Inbound card spending to Britain

Data from ‘Visa Destination Insights’ up to September 2026

VisitBritain/VisitEngland Research

Published November 2026

Card spending in September 2026 | Key insights

Headlines:

- Inbound tourism performance saw a year-on-year uplift in September 2026, with growth in spend and cardholder visits but stays continue to shorten.
- Inbound Visa card spend increased by 7% in September, up 4% after adjusting inflation. Cardholder visits saw more moderate growth of 1%.
- Average spend per trip in September surpassed 2025 levels by 5% in nominal terms and 2% in real terms at £425. Average stay shortened 9% to 7.9 days.
- 'Fuel' category led spend growth at +22%, followed by home improvement & supply at +11%. Automotive fell 8%.
- Year-to-date (YTD) spend grew by 4% nominally and visits by 3%, while average spend per trip rose slightly to £393.

Market Performance:

- Growth in spend was led by **the Netherlands** and **Brazil**, with September rising by 30% vs 2025.
- **The Netherlands** also saw the largest growth in cardholder visits at 22%, with **Italy** just behind on 21%.
- There continues to be a pattern of European countries performing strongly, while some long-haul markets including **Australia**, **Hong Kong SAR**, **New Zealand** and **South Korea** lag behind previous years.

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

September 2026

+7%
Year-on-year growth in **inbound spend** in Britain
(4% change in real terms)

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

+1%
Year-on-year growth in inbound **cardholder visits** in Britain



Year-to-date: **+3%**

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

7.9 days
Average length of stay

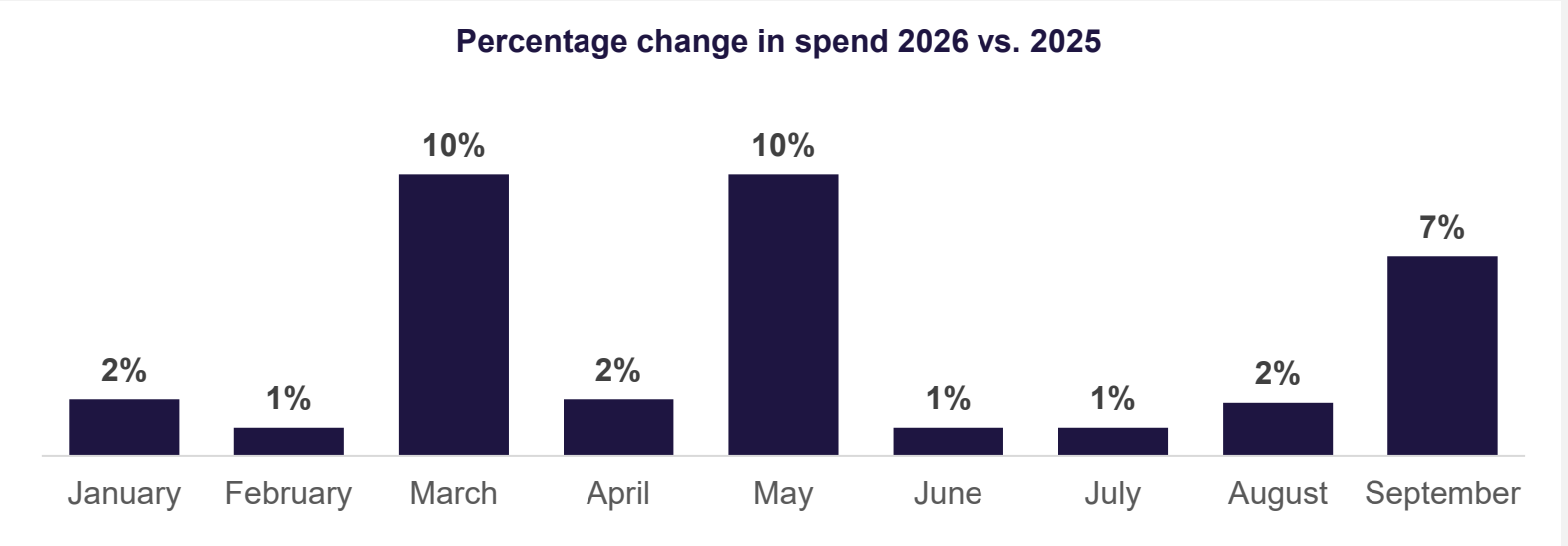
▼ -9% vs 2025

£425
Average **spend per trip**

▲ +5% vs. 2025 (+2% 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 | Year-on-year growth of 7% in inbound card spend in September

