Inbound card spending to Britain

Data from ‘Visa Destination Insights’ up to June 2026

VisitBritain/VisitEngland Research

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Card spending in June 2026 | Key insights

Headlines:

- Total inbound card spend to Britain **grew 1% in June 2026 vs. June 2025.** Taking inflation into account, spend was down 2% in real terms. For the first half of 2026 (January to June), inbound spending was **4% higher than 2025** (+1% in real terms).
- **Cardholder visits** (used as a proxy for inbound visits) **fell 4% in June**, the first monthly decline of 2026, but remained **2% higher this year-to-date (YTD)**.
- Visitors spent **more per trip**, with average spend reaching **£406 in June**, **up 4%** year-on-year (+1% in real terms). However, **stay duration averaged 7.5 days in June**, down 9% from a year earlier, likely due to a stronger overall performance from European markets compared to long-haul.
- Strongest growth categories in June were **Automotive (+15%)** and **Retail (+7%)**. **Cash withdrawals** continued to decline, down 19% in June vs. June 2025.

Market Performance:

- **In June 2026, Brazil (+23%), Italy (+20%)** and **Spain (+19%)** recorded the strongest **spend growth**. Largest year-on-year declines in June were seen from **Saudi Arabia (-38%), New Zealand (-19%), Australia (-18%)** and **Hong Kong SAR (-17%).** However, **Australia** was still the third largest market for Visa spend in June after the USA and Ireland.
- **Growth in cardholder visits in June** was led by **Italy (+17%) and Spain (+13%).** For the first half of 2026, European markets dominated the fastest-growing markets for cardholder visits: **Italy (+23%)**, **Germany (+14%)**, **Netherlands (+12%)**, and **Spain (+12%)**.

Further information: See more data on the Card Spending Insights dashboard on our website.

June 2026

+1%
Year-on-year growth in **inbound spend** in Britain
(-2% change in real terms)

Year-to-date: **+4%**
(+1% in real terms)

-4%
Year-on-year growth in inbound **cardholder visits** in Britain

Year-to-date: **+2%**

Rank	Top markets by spend share	Top markets by spend growth
1	USA	Italy
2	Ireland	Netherlands
3	Australia	Brazil
4	Germany	Sweden
5	France	Spain

7.5 days
Average length of stay

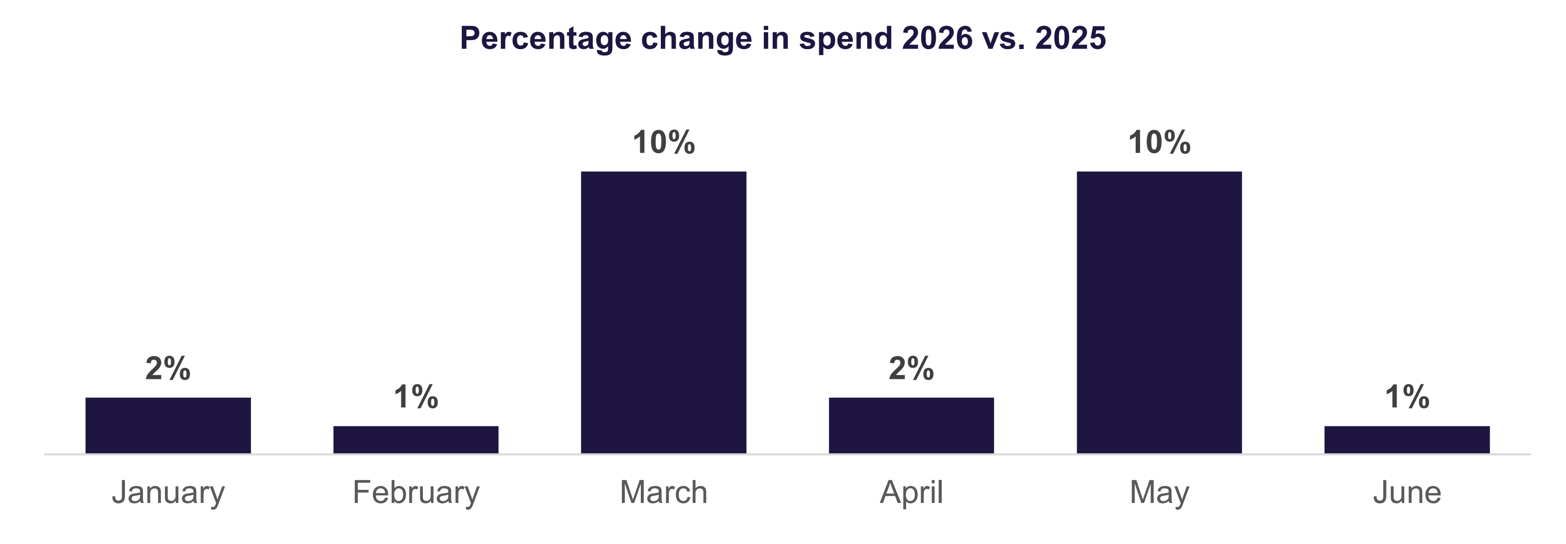
-9% vs 2025

£406
Average **spend per trip**

+4% vs. 2025 (+1% in real terms)

