

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2025⁽¹⁾

	Q4 24	Q3 25	Q4 25	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	20,945	25,082	28,987	+15.6%	+38.4%
Total number of credit card transactions ('000)	339,269	382,615	393,962	+3.0%	+16.1%
<i>of which</i> Retail sales	337,207	380,549	391,846	+3.0%	+16.2%
of which Hong Kong spending	250,868	272,785	279,454	+2.4%	+11.4%
Overseas spending	86,339	107,764	112,392	+4.3%	+30.2%
Cash advances	2,062	2,065	2,116	+2.5%	+2.7%
Total value of credit card transactions (\$HK Mn)	271,377	285,551	311,572	+9.1%	+14.8%
<i>of which</i> Retail sales	262,111	276,425	301,964	+9.2%	+15.2%
of which Hong Kong spending	182,825	173,335	201,615	+16.3%	+10.3%
Overseas spending	79,286	103,090	100,349	-2.7%	+26.6%
Cash advances	9,265	9,126	9,608	+5.3%	+3.7%
Total number of debit card transactions for retail sales/bill payments ('000)	55,503	52,308	53,703	+2.7%	-3.2%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	72,973	62,742	69,618	+11.0%	-4.6%

Notes:

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