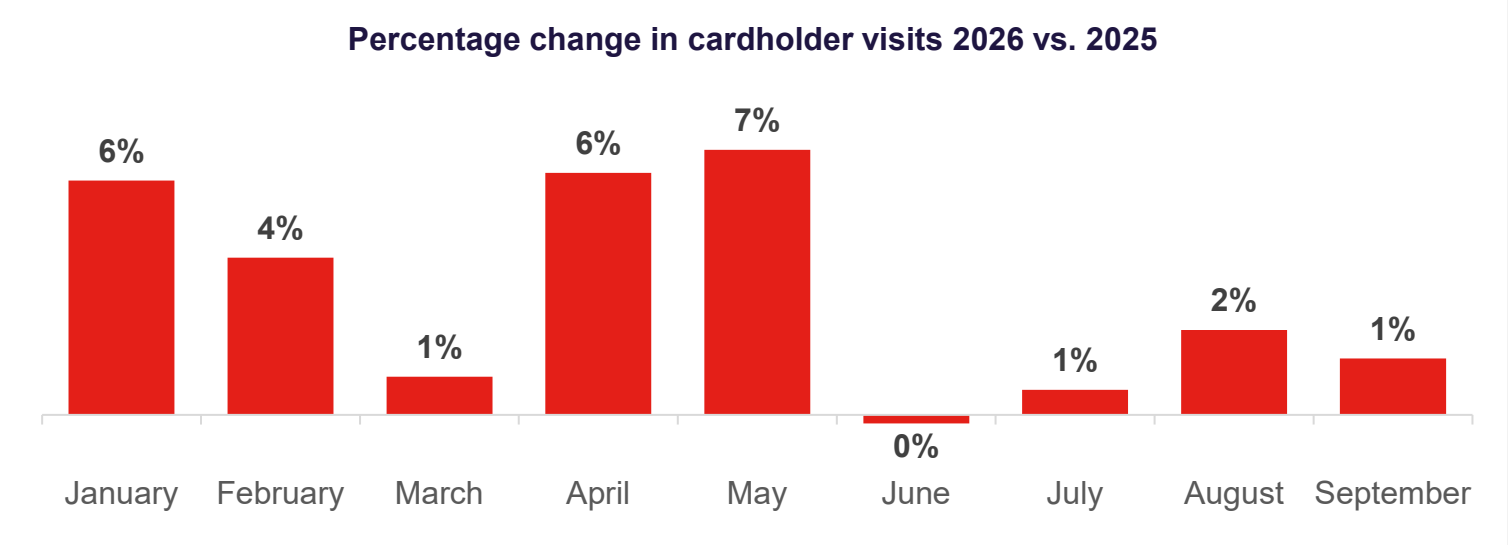


Year-to-date 2026 vs 2025 +4% (1% in real terms)

- Latest card spending data shows inbound spend **grew 7%** in **September 2026** vs. September 2025. September **spend was up 4%** compared to the previous year when taking inflation into account.
- Overall, **YTD** (January to September) 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 rose slightly (+1%) in September