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 | Slight year-on-year growth of 1% in inbound card spend in June

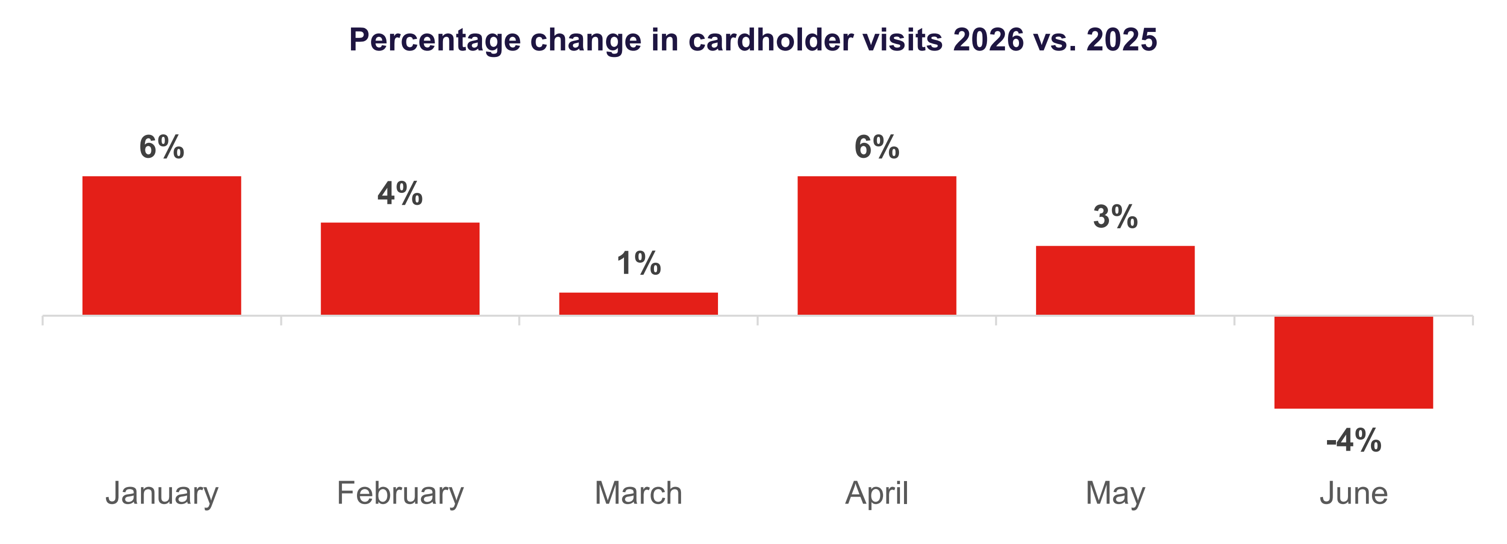


Year-to-date 2026 vs 2025
+4%
(1% in real terms)

- Latest card spending data shows inbound spend **grew 1%** in **June 2026** vs. June 2025. However, **June spend was down 2%** compared to the previous year when taking inflation into account.
- Overall, **YTD** (January to June) inbound card spending **increased by 4%** in nominal terms vs. 2025 (1**%** in real terms).

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 | Year-on-year cardholder visits fell 4% in June

