

Domestic tourism card spending to Britain

2025 deep dive report

VisitBritain/VisitEngland Research

Published June 2026



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About this data (1)

Analysis in this report is based on aggregated and anonymised data on Great Britain 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 British spending habits and is not exhaustive. It will not cover cash paid transactions or direct debit payments. In 2024, 64% of payment transactions in the UK were made using cards, 9% using cash and 10% using direct debit according to UK Finance's [Payment markets summary 2025](#). 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.

Upcoming planned data releases

This is a new source for domestic tourism insights which sits alongside existing sources like the Great British Tourism Survey (GBTS) and the Domestic Sentiment Tracker. After the release of this deep dive report, we plan to share regular quarterly reports as well as ultimately releasing an interactive dashboard.

About this data (2)

Card spend refers to the total domestic in-person card spend taking place in an area for a selected period of time. In some parts of the report, card spend is referred to simply as 'spend'.

This report focuses on the in-person card spending of domestic overnight visitors in Britain from January 2023 to December 2025. Visa card data cannot explicitly indicate if a visitor is on an overnight trip, so this definition is inferred based on spending patterns. Specifically, an overnight trip is defined as someone who:

- Used their Visa card outside of their 'home catchment area' (defined as county of residence and within 30km of their home town) on at least two consecutive occasions on separate days, with no spend within their home catchment area in-between these occasions.
- For these purposes, home catchment area is defined as the place within which an individual makes the highest number of transactions.

There are a number of limitations with this definition, including:

- Overnight trips taken *within* a home catchment area will not be included within the data. GBTS indicates that between 5% and 27% of overnight trip-takers take a trip in their own county, meaning that Visa data will exclude a notable proportion of eligible individuals. The variation across counties also means that some destinations will be more impacted by this than others - for example, GBTS data indicates that in 2024, 22% of trip-takers from Cornwall took an overnight trip there, compared to 10% of Bedfordshire residents taking a trip in Bedfordshire.
- The requirement for individuals to make more than one day of consecutive payments with their Visa card at a destination is likely to exclude those on very short trips, particularly trips of 1 or 2 nights. GBTS indicates that in 2024, 77% of all trips in 2024 were 1-3 nights in length, meaning that this requirement may exclude a large proportion of trip-takers.

About this data (3)

- In some cases, individuals may be incorrectly defined as on an overnight trip. An example of this is if someone works outside of their home catchment area and uses their Visa card at their *work location* for consecutive days, without using it at home. In this example, a regular commute would be incorrectly defined as an overnight trip. It is also possible that an individual could undertake more transactions in their place of work than in their place of residence. In this situation, their home may be incorrectly defined as a place of work.
- If an individual spends a night in more than one destination as part of a multi-destination trip, visits to each destination will be counted as a separate trip, not as one cumulative trip. This can be problematic if a trip to an additional destination does not qualify as an overnight trip according to our definition. For example, an individual from London may spend three nights in Cornwall followed by one night in Devon. In this example, the Cornwall trip will be included but the Devon trip will likely be treated as a day trip, if it is picked up at all.

Additional notes on this data:

- Trends are reflective of Visa cardholders, not the total spend which takes place in the UK.
- 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 within this data. This means that tourism spend that is likely to occur online - such as booking accommodation, buying train tickets, and purchasing attractions tickets - is not incorporated. These exclusions will artificially reduce total spend, and may 'flatten' spending in peak months when some of these categories typically cost more.

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.

Card spending trends in 2025 | Key insights

- Total card spending in Britain **increased in 2025 by 2% in real terms**, following declines in 2024 and 2023, although spending in 2025 was still lower than what was seen 2022 and 2023. Despite modest growth overall, trends in domestic card spending **reflect what is seen** across other domestic sources; that the sector has faced challenges in the post-COVID period. Despite the start of the return of domestic tourism in 2021, recovery was limited by a shift to outbound tourism from 2022 onwards, alongside the pressures of the cost-of-living crisis.
- Growth occurred throughout 2025, although the **peak spring and summer months** experienced the most growth.
- **All regions of Great Britain** experienced card spend growth in 2025; a contrast with 2024 when only Greater London reported more spend than a year earlier.
- In 2025, 86% of card spend occurred in **England**, with 9% in Scotland and 5% in Wales. Seasonal distribution in spend was **relatively balanced** across quarters in Greater London, with Wales seeing a particular focus of spend in the summer months.
- Looking across smaller geographies, **Greater Manchester** took the highest share of card spending in 2025 after Greater London, with strongest year-on-year growth seen from **Hertfordshire**, Edinburgh and South-East Scotland City Region, and Lancashire.

Card spending trends | Comparison with the Great Britain Tourism Survey (GBTS)

As the official measure of domestic tourism to the UK, it is extremely valuable to be able to compare new insights from card spending data with the GBTS. This process allows us to validate trends in the card spending data, strengthen our holistic understanding of domestic travellers by drawing from both sources, and tease out methodological differences that we should remain aware of. GBTS comparisons on this slide and throughout the report are using GB overnights data in order to be most comparable with definitions in the Visa data. Please note: at the time of writing, full-year GBTS data is only available until 2024 - therefore comparisons below use this time frame.

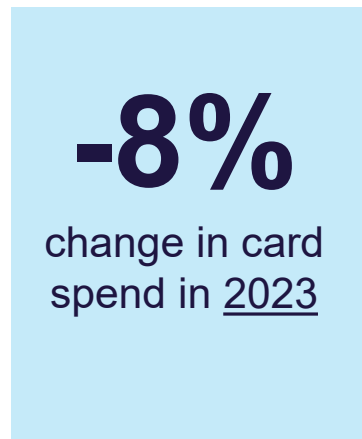
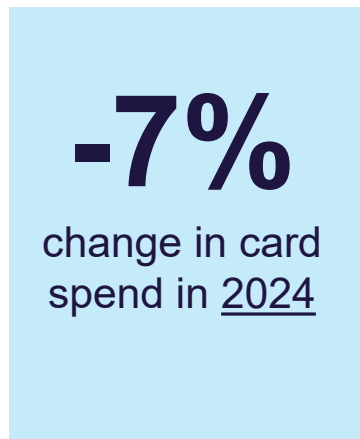
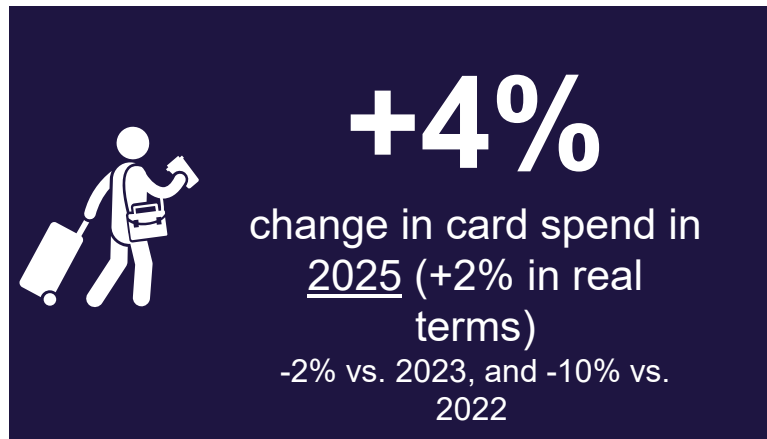
- **Year-on-year changes in spend varied.** Visa card data indicated a -8% fall in card spending in 2023 (GBTS -2%) and a -7% fall in 2024 (GBTS +5%). Differences in spend can be driven by a number of factors, in particular the exclusion of online spend within Visa card spending data (and therefore key categories where costs have increased, such as accommodation), and GBTS' ability to track additional spending including using other cards, cash withdrawn before a trip and online purchases.
- **There are similarities in seasonal patterns**, in particular, both sources reported large drops in spend in Q4 2023 and Q1 2024.
- **The spread of spend from visitors across the regions and nations of Britain has some similarities.** In 2024, 86% of Visa card spend occurred in England (83% in GBTS), 9% in Scotland (10% GBTS), and 5% in Wales (7% in GBTS). There is also a slight difference at a regional level; Visa card spending is higher in the South of England (49% vs. 40% in GBTS). These differences may be explained by the purchases that are not included within Visa card spending data, in particular the likely exclusion of 'high-value' purchases such as accommodation (typically bought online) that will cost more in some nations/regions than others.

