

Consumer Credit in Australia

Market Direction | 2024-11-21 | 14 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €995.00
- Multiple User License (1 Site) €1990.00
- Multiple User License (Global) €2985.00

Report description:

Gross lending of consumer credit in Australia, which does not include mortgages/housing, is growing in 2024, albeit more slowly compared to the 5% increase recorded the previous year. Gross lending is growing across most categories, apart from card lending. In particular, after a notable decline of 17% in 2023, the value of gross lending on education has recovered in 2024. Statistics reported by the Australian Department of Education show that since 2020, the number of commencing or new domestic...

Euromonitor International's Consumer Credit in Australia report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Table of Contents:

Consumer Credit in Australia
Euromonitor International
November 2024

List Of Contents And Tables

CONSUMER CREDIT IN AUSTRALIA

KEY DATA FINDINGS

2024 DEVELOPMENTS

Consumer credit shows signs of slowing after significant growth in 2023

More stable interest rates in 2024 help consumers repay debt

Growth of BNPL starts to slow amidst economic downturn and tightening regulation

PROSPECTS AND OPPORTUNITIES

Outstanding balance set to steadily increase over the forecast period

Alternative lenders expected to gain further share as consumers look for competitive deals

Auto lending set to stagnate over the forecast period

CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2019-2024

Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2019-2024

Table 3 Consumer Credit: Gross Lending by Category: Value 2019-2024

Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2019-2024

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2024-2029

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2024-2029

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029

CONSUMER LENDING IN AUSTRALIA

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture

Australian government implements new measures to provide some relief to student debt holders

Non-major bank home loan providers cut their rates despite no changes to the cash rate

Major banks call for reform in lending restrictions to ease access to loans for first home buyers

What next for consumer lending?

MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2019-2024

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2019-2024

Table 11 Consumer Lending: Gross Lending by Category: Value 2019-2024

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2019-2024

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2024-2029

Table 18 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2024-2029

Table 19 Forecast Consumer Lending: Gross Lending by Category: Value 2024-2029

Table 20 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2024-2029

DISCLAIMER

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

SOURCES

Summary 1 Research Sources

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Consumer Credit in Australia

Market Direction | 2024-11-21 | 14 pages | Euromonitor

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€995.00
	Multiple User License (1 Site)	€1990.00
	Multiple User License (Global)	€2985.00
	VAT	
	Total	

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	Phone*	
First Name*	Last Name*	
Job title*		
Company Name*	EU Vat / Tax ID / NIP number*	
Address*	City*	
Zip Code*	Country*	
	Date	2026-02-11
	Signature	

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com