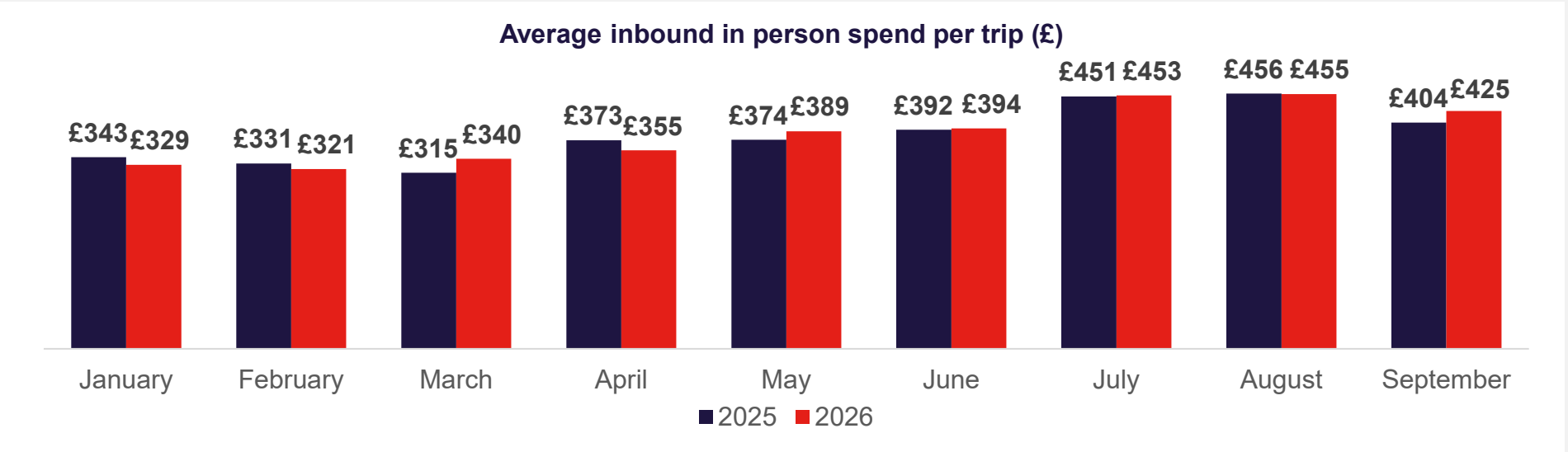


Year-to-date 2026 vs 2025 +3%

- 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 Britain.
- In September 2026, the volume of cardholder visits **rose 1%** vs. a year earlier.
- Overall, year-to-date cardholder visits were **up 3%** in January to September vs. 2025.

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. Cardholder visits are adjusted monthly and so historic data may change, particularly in the most recent 2-3 months.