The overall market picture

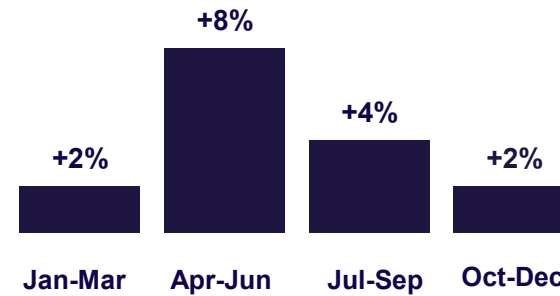


Overall market trends | 2025 insight summary

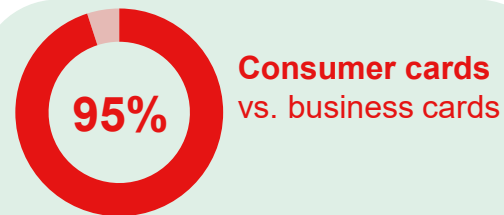
Key metrics



Seasonal card spend increases vs. 2024



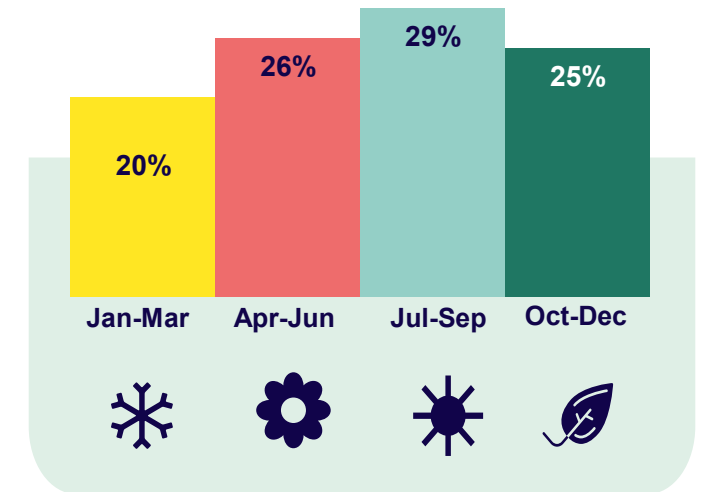
Card type



Business card users

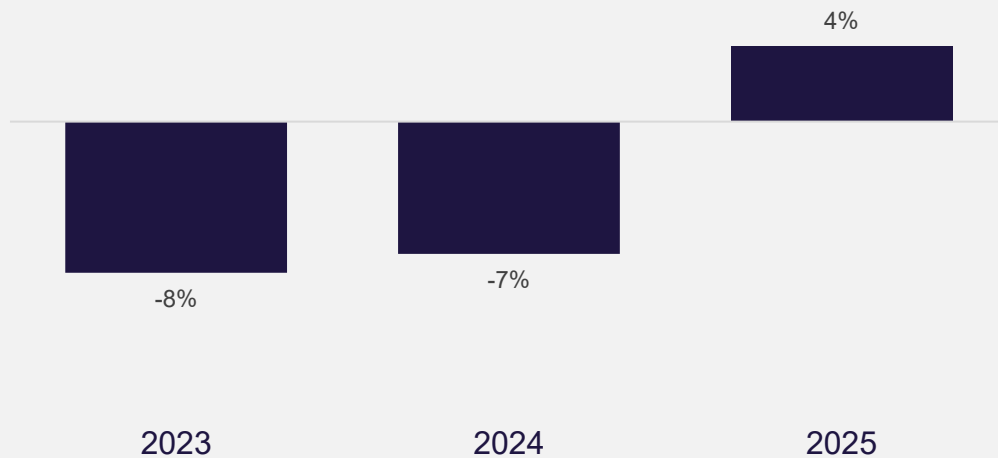
- Spend more evenly through the year

Seasonal spread of card spend



Total domestic card spend | An increase in card spend in 2025, following two years of decreases

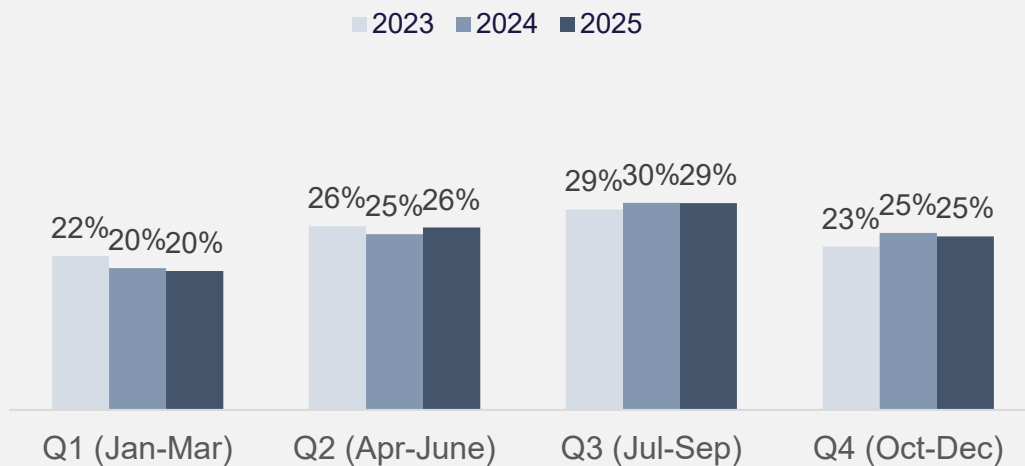
Percentage change in domestic card spend (vs. previous year)



- Britain experienced a drop in domestic card spend in both 2023 and 2024.
- In 2023 the drop was -8% (-14% in real terms) and in 2024 it was -7% (-9% in real terms). Across the same periods, the Great Britain Tourism Survey (GBTS) reported a 2% drop in spend in 2023, and a 5% increase in 2024.
- In 2025, Britain experienced a +4% rise in card spend (+2% in real terms). GBTS data for all of 2025 is not currently available, but data up to September also shows growth of +9%.
- Although Visa trends are in general less favourable than GBTS (as alluded to on slide 7), both sources show that domestic tourism has faced challenges in recent years, with more of an uplift seen in 2025.

Card spend distribution | Domestic card spend is highest in Q3, although the biggest increase in 2025 occurred between April and June

Annual card spend distribution across quarters



Percentage change in card spend by quarter (vs. previous year)

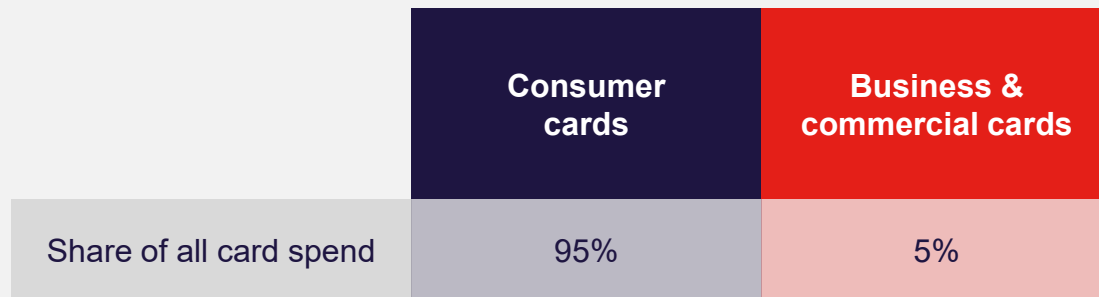
Quarters	2023	2024	2025
Q1 (Jan - Mar)	-6%	-14%	+2%
Q2 (Apr - Jun)	-6%	-11%	+8%
Q3 (Jul - Sep)	+2%	-4%	+4%
Q4 (Oct - Dec)	-21%	+1%	+2%

- Card spend has been highest in Q3 (July to September) for each of the last three years, consistent with GBTS. There have been slight declines in spend as a proportion of the total in Q1 (January to March) in each period, although in 2025 spend in Q1 increased in absolute terms.
- Notably, domestic card spend increased in each quarter in 2025. Although the increase was highest in Q2 (April to June) this is partly driven by Easter taking place in Q2 in 2025, and Q1 in 2024.

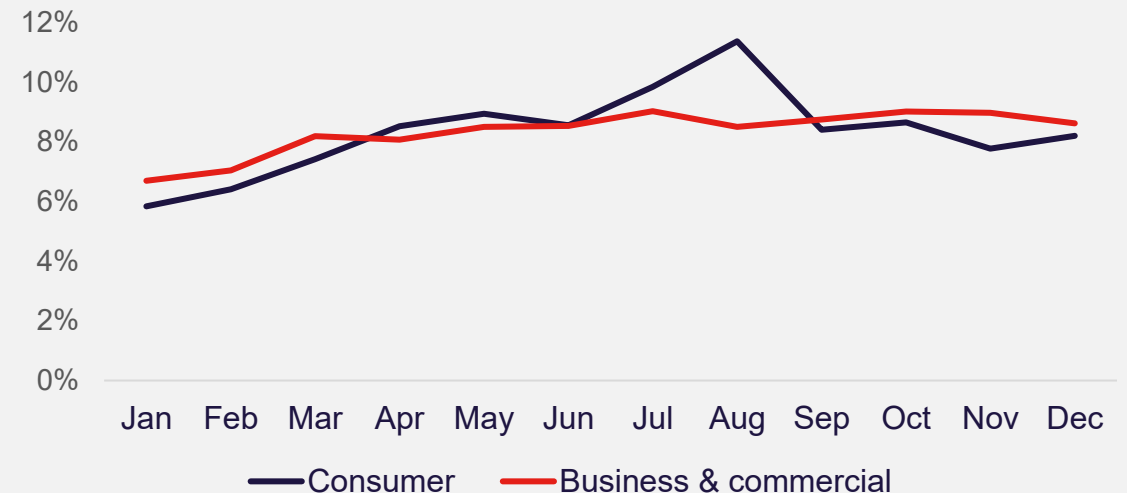
All values and percentage changes in spend are in nominal terms unless otherwise specified. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included which may artificially depress spend in peak months when categories most likely to be purchased online tend to be more expensive (e.g. accommodation).

Card type | There are clear differences in card spend and share of card spend between users of business and consumer cards

Card spend characteristics by card type (2025)



Seasonal share of card spend (2025)



- The vast majority (95%) of card spend in 2025 was made by consumer cards (a proxy for leisure trips), with business & commercial cards (a proxy for business trips) making up just 5%. This broadly aligns with trip purpose within GBTS (business represents 6% in this source).
- Those using business cards spend relatively evenly throughout the year, whilst consumer card spending spikes in August.

