

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2022⁽¹⁾

	Q4 21	Q3 22	Q4 22	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,049	19,615	19,489	-0.6%	+2.3%
Total number of credit card transactions ('000)	232,663	242,792	247,652	+2.0%	+6.4%
<i>of which</i> Retail sales	230,584	240,938	245,734	+2.0%	+6.6%
of which Hong Kong spending	198,391	199,059	199,673	+0.3%	+0.6%
Overseas spending	32,193	41,879	46,061	+10.0%	+43.1%
Cash advances	2,079	1,855	1,918	+3.4%	-7.7%
Total value of credit card transactions (\$HK Mn)	198,255	193,270	215,907	+11.7%	+8.9%
<i>of which</i> Retail sales	188,404	185,461	207,193	+11.7%	+10.0%
of which Hong Kong spending	163,462	150,159	168,080	+11.9%	+2.8%
Overseas spending	24,941	35,302	39,113	+10.8%	+56.8%
Cash advances	9,852	7,809	8,714	+11.6%	-11.5%
Total number of debit card transactions for retail sales/bill payments ('000)	44,426	45,969	47,580	+3.5%	+7.1%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	77,632	69,582	75,972	+9.2%	-2.1%

Notes:

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