

Credit Card benefits: Consumers' expectations are higher than ever.

A survey of 10,300 participants conducted between December 2024 and April 2025, across nine countries, found that:

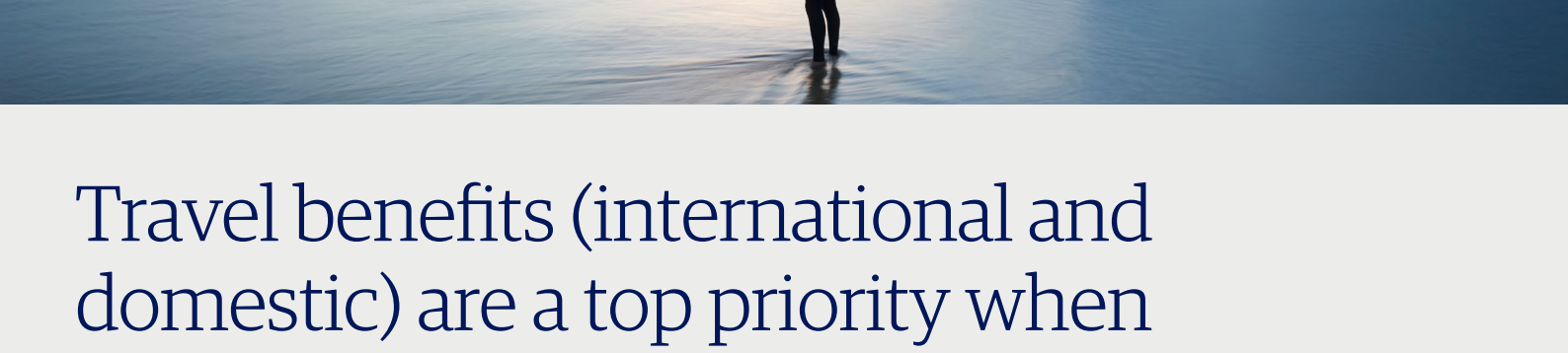
Travel remains the most significant benefit category, but is not enough on its own.

Consumers love travel perks. So much so, it's often their reason for taking out a Credit Card. But they still want benefits in other categories.

The figures below capture the share of consumers that would like to see more benefits in each category.

- Travel**
- Shopping & Fashion**
- Entertainment**
- Dining**
- Technology**
- Education**

Travel



Travel benefits (international and domestic) are a top priority when choosing a Credit Card.



Most desired travel benefits

- 75%** Discounts from airlines on the price of flights
- 67%** Discounts on tours, activities and attractions
- 66%** Access to airport lounges worldwide
- 65%** Discounts on hotels bookings from Booking.com website

"Every year – once or twice a year – we go abroad or visit local places too. That's why we have Credit Cards, because we want to travel more."
PARTICIPANT, BRAZIL

Shopping & Fashion



Consumers want benefits across retailers they consider trendy, affordable or aspirational and are open to a range of benefits.



Most desired shopping benefits

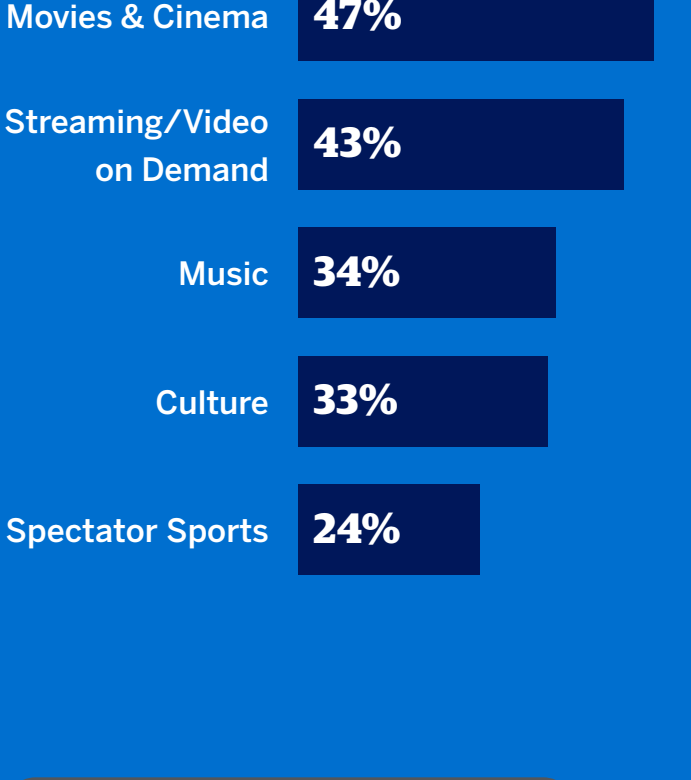
- 75%** Discounts on products in store and/or online in department stores
- 74%** Discounts on products in store/online at a designer outlet

"I love to shop online. I think most people do. I scroll online for any trending skincare, makeup, fashion."
PARTICIPANT, SOUTH KOREA

Entertainment



With such diverse interests, a mix of entertainment benefits, has the power to engage and delight.