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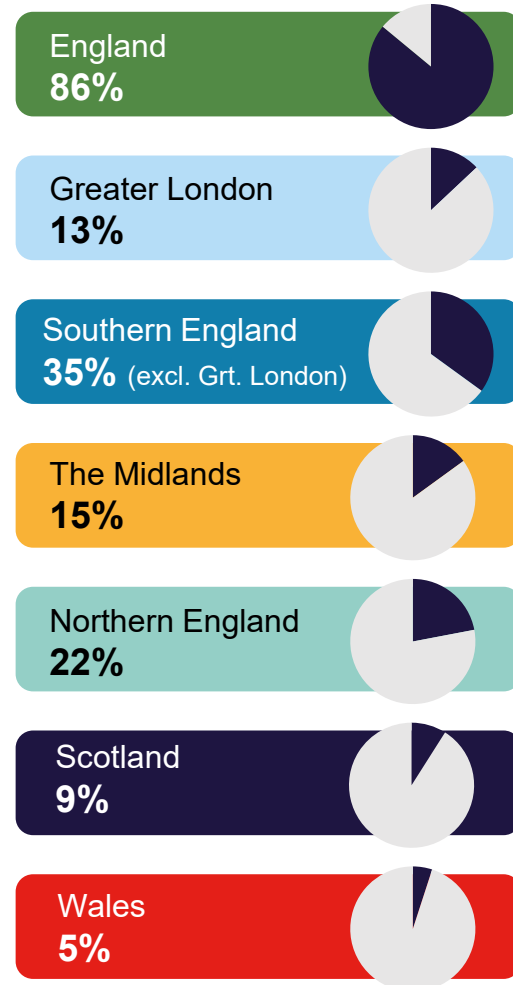
Trends by region



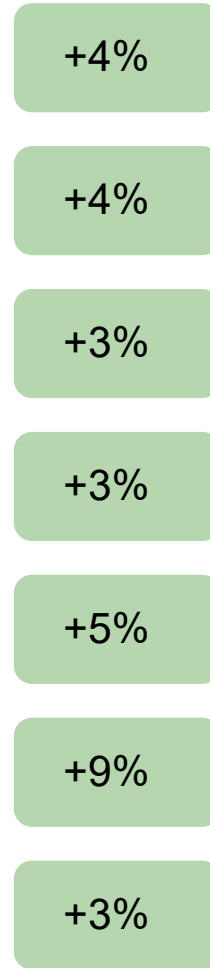
Trends by nation and region | 2025 insight summary



Card spend share



Vs. 2024



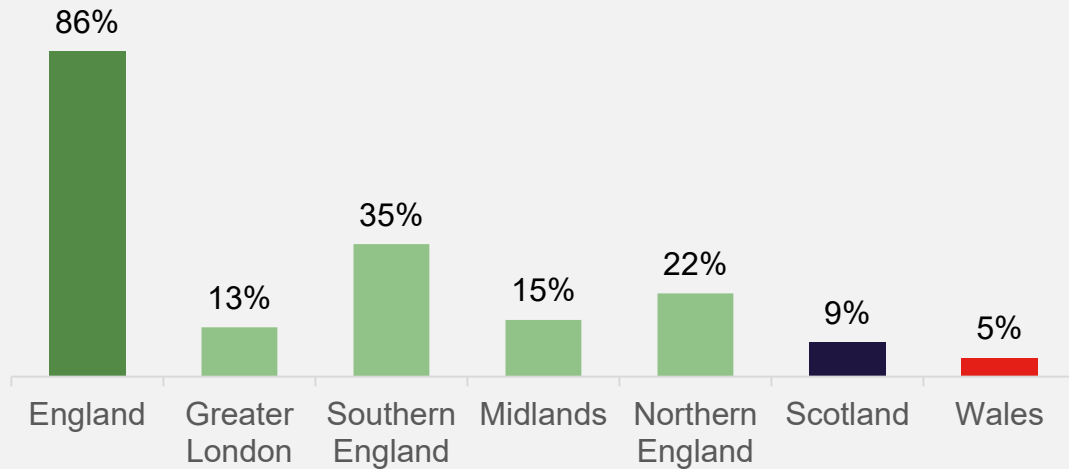
Other insights

- Experienced a -6% drop in card spend in 2024
 - Spend most likely in summer months
- 2025 is the 2nd consecutive year of card spend increases
 - Broad seasonality but 2025 growth mostly in Q1 and Q2
 - Only region where spend declined in Q4 (-3%)
- Experienced a -6% decline in 2024
 - Strong growth in peak season (Q2 and Q3)
 - Strong variation in spend patterns across the region
- Strong drop of -14% in 2024 following growth in 2023
 - High proportion of spend off-peak (Q1 and Q4)
 - Higher business & commercial spend
- Drop of -2% in 2024 following big drop of -10% in 2023
 - Growth in all quarters in 2025
 - Less prominent spike in summer card spending
- 13% drop in spend in 2024 and -6% in 2023
 - Spending strongest in Q3, but varies by destination
- 9% drop in spend in 2024 and -11% in 2023
 - At 34%, it experienced a higher share of spend in Q3 than any other region

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Card spend distribution and patterns | All regions experienced a rise in card spend in 2025 - Scotland the strongest

Share of card spend by region (2025)



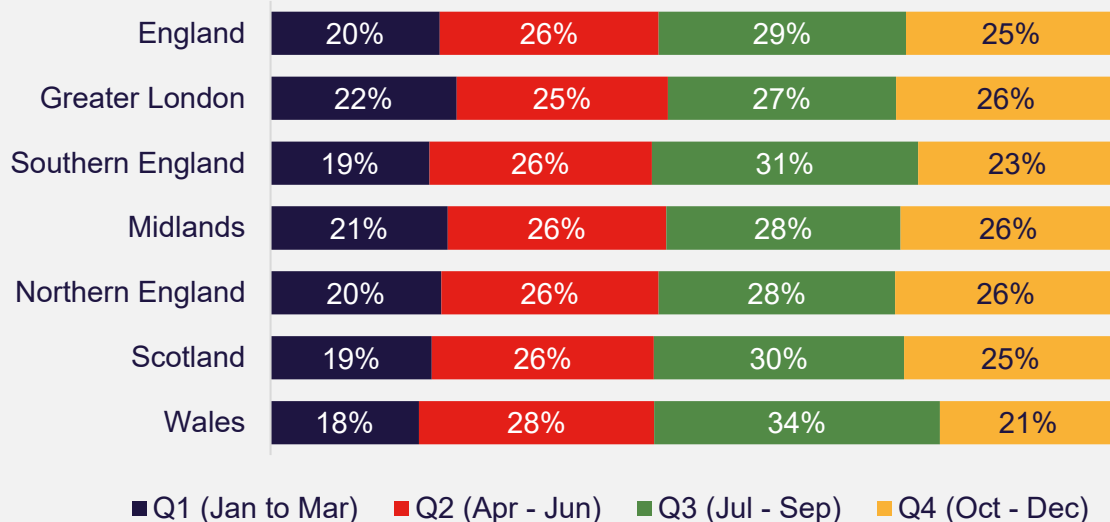
Change in card spend vs. previous year

Nations/regions	2023	2024	2025
England	-8%	-6%	+4%
Greater London	-14%	+2%	+4%
Southern England	-9%	-6%	+3%
Midlands	+2%	-14%	+3%
Northern England	-10%	-2%	+5%
Scotland	-6%	-13%	+9%
Wales	-11%	-9%	+3%

- In 2025, 86% of domestic card spend occurred in England, with 9% in Scotland and 5% in Wales - an almost identical breakdown to that reported within GBTS (83%, 9%, and 7% share across nations). Within England, the highest card spend took place in Southern England (excluding Greater London), followed by Northern England, the Midlands and Greater London.
- Each region within Britain reported an increase in card spending in 2025. The rise was highest in Scotland (+9%) although this followed a large drop in 2024 (-14%). Other parts of Britain experienced similar increases in spend, ranging from +3% to +5%. Only Greater London experienced an increase in domestic card spend in 2024 *and* 2025.

Seasonality | Card spend is highest in Q3 across all regions, albeit with the balance varying

Share of card spend by quarter (2025)



Percentage change in card spend by quarter (2025 vs. 2024)

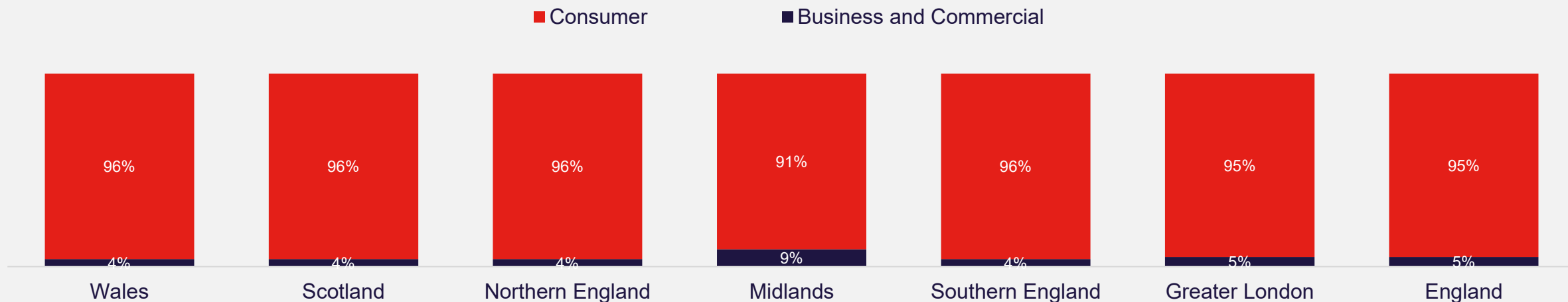
Nations/regions	Q1 (Jan to Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
England	+2%	+8%	+4%	+2%
Greater London	+9%	+10%	+1%	-3%
Southern England	-1%	+6%	+6%	+2%
Midlands England	-1%	+6%	+3%	+3%
Northern England	+5%	+11%	+3%	+4%
Scotland	+6%	+14%	+8%	+8%
Wales	0%	+6%	+3%	+1%

- Domestic spend amongst Visa card users was highest in Q3 (July to September) for all regions. However, there are notable differences across the different geographies. Wales, for example, appears the most reliant on summer travel, with the highest proportion of card spend in Q3 (at 34%) and the lowest in Q1 (18%) and Q4 (21%). London has the highest proportion of spend in Q1 (22%)
- Regions' positive performance across the year is predominantly driven by Q2 and Q3, although there are some exceptions. London's growth was driven by Q1 and Q2 with a slight decline in Q4, whilst Scotland experienced growth throughout the year.

