

Statistics of SVF Schemes Issued by SVF Licensees for Third Quarter 2025⁽¹⁾

	Q3 2024	Q2 2025	Q3 2025	Quarterly Change	Year-on-year Change
Total number of SVF accounts in use ('000)	77,469	82,753	83,397	0.8%	7.7%
Total number of transactions ('000)	2,060,010	2,128,202	2,138,406	0.5%	3.8%
<i>of which</i> Spending Payment	1,728,188	1,775,813	1,784,243	0.5%	3.2%
<i>of which</i> Point-of-sale	1,542,456	1,549,758	1,557,481	0.5%	1.0%
Online	185,733	226,055	226,762	0.3%	22.1%
P2P Funds Transfer	42,575	50,008	51,968	3.9%	22.1%
Withdrawal ⁽²⁾	57,158	67,128	70,544	5.1%	23.4%
Add Value ⁽³⁾	232,088	235,253	231,650	-1.5%	-0.2%
Total value of transactions (HK\$ Mn)	237,036	285,821	268,861	-5.9%	13.4%
<i>of which</i> Spending Payment	62,806	72,211	75,748	4.9%	20.6%
<i>of which</i> Point-of-sale	44,420	43,424	45,185	4.1%	1.7%
Online	18,386	28,787	30,562	6.2%	66.2%
P2P Funds Transfer	19,419	20,026	16,538	-17.4%	-14.8%
Withdrawal ⁽²⁾	54,655	72,953	65,421	-10.3%	19.7%
Add Value ⁽³⁾	100,156	120,630	111,153	-7.9%	11.0%
Total SVF float and deposit (HK\$ Mn)	18,532	20,369	20,717	1.7%	11.8%

Notes

- Individual figures may not add up to the total due to rounding. Figures may be subject to subsequent adjustment.
- “Withdrawal” includes ATM cash withdrawal, funds transfer to the accounts of other financial institutions, outward remittance, etc. Before Q1/2025, SVF transactions data comprise “point-of-sale spending payment”, “online spending payment”, “P2P funds transfer” and “add value”. Following the publication of “withdrawal” transactions, certain transactions that were previously classified as “point-of-sale spending payment”, “online spending payment” or “P2P funds transfer” are now classified as “withdrawal” to reflect the relevant nature of such transactions. Figures for

Q3/2024 have been adjusted accordingly from those released in December 2024 to facilitate cross-period comparison.

3. Starting from the statistics for Q1/2022, the HKMA began to publish “add value” transactions data to provide more information regarding SVF transactions. Following the publication of “add value” transactions, transactions relating to certain receipts of online spending payment and P2P funds transfer that were previously counted under “online spending payment” or “P2P funds transfer” are now counted under “add value” to reflect the relevant nature of such transactions.