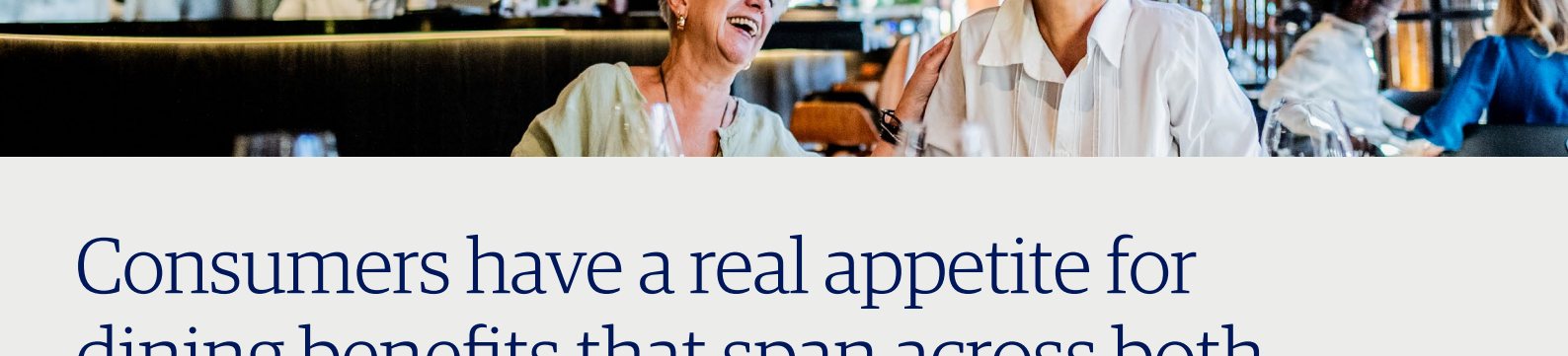


Most desired entertainment benefits

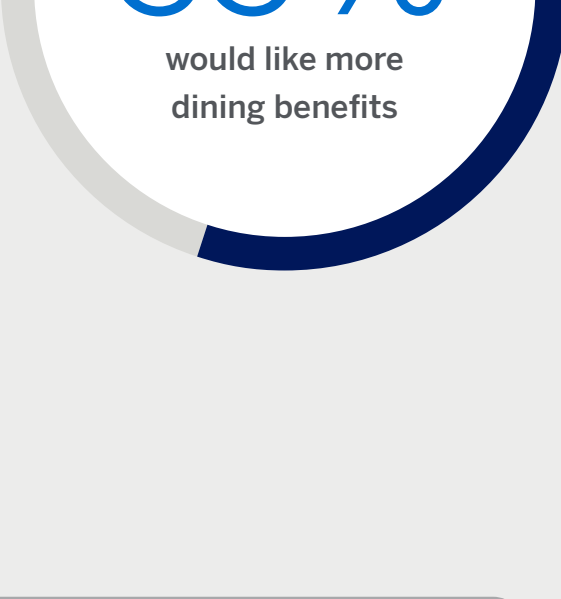
- 60%** Early access to tickets for concerts, festivals, theatre and sport **inside** my country
- 59%** Discounts on streaming and video on demand subscriptions
- 58%** Early access to tickets for concerts, festivals, theatre and sport **outside** my country

"My husband was upset when he missed this one game. If it came with priority tickets, he'd get a new Card in a heartbeat."
PARTICIPANT, TURKEY

Dining



Consumers have a real appetite for dining benefits that span across both eating out and delivery.