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Card type spend by region | Consumer card spend is dominant in all regions, although business card use is relatively high in the Midlands

Share of card spend by card type (2025)

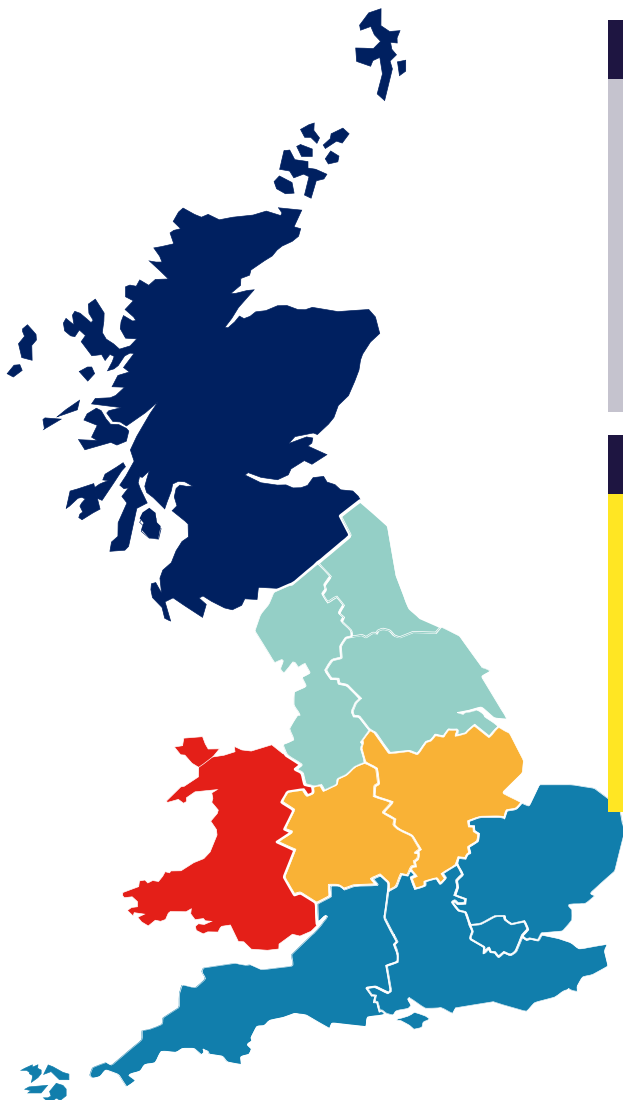


- The balance of card type was relatively consistent by region and nation in 2025, with the exception of the Midlands where 9% of spend was made with a business & commercial card.

Trends and data for British destinations



British destination trends | 2025 insight summary



Scotland

- Edinburgh and South East Scotland City Region experienced the most card spend in Scotland in 2025.
- The majority of destinations experienced a rise in spend, Edinburgh and South East Scotland City Region (+35%) and Highlands & Islands with the largest rises (+7%).
- Aberdeen City Region was the only destination to experience a decline in card spend.

Northern England

- Greater Manchester experienced the most card spend across the region.
- The majority of destinations experienced a rise in card spend in 2025, Lancashire with the biggest increase (+20%).
- Seasonal spend varies - city destinations with an even spread through the year, and rural spiking in summer.

The Midlands

- Birmingham, Solihull and the Black Country was the destination with the highest share of card spend in 2025.
- Peak District, Derby and Derbyshire experienced the biggest rise in spend (+19%).
- Greater Lincolnshire and Rutland is the only destination that experienced over 30% of spend in Q3.

Wales

- Card spend in three out of four Welsh regions increased in 2025; only Mid Wales declining.
- Like other British destinations with a large city, South East Wales had a more even spread of spend throughout the year.
- For other destinations, spend was high in the summer.

Southern England including Greater London

- Greater London experienced by far the largest share of card spend.
- Outside Greater London, Sussex, Devon and Hertfordshire experienced the highest share of card spend in 2025.
- Hertfordshire experienced the strongest growth in spend, whilst areas such as Cornwall experienced a 2nd consecutive year or decline in spend.

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Card spend distribution (1) | Greater Manchester has a high share of card spend

Card spend share within Britain (2025)

Northern England Counties and LVEPs	Share of spend
Cheshire and Warrington	1.7%
Cumbria	2.1%
County Durham	0.6%
Hull and East Yorkshire	0.7%
Greater Manchester	4.2%
Lancashire	2.6%
Liverpool City Region	1.7%
North Yorkshire	2.5%
Northumberland	0.6%
South Yorkshire	1.1%
Tees Valley LVEP	0.6%
Tyne and Wear	1.4%
West Yorkshire	2.3%

Midlands Counties and LVEPs	Share of spend
Birmingham, Solihull and the Black Country	2.1%
Coventry & Warwickshire	1.0%
Peak District Derbyshire and Derby	1.3%
Greater Lincolnshire & Rutland	1.6%
Herefordshire	0.4%
Leicestershire	0.8%
Northamptonshire	1.6%
Nottinghamshire	1.4%
Shropshire	0.9%
Staffordshire	1.3%
Worcestershire	0.6%

- Within Northern England (which made up 22% of card spend in 2025), Greater Manchester was the destination that experienced the highest share of spend (4.2% across Britain).
- Lancashire was the destination with the next highest share of spend in the region (2.6%).
- North Yorkshire was close behind with a 2.5% share of total spend, followed by West Yorkshire (2.3%) and Cumbria (2.1%).
- In the Midlands, Birmingham, Solihull and the Black Country experienced the highest share of spend (2.1%).

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Card spend distribution (2) | Greater London has strong share of card spend

Card spend share within Britain (2025)

Southern England Counties and LVEPs	Share of spend
Bedfordshire	0.8%
Berkshire	1.1%
Bristol and Bath	1.8%
Buckinghamshire	1.1%
Cambridgeshire and Peterborough	1.4%
Cornwall and the Scilly Isles	2.5%
Cotswold Plus	1.5%
Devon	2.7%
Dorset	2.0%
Sussex	2.8%
Essex	2.4%
Greater London	13.1%
Hampshire	2.6%
Hertfordshire	2.7%
Isle of Wight	0.8%
Kent	2.3%
Norfolk and Suffolk	2.5%
Oxfordshire	1.4%
Somerset	2.0%
Surrey	1.6%
Wiltshire	1.2%

- Southern England (including London) made up 48% of all card spend in 2025, driven by Greater London, the destination with the highest share of spend (13.1%).
- Greater London's high share of spend was followed by Sussex (2.8%), Devon (2.7%), and Hertfordshire (2.7%).

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Card spend distribution (3) | Edinburgh and South East Scotland City Region have largest share in Scotland, and North Wales within Wales

Card spend share within Britain (2025)

Scotland destinations	Share of spend
Aberdeen City Region	0.5%
Ayrshires	0.5%
Edinburgh and South East Scotland City Region	2.4%
Forth Valley Region	0.3%
Glasgow City Region	2.0%
Highlands and Islands	2.0%
South of Scotland	0.6%
Tay Cities Region	1.0%

- In Scotland the destinations with the highest share of card spend in 2025 were Edinburgh and South East Scotland City Region (2.4%), Glasgow City Region (2.0%), and Highlands and Islands (2.0%).
- In Wales, the destination with the highest share of spend in 2025 was North Wales (at 1.9%), followed closely by South East Wales (1.8%).