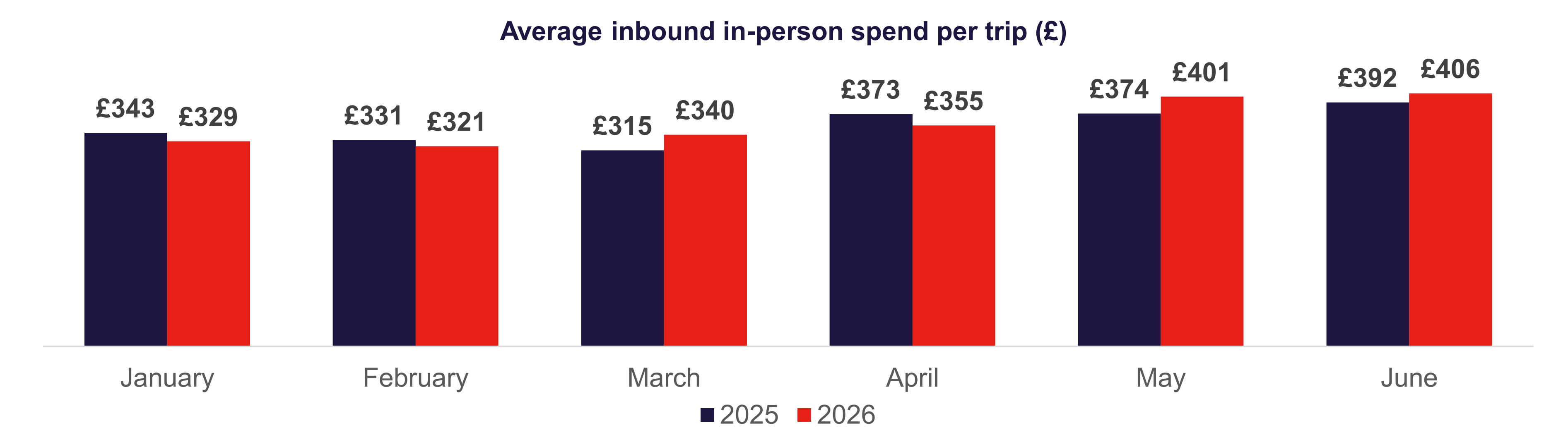


Year-to-date 2026 vs 2025 +2%

- 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 Britain.
- In June 2026, the volume of cardholder visits **fell 4%** vs. a year earlier, the first monthly decline of 2026.
- Overall, cardholder visits were **up 2%** in the first half of the year vs. 2025.

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 trip | June spend per trip increased 4% year-on-year



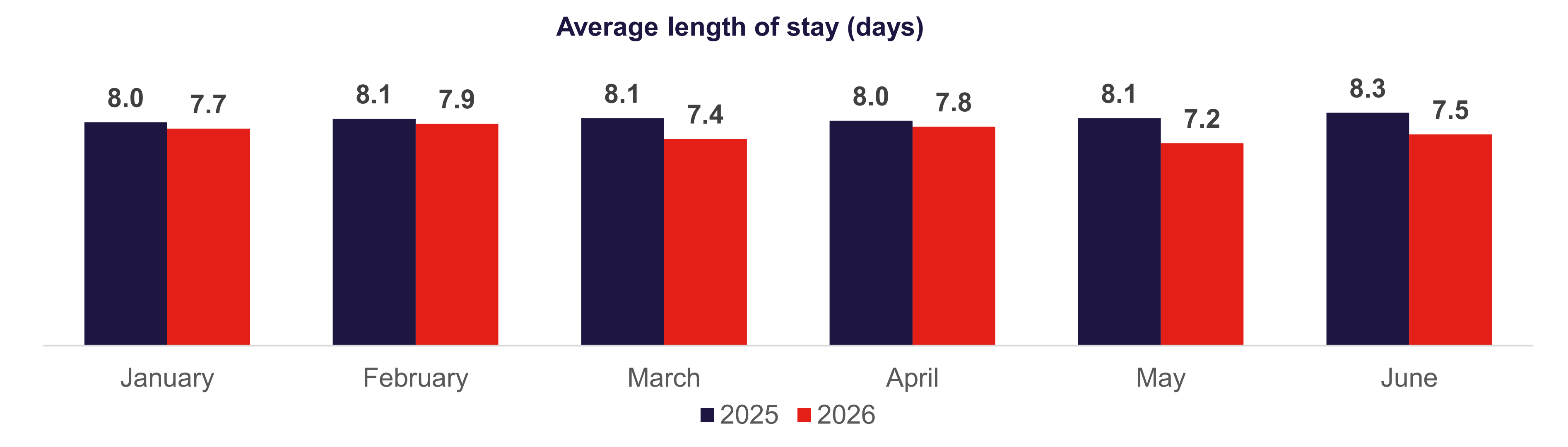
Year-to-date 2026 vs 2025
£363 vs £358

Year-to-date growth
1%
(-1% in real terms)

- In person spend by inbound visitors averaged **£406** in June 2026; a nominal increase of **4%** vs. June 2025 (a rise of **1%** in real terms).
- Overall, YTD 2026 (January to June), visitors spent an average of **£363** per trip, up **1%** compared to 2025 (but **down 1%** 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 | Average June stay duration was down to 7.5 days



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

Year-to-date growth:
-7%

- Length of stay declined year-on-year in June 2026 with inbound visitors to Britain spending **7.5 days** on average, **down 9%** compared June 2025 when visitors stayed 8.3 days on average.
- In the first half of 2026, inbound visitors stayed in Britain for an average of **7.6 days**, **down 7%** 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.