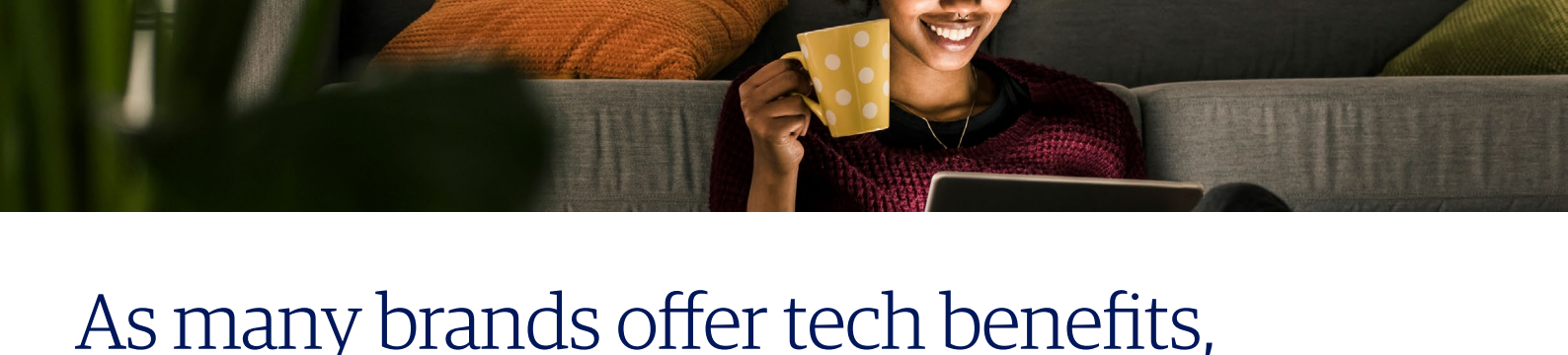


Most desired dining benefits

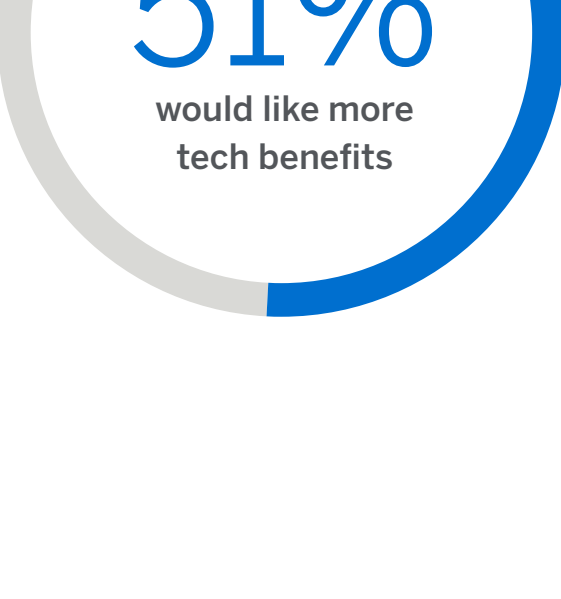
- 75%** Discounts on dining out at restaurants
- 74%** Discounts on grocery delivery, takeaway, food delivery apps

"I enjoy going out for a good meal – it's nice to have an evening off. But I also don't like spending a lot of money on food when we go out. So, we tend to choose more affordable places. If we can get 25% off on a meal, that would really appeal to me."
PARTICIPANT, SOUTH AFRICA

Technology



As many brands offer tech benefits, consumers now expect a variety of discounts and experiences.



Most desired technology/app/website benefits

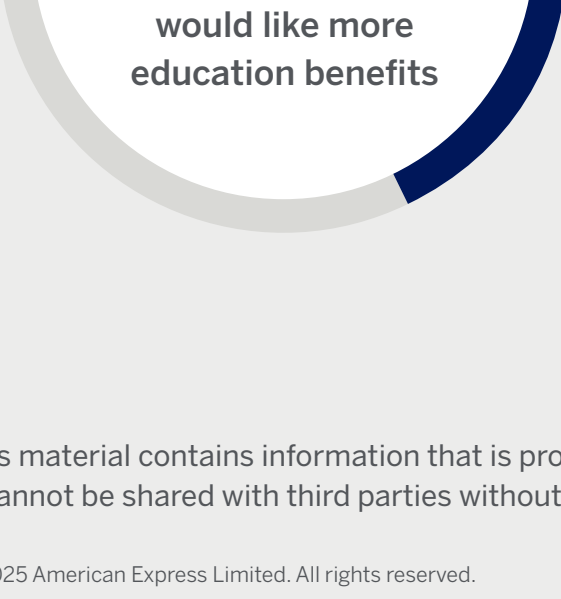
- 74%** Discounts on grocery delivery/takeaway/food delivery apps
- 59%** Discounts on streaming and video on demand subscriptions

"With one of my Cards, I get a 30% discount on streaming subscriptions and a 10% discount on major food delivery apps."
PARTICIPANT, MALAYSIA

Education



Aspirational consumers value education and look for value on courses that give them valuable professional or life skills.



"I'd definitely use discounts on online classes, especially if they were around AI, coding or VR."
PARTICIPANT, PERU

"I'm passionate about personal development and continually seek opportunities to grow both personally and professionally."
PARTICIPANT, NIGERIA