

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2023<sup>(1)</sup>

	Q4 22	Q3 23	Q4 23	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,489	19,540	<b>19,691</b>	+0.8%	+1.0%
Total number of credit card transactions ('000)	247,652	275,183	<b>303,147</b>	+10.2%	+22.4%
<i>of which</i> Retail sales	245,734	273,240	<b>301,152</b>	+10.2%	+22.6%
of which Hong Kong spending	199,673	217,098	<b>243,356</b>	+12.1%	+21.9%
Overseas spending	46,061	56,142	<b>57,797</b>	+2.9%	+25.5%
Cash advances	1,918	1,944	<b>1,995</b>	+2.6%	+4.0%
Total value of credit card transactions (\$HK Mn)	215,907	226,562	<b>244,907</b>	+8.1%	+13.4%
<i>of which</i> Retail sales	207,193	217,429	<b>235,168</b>	+8.2%	+13.5%
of which Hong Kong spending	168,080	160,756	<b>179,659</b>	+11.8%	+6.9%
Overseas spending	39,113	56,673	<b>55,509</b>	-2.1%	+41.9%
Cash advances	8,714	9,133	<b>9,739</b>	+6.6%	+11.8%
Total number of debit card transactions for retail sales/bill payments ('000)	47,580	45,705	<b>48,646</b>	+6.4%	+2.2%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	75,972	68,201	<b>73,114</b>	+7.2%	-3.8%

*Notes:*

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