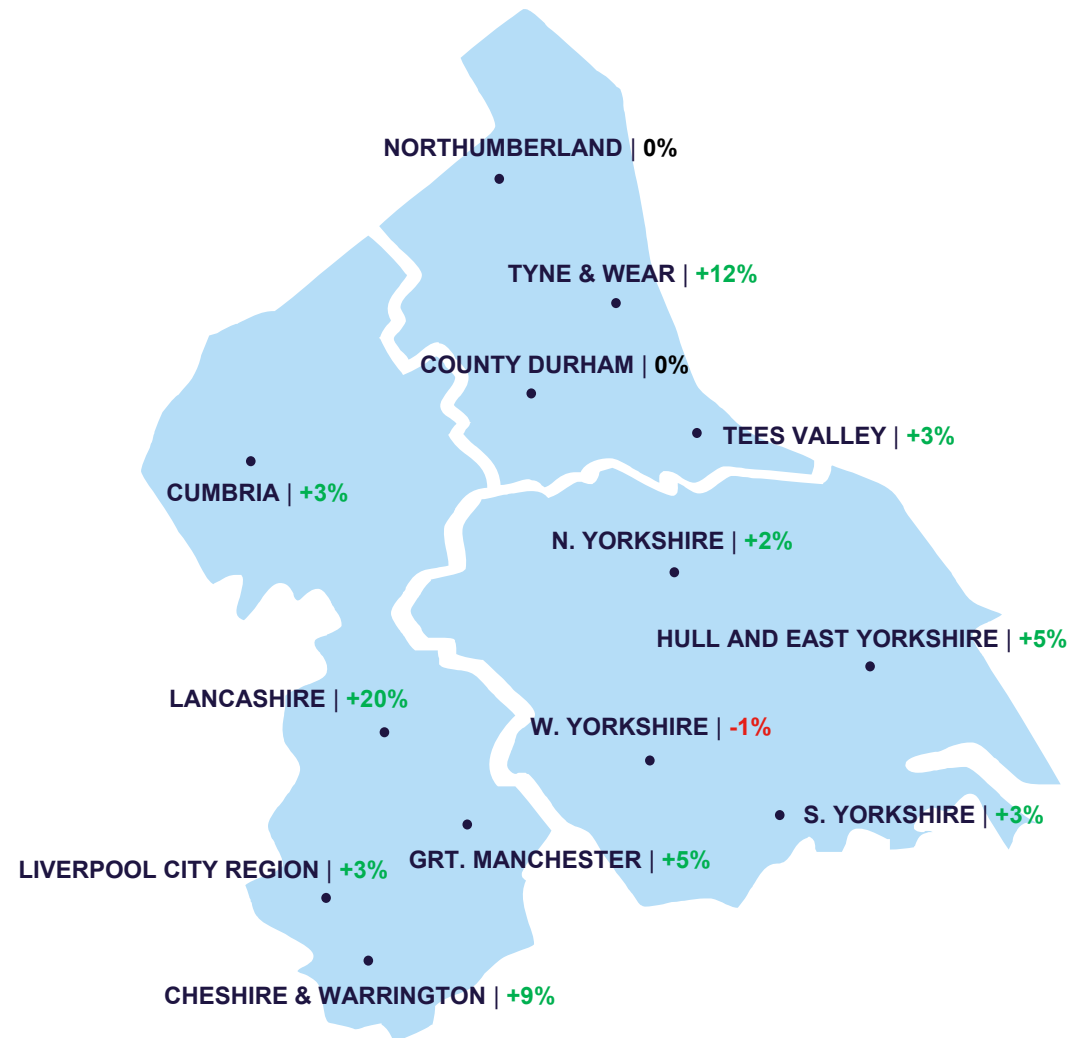
Wales destinations	Share of spend
Mid Wales	0.5%
North Wales	1.9%
South East Wales	1.8%
South West Wales	1.0%

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Card spend growth in Northern England | Increases in spend occurred in most destinations in Northern England

Northern England card spend growth (2025 vs. 2024)

- In 2025, card spend across Northern England increased by +4%, with increases consistent across the majority of individual destinations.
- The largest increases took place in Lancashire (+20%), Tyne & Wear (+12%) and Cheshire & Warrington (+9%).
- West Yorkshire was the only destination to experience a decline in spend, a very slight drop of -1%.

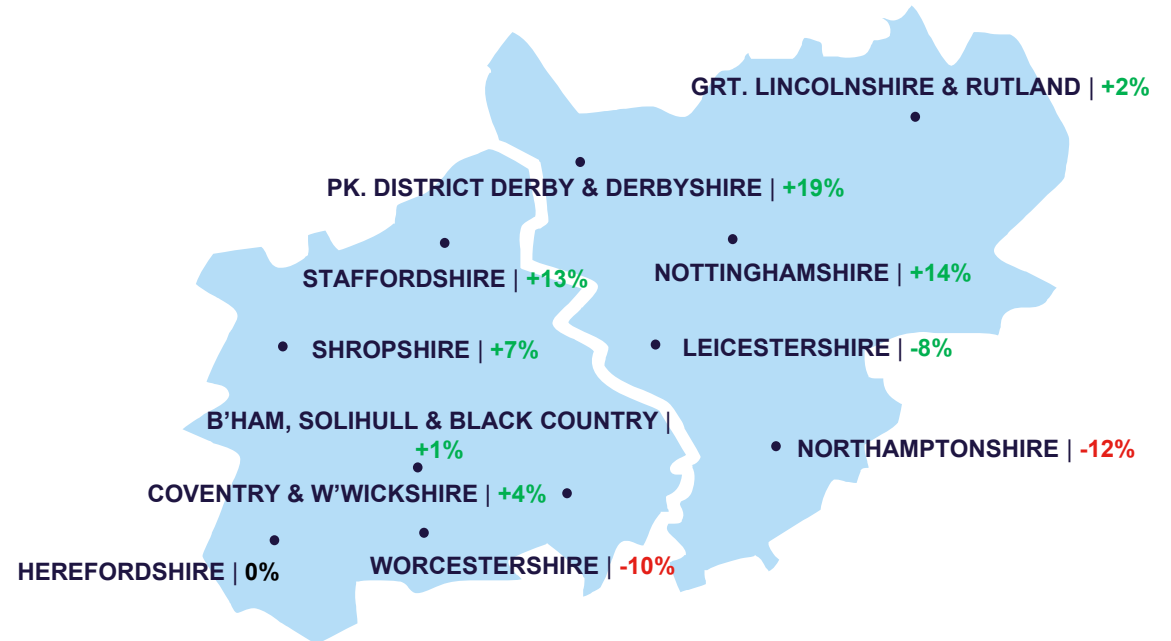


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Card spend growth in the Midlands | Majority of destinations in the Midlands experienced a rise in card spend in 2025

Midlands card spend growth (2025 vs. 2024)

- Overall, the Midlands experienced a +3% increase in card spend in 2025, driven by increases across the regions.
- The destinations with the largest increases in card spend included Peak District Derbyshire and Derby (+19%), Nottinghamshire (+14%) and Staffordshire (+13%).
- Northamptonshire and Worcestershire were the only two destinations that experience a decline in card spend in 2025 (-12% and -10% respectively).

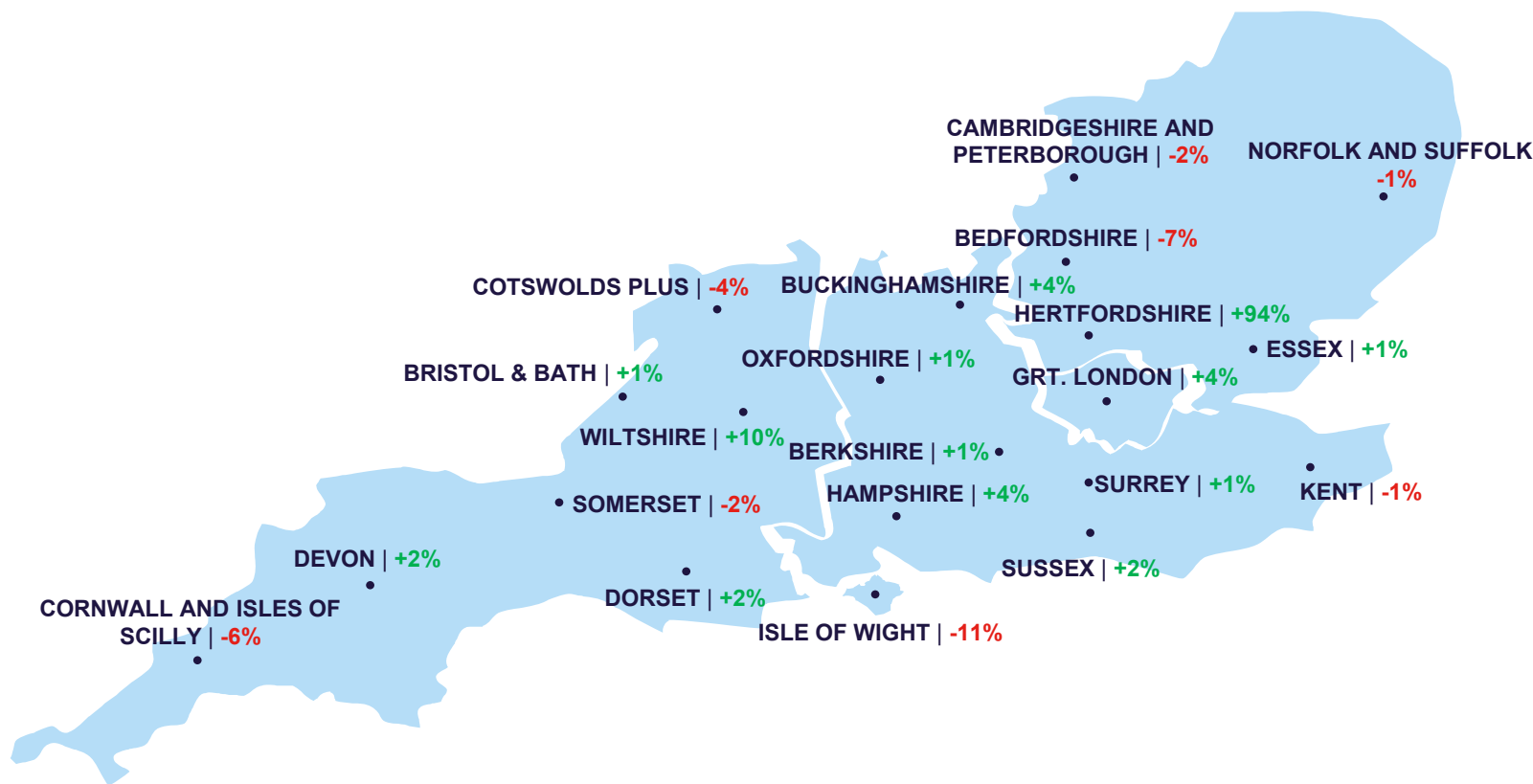


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Card spend growth in the South of England | Increases across most destinations in the South of England, with notable exceptions