Average spend per trip | September spend per trip was up on 2025



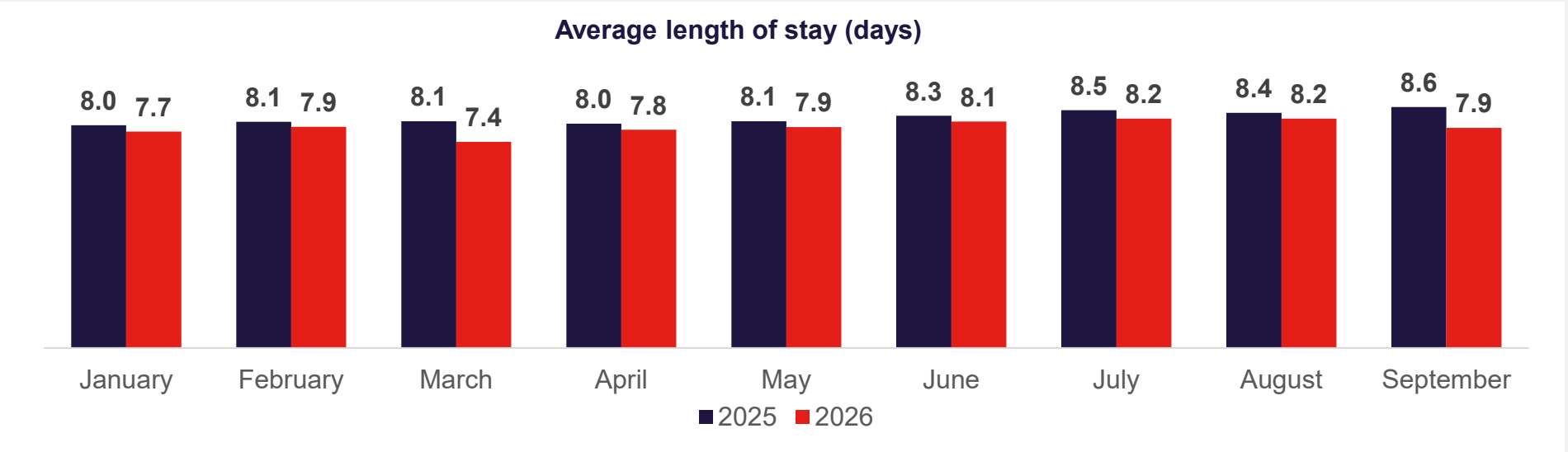
Year-to-date
2026: £393
vs.
2025: £390

Year-to-date growth
1%
(-2% in real terms)

- In person spend by inbound visitors averaged **£425** in September 2026, showing growth of 5% compared to September 2025 and a **2%** rise in real terms.
- Overall, YTD 2026 (January to September), visitors spent an average of **£393** per trip, up 1% on 2025 (but **down 2%** when taking inflation into account).

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 spend per trip is calculated using cardholder visits. Cardholder visits are adjusted monthly and so historic data may change, particularly in the most recent 2-3 months.

Average length of stay | Average stay duration in September was 7.9 days



Year-to-date
2026: 7.9 days
vs.
2025: 8.3 days

Year-to-date growth:
-4%

- Length of stay declined year-on-year in September 2026 with inbound visitors to Britain spending **7.9 days** on average, **down 9%** compared September 2025 when visitors stayed 8.6 days on average.
- Year-to-date (January – September 2026), inbound visitors stayed an average of **7.9 days**, **down 4%** from 8.3 days over the same period in 2025.

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. Average length of stay is calculated using cardholder visits. Cardholder visits are adjusted monthly and so historic data may change, particularly in the most recent 2-3 months.

Spend by key markets | The Netherlands and Brazil led September growth

Monthly % change in spend 2026 vs. 2025

Origin markets	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
Australia	-6%	-4%	-11%	-21%	-18%	-18%	-19%	-19%	-18%
Austria	5%	-8%	21%	-16%	4%	-9%	-5%	-1%	3%
Belgium	2%	27%	-13%	13%	18%	5%	15%	8%	17%
Brazil	9%	23%	2%	21%	38%	23%	29%	17%	30%
Canada	7%	14%	17%	11%	15%	6%	-0%	-3%	6%
China Mainland	-26%	31%	15%	8%	10%	9%	-2%	1%	9%
Denmark	-5%	3%	12%	3%	21%	6%	9%	2%	10%
France	2%	4%	19%	10%	9%	1%	5%	9%	7%
Germany	18%	29%	26%	3%	31%	1%	16%	7%	16%
Hong Kong SAR	-30%	-17%	-7%	-22%	-23%	-17%	-23%	-27%	-15%
India	-9%	-15%	-26%	-14%	-13%	-11%	-2%	-2%	0%
Ireland	12%	3%	10%	8%	6%	9%	5%	1%	4%
Italy	30%	29%	11%	27%	32%	20%	13%	21%	25%
Japan	-8%	-0%	1%	2%	1%	-10%	-14%	-17%	-1%
Netherlands	17%	22%	8%	32%	31%	13%	27%	23%	30%
New Zealand	0%	0%	-8%	-14%	-10%	-19%	-21%	-26%	-28%
Norway	6%	10%	20%	6%	21%	16%	14%	-2%	10%
Qatar	-1%	-32%	-2%	-56%	18%	-2%	1%	-5%	-10%
Saudi Arabia	-10%	-50%	74%	-40%	11%	-38%	-13%	-13%	-4%
South Korea	-24%	-18%	-14%	-14%	-15%	-12%	-14%	-27%	-13%
Spain	16%	16%	13%	20%	16%	19%	15%	13%	17%
Sweden	18%	21%	19%	32%	15%	14%	16%	12%	18%
Switzerland	8%	18%	10%	18%	20%	8%	8%	9%	12%
UAE	3%	-24%	43%	-8%	33%	3%	0%	13%	-0%
USA	2%	3%	5%	6%	7%	7%	0%	2%	12%

