		Q3 14	Q2 15	Q3 15	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		18,510	18,977	19,065	+0.5%	+3.0%
Total number of credit card transactions ('000)		123,077	128,583	131,799	+2.5%	+7.1%
of which	Retail sales	121,802	127,340	130,528	+2.5%	+7.2%
	of which Hong Kong spending	107,647	109,518	112,196	+2.4%	+4.2%
	Overseas spending	14,155	17,822	18,332	+2.9%	+29.5%
	Cash advances	1,275	1,244	1,272	+2.2%	-0.3%
Total value of credit card transactions (\$HK Mn)		137,842	143,747	142,378	-1.0%	+3.3%
of which	Retail sales	127,667	134,292	132,480	-1.3%	+3.8%
	of which Hong Kong spending	105,317	110,321	108,377	-1.8%	+2.9%
	Overseas spending	22,350	23,971	24,103	+0.5%	+7.8%
	Cash advances	10,175	9,455	9,898	+4.7%	-2.7%
Total number	of debit card transactions					
for retail sales/bill payments ('000)		28,538	30,913	30,754	-0.5%	+7.8%
Total value o	f debit card transactions					
for retail sales/bill payments (\$HK Mn)		57,527	64,932	65,397	+0.7%	+13.7%

## Statistics of Payment Cards Issued in Hong Kong for Third Quarter 2015

Note: Please refer to Notes to Press Release for explanations of the statistics.