

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

	Q4 2024	Q3 2025	Q4 2025	Quarterly Change	Year-on-year Change
Total number of SVF accounts in use ('000)	79,795	83,427	86,401	3.6%	8.3%
Total number of transactions ('000)	2,264,146	2,138,407	2,280,110	6.6%	0.7%
<i>of which</i> Spending Payment	1,914,974	1,784,243	1,910,316	7.1%	-0.2%
<i>of which</i> Point-of-sale	1,593,920	1,557,476	1,642,301	5.4%	3.0%
Online	321,054	226,767	268,015	18.2%	-16.5%
P2P Funds Transfer	44,934	51,970	53,579	3.1%	19.2%
Withdrawal ⁽²⁾	62,211	70,544	73,007	3.5%	17.4%
Add Value ⁽³⁾	242,027	231,649	243,208	5.0%	0.5%
Total value of transactions (HK\$ Mn)	285,471	268,864	272,404	1.3%	-4.6%
<i>of which</i> Spending Payment	68,244	75,748	81,854	8.1%	19.9%
<i>of which</i> Point-of-sale	46,781	45,184	47,526	5.2%	1.6%
Online	21,463	30,564	34,328	12.3%	59.9%
P2P Funds Transfer	26,699	16,544	16,501	-0.3%	-38.2%
Withdrawal ⁽²⁾	70,497	65,420	60,568	-7.4%	-14.1%
Add Value ⁽³⁾	120,031	111,153	113,481	2.1%	-5.5%
Total SVF float and deposit (HK\$ Mn)	19,123	20,717	21,563	4.1%	12.8%

Notes

1. Individual figures may not add up to the total due to rounding. Figures may be subject to subsequent adjustment.
2. "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.
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.