Spend by key markets | Brazil, Italy and Spain led spend growth in June

Monthly spend 2026 vs. 2025

Origin markets	January	February	March	April	May	June
Australia	-6%	-4%	-11%	-21%	-18%	-18%
Austria	5%	-8%	21%	-16%	4%	-9%
Belgium	2%	27%	-13%	13%	18%	5%
Brazil	9%	23%	2%	21%	38%	23%
Canada	7%	14%	17%	11%	15%	6%
China Mainland	-26%	31%	15%	8%	10%	9%
Denmark	-5%	3%	12%	3%	21%	6%
France	2%	4%	19%	10%	9%	1%
Germany	18%	29%	26%	3%	31%	1%
Hong Kong SAR	-30%	-17%	-7%	-22%	-23%	-17%
India	-9%	-15%	-26%	-14%	-13%	-11%
Ireland	12%	3%	10%	8%	6%	9%
Italy	30%	29%	11%	27%	32%	20%
Japan	-8%	0%	1%	2%	1%	-10%
Netherlands	17%	22%	8%	32%	31%	13%
New Zealand	0%	0%	-8%	-14%	-10%	-19%
Norway	6%	10%	20%	6%	21%	16%
Qatar	-1%	-32%	-2%	-56%	18%	-2%
Saudi Arabia	-10%	-50%	74%	-40%	11%	-38%
South Korea	-24%	-18%	-14%	-14%	-15%	-12%
Spain	16%	16%	13%	20%	16%	19%
Sweden	18%	21%	19%	32%	15%	14%
Switzerland	8%	18%	10%	18%	20%	8%
UAE	3%	-24%	43%	-8%	33%	3%
USA	2%	3%	5%	6%	7%	7%

YTD spend 2026 vs. 2025

Origin markets	2026
Australia	-15%
Austria	-2%
Belgium	9%
Brazil	20%
Canada	11%
China Mainland	7%
Denmark	8%
France	8%
Germany	16%
Hong Kong SAR	-19%
India	-14%
Ireland	8%
Italy	24%
Japan	-3%
Netherlands	22%
New Zealand	-12%
Norway	13%
Qatar	-14%
Saudi Arabia	-21%
South Korea	-17%
Spain	17%
Sweden	20%
Switzerland	14%
UAE	7%
USA	5%

June 2026:

- Compared to June 2025, spend growth in June was led by **Brazil** (+23%). Five European markets saw spend growth in double figures: **Italy** (+20%), **Spain** (+19%), **Norway** (+16%), **Sweden** (+14%) and **the Netherlands** (+13%).
- The largest year-on-year declines were seen from several key long-haul markets, likely contributing to the shorter average stay duration in June: **Saudi Arabia** (-38%), **New Zealand** (-19%), **Australia** (-18%) and **Hong Kong SAR** (-17%).

YTD

- Spend figures for the first half of 2026 show the greatest growth in cardholder spend from **Italy** (+24%), **the Netherlands** (+22%), **Brazil** (+20%) and **Sweden** (+20%).
- Largest year-on-year declines so far in 2026 have been from **Saudi Arabia** (-21%), **Hong Kong SAR** (-19%), **South Korea** (-17%), and **Australia** (-15%).

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.

Visits by key markets | Italy, Spain and Brazil led growth in visits in June

Monthly Cardholder visits 2026 vs. 2025						
Origin markets	January	February	March	April	May	June
Australia	-5%	-6%	-19%	-23%	-26%	-25%
Austria	6%	-2%	15%	-3%	-1%	-5%
Belgium	4%	23%	-14%	11%	11%	-2%
Brazil	4%	9%	-2%	16%	20%	9%
Canada	6%	11%	6%	7%	4%	-1%
China Mainland	-9%	28%	13%	15%	7%	2%
Denmark	-5%	-4%	0%	3%	10%	-1%
France	2%	-1%	9%	8%	3%	-3%
Germany	19%	21%	20%	8%	18%	4%
Hong Kong SAR	-22%	-9%	-7%	-13%	-20%	-21%
India	-9%	-15%	-26%	-13%	-17%	-13%
Ireland	7%	-4%	0%	3%	1%	0%
Italy	30%	26%	8%	34%	30%	17%
Japan	0%	1%	-1%	5%	-1%	-12%
Netherlands	15%	14%	-1%	24%	16%	6%
New Zealand	5%	0%	-10%	-11%	-18%	-24%
Norway	5%	6%	10%	5%	6%	3%
Qatar	-4%	-22%	-40%	-52%	-11%	-24%
Saudi Arabia	3%	-34%	23%	-32%	-11%	-41%
South Korea	-19%	-14%	-16%	-14%	-18%	-18%
Spain	14%	7%	2%	26%	12%	13%
Sweden	11%	13%	10%	22%	7%	6%
Switzerland	11%	14%	1%	8%	1%	-1%
UAE	0%	-14%	19%	4%	21%	-12%
USA	3%	5%	-1%	3%	-2%	-3%

