

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2024⁽¹⁾

	Q4 23	Q3 24	Q4 24	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,691	20,299	20,945	+3.2%	+6.4%
Total number of credit card transactions ('000)	303,147	329,097	339,269	+3.1%	+11.9%
<i>of which</i> Retail sales	301,152	327,099	337,207	+3.1%	+12.0%
of which Hong Kong spending	243,356	246,085	250,868	+1.9%	+3.1%
Overseas spending	57,797	81,014	86,339	+6.6%	+49.4%
Cash advances	1,995	1,997	2,062	+3.2%	+3.4%
Total value of credit card transactions (\$HK Mn)	244,907	248,818	271,377	+9.1%	+10.8%
<i>of which</i> Retail sales	235,168	239,855	262,111	+9.3%	+11.5%
of which Hong Kong spending	179,659	164,002	182,825	+11.5%	+1.8%
Overseas spending	55,509	75,852	79,286	+4.5%	+42.8%
Cash advances	9,739	8,964	9,265	+3.4%	-4.9%
Total number of debit card transactions for retail sales/bill payments ('000)	48,646	54,020	55,503	+2.7%	+14.1%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	73,114	68,432	72,973	+6.6%	-0.2%

Notes:

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