YTD spend 2026 vs. 2025

Origin markets	2026
Australia	-17%
Austria	-2%
Belgium	11%
Brazil	22%
Canada	7%
China Mainland	5%
Denmark	8%
France	7%
Germany	14%
Hong Kong SAR	-21%
India	-9%
Ireland	6%
Italy	22%
Japan	-6%
Netherlands	24%
New Zealand	-18%
Norway	11%
Qatar	-8%
Saudi Arabia	-16%
South Korea	-17%
Spain	16%
Sweden	18%
Switzerland	12%
UAE	6%
USA	5%

September 2026:

- Compared to September 2025, spend growth in September was led by **the Netherlands** (+30%) and **Brazil** (+30%).
- Other markets that saw double digit spend growth: **Italy** (+25%), **Sweden** (+18%), **Spain** (+17%), **Belgium** (+17%), **Germany** (+16%), **USA** (+12%), **Switzerland** (+12%), **Norway** (+10%) and **Denmark** (+10%).
- Several key long-haul markets saw double digit declines, likely contributing to shorter average stays: **New Zealand** (-28%), **Australia** (-18%), **Hong Kong SAR** (-15%), **South Korea** (-13%) and **Qatar** (-10%).

2026 YTD

- Year-to-date spend figures show the greatest spend growth is from **the Netherlands** (+24%), **Brazil** (+22%) and **Italy** (+22%).
- Largest year-on-year declines so far in 2026 have been from **Hong Kong SAR** (-21%), **New Zealand** (-18%), **South Korea** (-17%), **Australia** (-17%) and **Saudi Arabia** (-16%).

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 | The Netherlands and Italy led September visit growth

Monthly % change in cardholder visits 2026 vs. 2025

Origin markets	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
Australia	-5%	-6%	-19%	-23%	-22%	-21%	-20%	-20%	-22%
Austria	6%	-2%	15%	-3%	1%	-4%	-2%	0%	5%
Belgium	4%	23%	-14%	11%	13%	1%	10%	8%	10%
Brazil	4%	9%	-2%	16%	24%	13%	21%	15%	16%
Canada	6%	11%	6%	7%	7%	2%	-1%	-2%	1%
China Mainland	-9%	28%	13%	15%	12%	6%	1%	0%	3%
Denmark	-5%	-4%	0%	3%	12%	1%	6%	-1%	5%
France	2%	-1%	9%	8%	5%	0%	3%	10%	4%
Germany	19%	21%	20%	8%	22%	6%	14%	9%	10%
Hong Kong SAR	-22%	-9%	-7%	-13%	-16%	-17%	-18%	-23%	-19%
India	-9%	-15%	-26%	-13%	-11%	-9%	-4%	-5%	-10%
Ireland	7%	-4%	0%	3%	5%	3%	4%	2%	-1%
Italy	30%	26%	8%	34%	32%	20%	10%	19%	21%
Japan	0%	1%	-1%	5%	1%	-10%	-13%	-15%	-4%
Netherlands	15%	14%	-1%	24%	19%	8%	20%	21%	22%
New Zealand	5%	0%	-10%	-11%	-13%	-20%	-21%	-23%	-29%
Norway	5%	6%	10%	5%	9%	7%	6%	-4%	2%
Qatar	-4%	-22%	-40%	-52%	-5%	-20%	-9%	-12%	-15%
Saudi Arabia	3%	-34%	23%	-32%	-7%	-38%	-18%	-18%	-12%
South Korea	-19%	-14%	-16%	-14%	-16%	-16%	-17%	-25%	-19%
Spain	14%	7%	2%	26%	15%	17%	16%	14%	14%
Sweden	11%	13%	10%	22%	9%	9%	13%	12%	13%
Switzerland	11%	14%	1%	8%	6%	4%	7%	10%	-1%
UAE	0%	-14%	19%	4%	26%	-8%	-2%	10%	2%
USA	3%	5%	-1%	3%	2%	1%	-4%	-1%	4%