YTD cardholder visits 2026 vs. 2025	
Origin markets	2026
Australia	-20%
Austria	1%
Belgium	5%
Brazil	10%
Canada	4%
China Mainland	9%
Denmark	1%
France	3%
Germany	14%
Hong Kong SAR	-16%
India	-15%
Ireland	1%
Italy	23%
Japan	-2%
Netherlands	12%
New Zealand	-14%
Norway	6%
Qatar	-24%
Saudi Arabia	-20%
South Korea	-17%
Spain	12%
Sweden	11%
Switzerland	5%
UAE	2%
USA	0%

June 2026:

- As with spend, the top three markets showing strongest growth in June in cardholder visits were **Italy** (+17%), **Spain** (+13%) and **Brazil** (+9%).
- Steepest falls were seen from **Saudi Arabia** (-41%), **Australia** (-25%), **Qatar** (-24%) and **New Zealand** (-24%).

YTD:

- The fastest growing markets in the first half of 2026 were all European: **Italy** (+23%), **Germany** (+14%), **the Netherlands** (+12%) and **Spain** (+12%).
- Fastest growing long-haul markets were **Brazil** (+10%) and **China Mainland** (+9%).
- Steepest YTD declines in visits were seen from **Qatar** (-24%), **Saudi Arabia** (-20%), **Australia** (-20%) and **South Korea** (-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 | Six categories saw growth in June, including Retail which grew 7% year-on-year

2026 vs 2025

Spend category	January	February	March	April	May	June
Automotive	0%	0%	5%	-5%	1%	15%
Cash Withdrawal	-17%	-16%	-4%	-15%	-16%	-19%
Drug Stores & Pharmacies	8%	-3%	9%	-4%	8%	-3%
Entertainment	4%	7%	1%	-6%	4%	-6%
Food & Grocery	4%	5%	7%	-0%	7%	-4%
Fuel	-1%	-5%	12%	11%	17%	2%
Home Improvement & Supply	10%	5%	4%	4%	8%	1%
Hotels & Lodging	-6%	-7%	3%	-0%	7%	-0%
Restaurants & Dining	7%	6%	10%	6%	12%	1%
Retail	3%	-0%	17%	2%	18%	7%
Transportation	3%	4%	7%	2%	8%	1%
Travel Services	-5%	-12%	-3%	5%	-3%	-9%

Year-to-date 2026 vs 2025

Spend category	YTD
Automotive	3%
Cash Withdrawal	-15%
Drug Stores & Pharmacies	2%
Entertainment	0%
Food & Grocery	3%
Fuel	7%
Home Improvement & Supply	5%
Hotels & Lodging	0%
Restaurants & Dining	7%
Retail	8%
Transportation	4%
Travel Services	-4%

- **Automotive** saw the greatest monthly increase in June 2026 vs. June 2025 (+15%), followed by **Retail.**
- **Cash withdrawal** saw the greatest year-on-year decline for both June (-19%) and YTD (-15%).
- **Retail, Restaurants and Dining** and **Fuel** have seen the biggest year-on-year increases during the first half of 2026.

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.

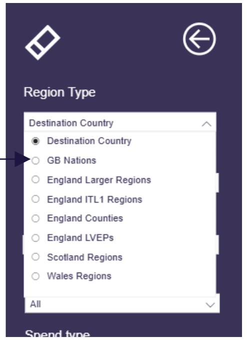
Appendix

Additional data available on Viewpoint

See more data on the [Card Spending Insights dashboard on Viewpoint.]

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 operate 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 **2024**, **64%** of payment transactions in the UK were made using cards, **10%** using direct debit and **9%** using cash according to UK Finance's Payment markets summary (PDF, 916KB).
- 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 from inbound visitors.
- **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 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 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.
- Please note that with each new month of data, the previous 12 months are also adjusted across a number of data points, so historical trends may change.
- 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.