

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2021<sup>(1)</sup>

	Q4 20	Q3 21	Q4 21	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,369	19,182	<b>19,049</b>	-0.7%	-1.6%
Total number of credit card transactions ('000)	222,241	232,539	<b>232,663</b>	+0.1%	+4.7%
<i>of which</i> Retail sales	220,241	230,485	<b>230,584</b>	+0.0%	+4.7%
of which Hong Kong spending	193,625	200,732	<b>198,391</b>	-1.2%	+2.5%
Overseas spending	26,617	29,754	<b>32,193</b>	+8.2%	+21.0%
Cash advances	1,999	2,054	<b>2,079</b>	+1.2%	+4.0%
Total value of credit card transactions (\$HK Mn)	169,360	177,276	<b>198,255</b>	+11.8%	+17.1%
<i>of which</i> Retail sales	159,365	167,149	<b>188,404</b>	+12.7%	+18.2%
of which Hong Kong spending	140,781	143,226	<b>163,462</b>	+14.1%	+16.1%
Overseas spending	18,583	23,924	<b>24,941</b>	+4.3%	+34.2%
Cash advances	9,995	10,127	<b>9,852</b>	-2.7%	-1.4%
Total number of debit card transactions for retail sales/bill payments ('000)	38,886	43,616	<b>44,426</b>	+1.9%	+14.2%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	78,252	72,038	<b>77,632</b>	+7.8%	-0.8%

*Notes:*

1. Please refer to Notes to Press Release for explanations of the statistics. The figures may not add up due to rounding.