall, YTD (January to March) 2026 also saw most spend categories growing year on year, led by Restaurants and Dining (+8%), Retail and Home Improvement & Supply (both +7%).

# Appendix



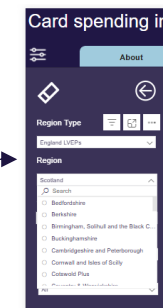
# Additional data available on VisitBritain.org

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

## Different geographies

GB nations  
England Counties  
England Regions and ITL1s  
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  
2026

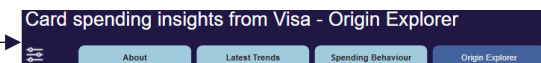
At the top of each tab you can select the year you want to show and the year you want to compare to



## 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.
- **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 2025 to 2026. 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.*