YTD cardholder visits 2026 vs. 2025

Origin markets	YTD
Australia	-19%
Austria	1%
Belgium	7%
Brazil	13%
Canada	3%
China Mainland	6%
Denmark	2%
France	5%
Germany	13%
Hong Kong SAR	-17%
India	-11%
Ireland	2%
Italy	21%
Japan	-5%
Netherlands	17%
New Zealand	-18%
Norway	5%
Qatar	-17%
Saudi Arabia	-18%
South Korea	-18%
Spain	14%
Sweden	12%
Switzerland	6%
UAE	4%
USA	1%

September 2026:

- As with spend, **the Netherlands** (+22%) shows the strongest growth in cardholder visits in September, followed by **Italy** (+21%).
- Other markets seeing double digit growth in volume in September: **Brazil** (+16%), **Spain** (+14%), **Sweden** (+13%), **Belgium** (+10%) and **Germany** (+10%).
- Steepest falls were seen from **New Zealand** (-29%), **Australia** (-22%), **Hong Kong SAR** (-19%), **South Korea** (-19%), **Qatar** (-15%) and **Saudi Arabia** (-12%).

2026 YTD:

- The three fastest growing markets so far this year are all European: **Italy** (+21%), **the Netherlands** (+17%) and **Spain** (+14%).
- Fastest growing long-haul markets: **Brazil** (+13%) and **China Mainland** (+6%).
- Steepest YTD declines in visits were seen from **Australia** (-19%), **Saudi Arabia** (-18%), **New Zealand** (-18%), **South Korea** (-18%), **Qatar** (-17%) and **Hong Kong SAR** (-17%).

Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included.

Spend category | Nine categories saw growth in September, including Fuel which grew 22% year-on-year

2026 vs 2025

Spend category	January	February	March	April	May	June	July	August	September
Automotive	0%	0%	5%	-5%	1%	15%	2%	-12%	-8%
Cash Withdrawal	-17%	-16%	-4%	-15%	-16%	-19%	-14%	-13%	-6%
Drug Stores & Pharmacies	8%	-3%	9%	-4%	8%	-3%	3%	0%	6%
Entertainment	4%	7%	1%	-6%	4%	-6%	-7%	0%	6%
Food & Grocery	4%	5%	7%	-0%	7%	-4%	-2%	-1%	2%
Fuel	-1%	-5%	12%	11%	17%	2%	6%	11%	22%
Home Improvement & Supply	10%	5%	4%	4%	8%	1%	-8%	8%	11%
Hotels & Lodging	-6%	-7%	3%	-0%	7%	-0%	-0%	-1%	6%
Restaurants & Dining	7%	6%	10%	6%	12%	1%	3%	4%	10%
Retail	3%	-0%	17%	2%	18%	7%	4%	3%	8%
Transportation	3%	4%	7%	2%	8%	1%	4%	4%	9%
Travel Services	-5%	-12%	-3%	5%	-3%	-9%	-8%	-0%	-0%

2026 vs 2025

Spend category	YTD 2026
Automotive	-1%
Cash Withdrawal	-13%
Drug Stores & Pharmacies	3%
Entertainment	-1%
Food & Grocery	1%
Fuel	10%
Home Improvement & Supply	5%
Hotels & Lodging	1%
Restaurants & Dining	6%
Retail	7%
Transportation	5%
Travel Services	-3%

- **Fuel** saw the greatest monthly increase in September 2026 vs. September 2025 (+22%), followed by **Home Improvements & Supply** (+11%), **Restaurants & Dining** (+10%), **Transportation** (+9%) and **Retail** (+8%).
- **Automotive** (-8%) saw the greatest year-on-year decline for September, with **Cash Withdrawals** (-13%) seeing the largest decline for the YTD.
- **Fuel** (+10%), **Retail** (+7%) and **Restaurants & Dining** (+6%) have seen the greatest increases so far this 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.

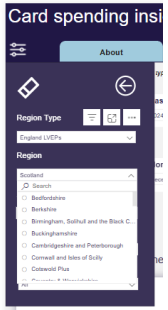
Appendix

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 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 **2025**, **64%** of payment transactions in the UK were made using cards, **10%** using direct debit and **8%** using cash according to UK Finance's Payment markets summary (PDF, 856KB).
- 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.