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### This report looks at the following areas:

- Has the downturn affected the number of plastic payments cards in issue?
- What is holding back the use of plastic cards?
- Is the government levy holding back credit card ownership in Rol?
- Have consumers embraced contactless payment technology?
- When and how do consumers use their plastic payment cards?

The economic downturn had a profound effect on Irish consumers' attitudes towards credit, debt and personal finance, and this impacted upon their ownership and usage of plastic payment cards. In particular, ownership and usage of credit cards declined, with clear signs that people switched spending to debit cards.

Although economic recovery is now underway, there is much to suggest that the changed perceptions towards these two different payment options will remain: while credit cards are to be used with a degree of caution and prudence, debit cards are increasingly seen as an everyday, informal means of payment that is appropriate for all situations and transaction types.

This report examines the plastic cards – including credit, debit, charge, rewards and store cards – that Irish consumers own and use.



"The downturn of credit cards in issue in Ireland, and growth in the level of debit card usage highlights that increasingly Irish consumers are living within their means and reducing their reliance on credit. Moving forward this could see credit card providers add more incentives to their offerings to help drive usage."

– Brian O'Connor, Production Manager

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