

Statistics of Payment Cards Issued in Hong Kong for First Quarter 2020<sup>(1)</sup>

	Q1 19	Q4 19	Q1 20	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,490	19,708	<b>19,609</b>	-0.5%	+0.6%
Total number of credit card transactions ('000)	191,616	213,730	<b>202,989</b>	-5.0%	+5.9%
<i>of which</i> Retail sales	189,332	211,291	<b>201,006</b>	-4.9%	+6.2%
of which Hong Kong spending	162,713	177,521	<b>170,544</b>	-3.9%	+4.8%
Overseas spending	26,619	33,771	<b>30,462</b>	-9.8%	+14.4%
Cash advances	2,284	2,439	<b>1,983</b>	-18.7%	-13.2%
Total value of credit card transactions (\$HK Mn)	193,200	191,367	<b>170,386</b>	-11.0%	-11.8%
<i>of which</i> Retail sales	181,028	178,634	<b>158,604</b>	-11.2%	-12.4%
of which Hong Kong spending	152,187	144,240	<b>131,536</b>	-8.8%	-13.6%
Overseas spending	28,840	34,393	<b>27,068</b>	-21.3%	-6.1%
Cash advances	12,172	12,733	<b>11,782</b>	-7.5%	-3.2%
Total number of debit card transactions for retail sales/bill payments ('000) <sup>(2)</sup>	38,815	46,277	<b>37,812</b>	-18.3%	-2.6%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	90,232	84,689	<b>85,423</b>	+0.9%	-5.3%

*Notes:*

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

2. Figure for Q1 2019 has been adjusted from that released in June 2019 to reflect reclassification of certain debit card transactions as retail sales/bill payments.