South of England card spend growth (2025 vs. 2024)

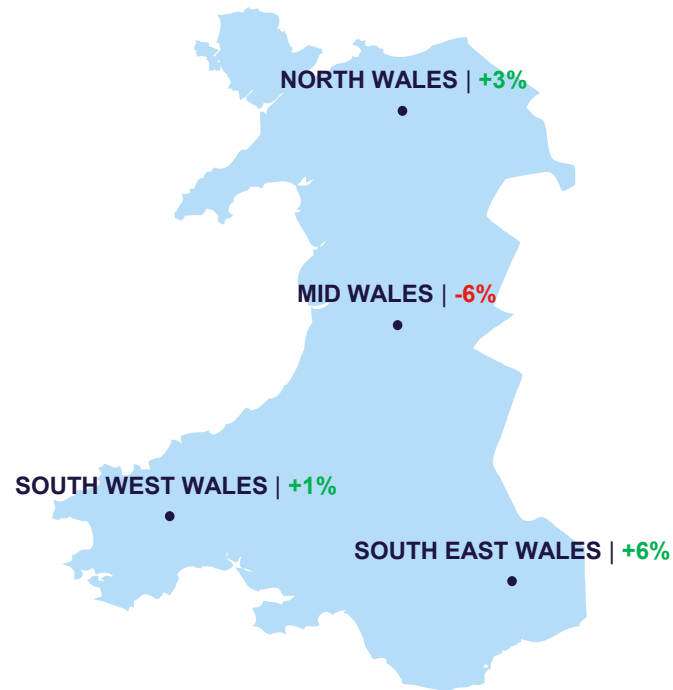
- Overall, the South of England experienced a +3% increase in spend in 2025.
- The majority of destinations within Southern England experienced a rise, although there was variation across the region.
- Hertfordshire experienced the largest rise (at +94%, linked to particularly strong consumer card spend throughout Q3 of 2025), followed by Wiltshire (+10%).
- Notably, Cornwall experienced a decline in card spend for the second consecutive year (-6% in 2025 and -5% in 2024). Conversely, London is the only destination in the region to have experienced card spend growth for two consecutive years (+4% in 2025 and +2% in 2024).



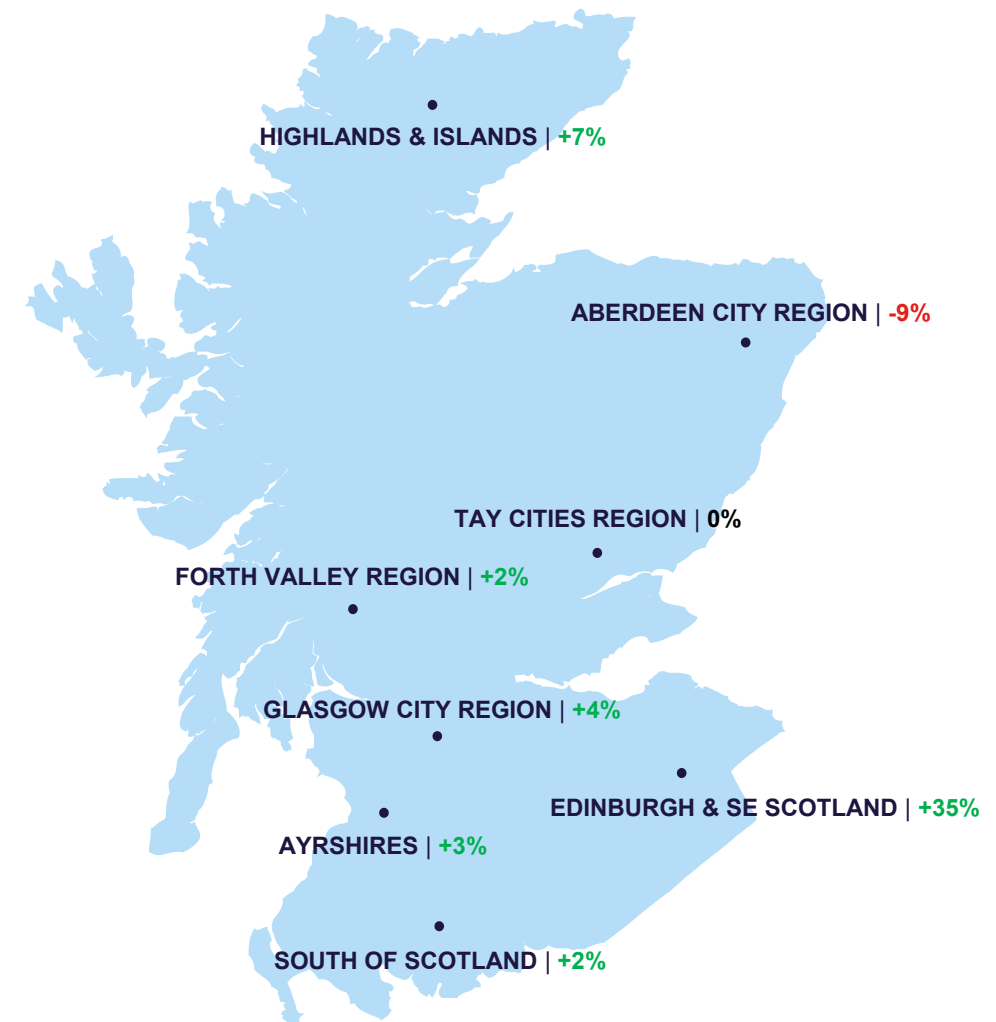
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Card spend growth in Scotland and Wales | The majority of destinations in Wales and Scotland experienced card spend growth in 2025

Wales and Scotland card spend growth (2025 vs. 2024)



- Both Scotland and Wales experienced an increase in card spend in 2025.
- In Wales, all regions other than Mid Wales experienced an increase, the largest rise occurring in South East Wales (+6%).
- In Scotland, all regions other than Aberdeen City Region experience a rise in spend. The largest increase occurred in Edinburgh and South East Scotland City Region (+35%).



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Seasonality | Northumberland, Greater Lincolnshire and Rutland, North Yorkshire and Cumbria most likely to experience summer spend

Seasonal share of card spend (2025)

Northern England destinations	Q1 (Jan - Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
Cheshire and Warrington	22%	26%	27%	26%
Cumbria	18%	28%	31%	23%
County Durham	22%	25%	27%	26%
Hull and East Yorkshire	19%	27%	30%	24%
Greater Manchester	21%	24%	26%	28%
Lancashire	17%	25%	29%	28%
Liverpool City Region	22%	26%	26%	26%
North Yorkshire	18%	27%	31%	25%
Northumberland	17%	29%	33%	21%
South Yorkshire	22%	25%	26%	27%
Tees Valley	22%	25%	26%	26%
Tyne and Wear	22%	25%	26%	27%
West Yorkshire	22%	26%	26%	26%

Midlands destinations	Q1 (Jan - Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
Birmingham, Solihull and the Black Country	23%	25%	26%	27%
Coventry & Warwickshire	23%	25%	27%	25%
Peak District Derbyshire and Derby	20%	27%	28%	25%
Greater Lincolnshire & Rutland	17%	28%	32%	22%
Herefordshire	19%	27%	29%	24%
Leicestershire	22%	25%	26%	27%
Northamptonshire	21%	26%	27%	26%
Nottinghamshire	23%	25%	26%	26%
Shropshire	21%	26%	27%	25%
Staffordshire	20%	25%	28%	27%
Worcestershire	20%	26%	28%	25%

- In the majority of destinations in Northern England, card spend was highest in Q3 (July to September). This was particularly the case for Northumberland (33% of card spend in Q3), North Yorkshire (31%), Cumbria (31%) and Hull and East Yorkshire (30%). 'City destinations' such as Greater Manchester and Liverpool City Region experienced a more even spread of card spend.
- In the Midlands, Q3 card spend was less dominant, with the exception of Greater Lincolnshire & Rutland (32%). Birmingham, Solihull and the Black Country experienced the highest 'off peak' spend.

Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included which may undervalue peak seasons when categories purchased online (e.g. accommodation) are more expensive. Destination data does not include spend from residents of their county or anyone living within 30km of a destination. Please refer to the appendix for details on destination definitions

Seasonality | In Southern England, Cornwall and Isles of Scilly, Hertfordshire, Devon and Dorset most likely to receive summer spend

Seasonal share of card spend (2025)

Southern England destinations	Q1 (Jan - Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
Bedfordshire	22%	26%	28%	25%
Berkshire	21%	26%	28%	26%
Bristol and Bath	21%	24%	27%	27%
Buckinghamshire	22%	25%	27%	26%
Cambridgeshire and Peterborough	21%	26%	28%	25%
Cornwall and Isles of Scilly	13%	29%	42%	16%
Cotswolds Plus	20%	26%	29%	25%
Devon	15%	28%	37%	20%
Dorset	16%	29%	35%	19%
Sussex	20%	27%	29%	23%
Essex	22%	26%	27%	25%
Greater London	22%	25%	27%	26%
Hampshire	20%	26%	29%	25%
Hertfordshire	12%	22%	42%	24%
Isle of Wight	18%	27%	33%	21%
Kent	21%	26%	28%	25%
Norfolk and Suffolk	18%	28%	33%	22%
Oxfordshire	21%	25%	28%	26%
Somerset	21%	27%	28%	24%
Surrey	22%	26%	27%	26%
Wiltshire	20%	23%	26%	31%

- There was a large degree of variation in seasonal card spend across destinations within Southern England in 2025. In Cornwall and Isles of Scilly, 42% of card spend took place in Q3 (July to September), equally by Hertfordshire and followed closely by neighbouring destinations Devon (37%) and Dorset (35%). These destinations are also unique for their low share of card spend in Q1 - Cornwall and Isles of Scilly particularly low at 13%.
- Other destinations with high summer card spend included Isle of Wight (33%) and Norfolk & Suffolk (33%).
- Similar to other city destinations, Greater London - Southern England's destination which experienced the most card spend - has a more even spread, particularly towards the end of the year.

Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included which may undervalue peak seasons when categories purchased online (e.g. accommodation) are more expensive. Destination data does not include spend from residents of their county or anyone living within 30km of a destination. Please refer to the appendix for details on destination definitions

Seasonality | South of Scotland and Highland & Islands along with Mid Wales and North Wales experience a high proportion of card spend in the summer

Seasonal share of card spend (2025)

Scottish destinations	Q1 (Jan - Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
Aberdeen City Region	20%	25%	29%	25%
Ayrshires	21%	27%	28%	24%
Edinburgh and South East Scotland City Region	18%	24%	29%	29%
Forth Valley Region	20%	27%	28%	25%
Glasgow City Region	21%	25%	27%	27%
Highlands and Islands	17%	30%	33%	20%
South of Scotland	18%	28%	31%	22%
Tay Cities Region	19%	26%	31%	24%

Welsh destinations	Q1 (Jan - Mar)	Q2 (Apr - Jun)	Q3 (Jul - Sep)	Q4 (Oct - Dec)
Mid Wales	15%	29%	37%	18%
North Wales	14%	31%	38%	18%
South East Wales	23%	24%	27%	25%
South West Wales	16%	28%	36%	20%

- There is variation in quarterly card spend amongst Scottish destinations, The Highlands and Islands, for example, index high for Q3 spend (at 33%), and low for spend in Q1.
- City-dominated destinations such as Aberdeen City Region, Edinburgh and South East Scotland City Region, and Glasgow City Region experienced a more even spread of card spending.
- Within Wales, card spending is relatively high in Q3, particularly in North Wales (38%), Mid Wales (37%) and South West Wales (36%). The one exception is the less rural South East Wales, where there is a more even spread of seasonal spend.

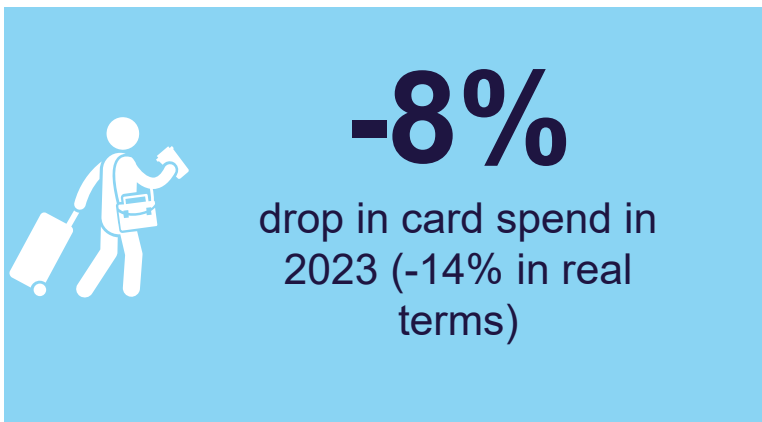
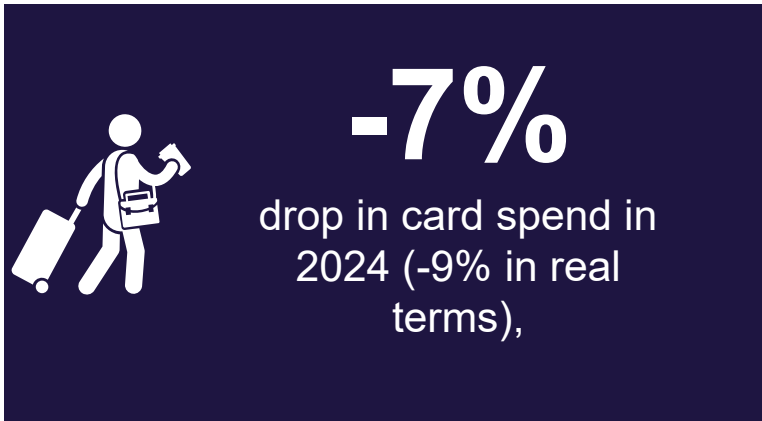
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Appendix 1: 2024 findings

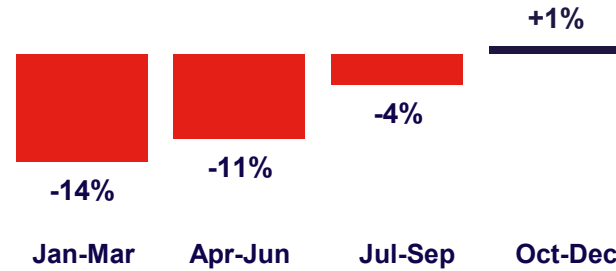


Overall market trends | 2024 insight summary

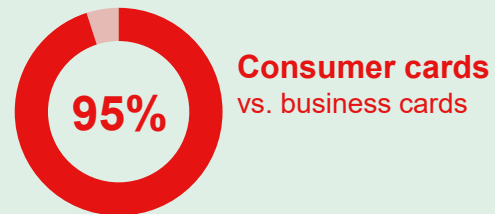
Key metrics



Seasonal card spend increases vs. 2023



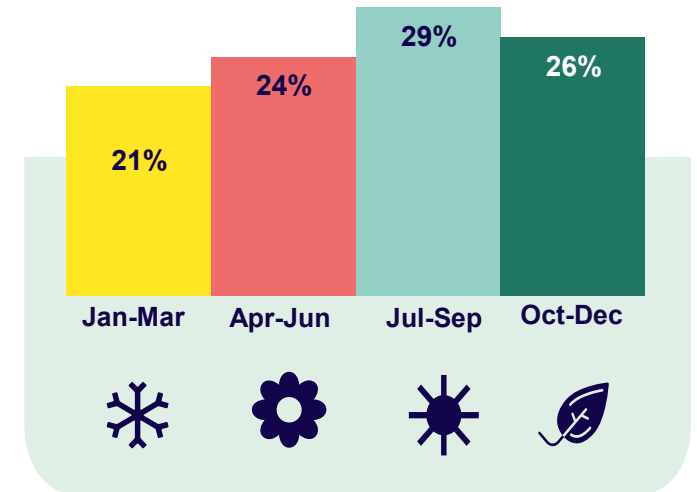
Card type



Business card users

- Spend more evenly through the year

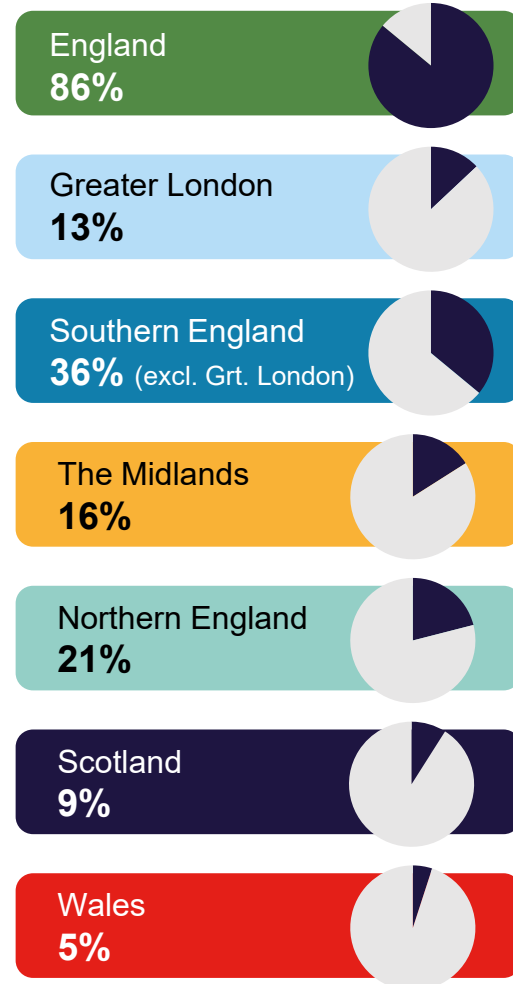
Seasonal spread of card spend



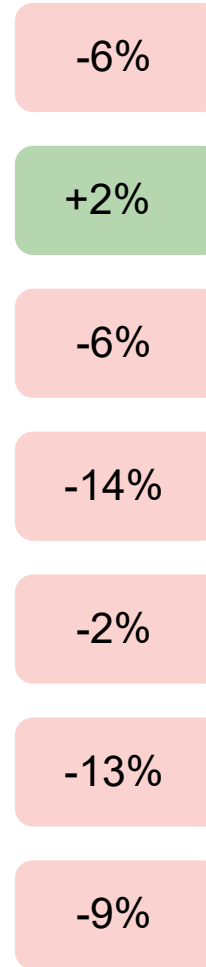
Trends by nation and region | 2024 insight summary



Card spend share



Spend vs. 2023



Other insights

- Experienced a -8% drop in card spend in 2023
 - Spend most likely in summer months
- Rise in card spend in 2024 follows a decline in 2023
 - Broad seasonality and strong growth in Q3 and Q4
- Very similar pattern to all of England
 - High indexing of card spend in summer months
- Strong drop in 2024 following growth in 2023
 - More even spend across quarters vs. other regions, with higher business & commercial spend
- Drop in 2024 followed bigger drop of 10% in 2023
 - Less prominent spike in summer card spending
- Experienced a 6% drop in card spend in 2023
 - Spending strongest in Q3, but varies by destination
- Similar drop in card spend in 2023 (-11%)
 - At 34%, it experienced a higher share of spend in Q3 than any other nation or region

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

British destination trends | 2024 insight summary



Scotland

- Glasgow City Region and Highlands & Islands experienced the most card spend in Scotland in 2024.
- Drops in card spend were highest in city regions, in particular Aberdeen, Glasgow and Edinburgh, which experienced a relatively even spread of spend across the year.
- Ayrshire was the only destination to experience a rise in card spend in 2024.

Northern England

- Greater Manchester experienced the most card spend across the region. It was also one of only four Northern destinations to experience growth in 2024, alongside Tyne and Wear, Tees Valley and Cheshire & Warrington
- Spend tends to be higher in Q3, in particular in Northumberland, Cumbria and Hull & E Yorkshire

The Midlands

- Birmingham, Solihull and the Black Country was the destination with the highest share of card spend in 2024, although it contracted by 14% compared to 2023
- Nottinghamshire and Leicestershire were the only destinations in the region to experience growth
- Card spend is more evenly spread throughout the year than other regions, Greater Lincolnshire & Rutland the only destination with over 30% spend in Q3

Wales

- Card spend in all 4 Welsh regions declined in 2024, although the fall was lowest in North Wales and South East Wales - where share of spend was highest
- Like other British destinations with a large city, South East Wales had a high spend per stay and a more even spread of spend throughout the year
- For other Welsh destinations, spend was particularly high in the summer months

Southern England including Greater London

- Cornwall & Isles of Scilly and Devon were the destinations with the highest share of card spend in 2024, driven by high volumes of spend in summer months
- Home counties Kent and Hampshire also had a strong share of card spend.
- Only Somerset and the Isle of Wight experienced growth, although the decline elsewhere tended to be minimal.

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

Appendix 2: LVEPs and counties definitions



Britain destinations | Definition by local authority (LAU1) (1)

Northern England destinations	Local authority
Cheshire and Warrington	Cheshire East, Cheshire West and Cheshire, Warrington UA
Cumbria	Allerdale, Barrow-in-Furness, Carlisle, Copeland, Eden, South Lakeland
County Durham	Durham
Hull and East Yorkshire	East Riding of Yorkshire, Kingston Upon Hull, City of UA
Greater Manchester	Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Stockport, Tameside, Trafford, Wigan
Lancashire	Blackburn with Darwen UA, Blackpool UA, Burnley, Chorley, Fylde, Hyndburn, Lancaster, Pendle, Preston, Ribble Valley, Rossendale, South Ribble, West Lancashire, Wyre
Liverpool City Region	Halton UA, Knowsley, Liverpool, St Helens, Sefton, Wirral
North Yorkshire incl. York	Craven, Hambleton, Harrogate, Richmondshire, Ryedale, Scarborough, Selby, York UA
Northumberland	Northumberland
South Yorkshire	Barnsley, Doncaster, Rotherham, Sheffield
Tees Valley	Darlington UA, Stockton-on-Tees UA, Hartlepool UA, Redcar and Cleveland UA, Middlesbrough UA
Tyne and Wear	Gateshead, Newcastle upon Tyne, North Tyneside, South Tyneside, Sunderland
West Yorkshire	Bradford, Calderdale, Kirklees, Leeds, Wakefield

Britain destinations | Definition by local authority (LAU1) (2)

Midlands destinations	Local authority
Birmingham, Solihull and the Black Country	Birmingham, Dudley, Sandwell, Solihull, Walsall, Wolverhampton
Coventry & Warwickshire	North Warwickshire, Nuneaton and Bedworth, Rugby, Stratford-on-Avon, Warwick, Coventry
Peak District Derbyshire and Derby	Amber Valley, Bolsover, Chesterfield, Derby UA, Derbyshire Dales, Erewash, High Peak, North East Derbyshire, South Derbyshire
Greater Lincolnshire & Rutland	Rutland UA, Boston, East Lindsey, Lincoln, North East Lincolnshire, North Kesteven, North Lincolnshire, South Holland, South Kesteven, West Lindsey
Herefordshire	Herefordshire
Leicestershire	Blaby, Charnwood, Harborough, Hinckley and Bosworth, Leicester UA, Melton, North West Leicestershire, Oadby and Wigston
Northamptonshire	Daventry, Northampton, South Northamptonshire, Corby, East Northamptonshire, Kettering, Wellingborough
Nottinghamshire	Ashfield, Bassetlaw, Broxtowe, Gedling, Mansfield, Newark and Sherwood, Nottingham, Rushcliffe
Shropshire	Shropshire, Telford and Wrekin UA
Staffordshire	Cannock Chase, East Staffordshire, Lichfield, Newcastle-under-Lyme, South Staffordshire, Stafford, Staffordshire Moorlands, Stoke-on-Trent UA, Tamworth
Worcestershire	Bromsgrove, Malvern Hills, Redditch, Worcester, Wychavon, Wyre Forest

Britain destinations | Definition by local authority (LAU1) (3)

Southern England destinations	Local authority
Bedfordshire	Bedford, Central Bedfordshire, Luton UA
Berkshire	Bracknell Forest UA, Reading UA, Slough UA, West Berkshire UA, Windsor and Maidenhead UA, Wokingham UA
Bristol and Bath	Bath and North East Somerset UA, North Somerset UA, Bristol, City of UA, South Gloucestershire
Buckinghamshire	Buckinghamshire Council, Milton Keynes UA
Cambridgeshire and Peterborough	Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, Peterborough UA, South Cambridgeshire
Cornwall and Isles of Scilly	Cornwall, Isles of Scilly
Cotswolds Plus	Cheltenham, Cotswold, Forest of Dean, Gloucester, South Gloucestershire UA, Stroud, Tewkesbury, West Oxfordshire
Devon	East Devon, Exeter, Mid Devon, North Devon, Plymouth UA, South Hams, Teignbridge, Torbay UA, Torridge, West Devon
Dorset	Bournemouth, Christchurch and Poole, Dorset
Sussex	Brighton and Hove UA, Eastbourne, Hastings, Lewes, Rother, Wealden, Adur, Arun, Chichester, Crawley, Horsham, Mid Sussex, Worthing
Essex	Basildon, Braintree, Brentwood, Castle Point, Chelmsford, Colchester, Epping Forest, Harlow, Maldon, Rochford, Southend-on-Sea UA, Tendring, Thurrock UA, Uttlesford
Greater London	City of London, Inner London boroughs, Outer London boroughs
Hampshire	Basingstoke and Deane, East Hampshire, Eastleigh, Fareham, Gosport, Hart, Havant, New Forest, Portsmouth UA, Rushmoor, Southampton UA, Test Valley, Winchester
Hertfordshire	Broxbourne, Dacorum, East Hertfordshire, Hertsmere, North Hertfordshire, St Albans, Stevenage, Three Rivers, Watford, Welwyn Hatfield
Isle of Wight	Isle of Wight UA
Kent	Ashford, Canterbury, Dartford, Dover, Gravesham, Maidstone, Medway, Sevenoaks, Folkestone and Hythe, Swale, Thanet, Tonbridge and Malling, Tunbridge Wells
Norfolk and Suffolk	Breckland, Broadland, Great Yarmouth, King's Lynn and West Norfolk, North Norfolk, Norwich, South Norfolk, Babergh, East Suffolk, Ipswich, Mid Suffolk, West Suffolk
Oxfordshire	Cherwell, Oxford, South Oxfordshire, Vale of White Horse
Somerset	Mendip, Sedgemoor, South Somerset, Somerset West and Taunton
Surrey	Elmbridge, Epsom and Ewell, Guildford, Mole Valley, Reigate and Banstead, Runnymede, Spelthorne, Surrey Heath, Tandridge, Waverley, Woking
Wiltshire	Swindon UA, Wiltshire

Britain destinations | Definition by local authority (LAU1) (4)

Scottish destinations	Local authority
Aberdeen City Region	Aberdeen City, Aberdeenshire
Ayrshires	East Ayrshire, North Ayrshire mainland, South Ayrshire
Edinburgh and South East Scotland City Region	City of Edinburgh, East Lothian, Fife, Midlothian, Scottish Borders, West Lothian
Forth Valley Region	Clackmannanshire, Falkirk, Stirling
Glasgow City Region	East Dunbartonshire, East Renfrewshire, Glasgow City, Helensburgh and Lomond, Inverclyde, North Lanarkshire, Renfrewshire, South Lanarkshire, West Dunbartonshire
Highlands and Islands	Argyll and Bute Islands, Argyll and Bute Mainland, Arran and Cumbrae, Badenoch and Strathspey, Caithness and Sutherland, Inverness and Nairn, Lochaber, Na h-Eileanan Siar, North East Moray, Orkney Islands, Ross and Cromarty, Shetland Islands, Skye and Lochalsh, West Moray
South of Scotland	Dumfries and Galloway, Scottish Borders
Tay Cities Region	Angus, Dundee City, Fife, Perth and Kinross

Welsh destinations	Local authority
Mid Wales	Ceredigion, Powys
North Wales	Isle of Anglesey, Gwynedd, Conwy, Denbighshire, Flintshire, Wrexham
South East Wales	Bridgend, Vale of Glamorgan, Cardiff, Rhondda Cynon Taf, Caerphilly, Blaenau Gwent, Torfaen, Monmouthshire, Newport, Merthyr Tydfil
South West Wales	Pembrokeshire, Carmarthenshire, Swansea, Neath Port Talbot