		Q3 23	Q2 24	Q3 24	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		19,540	19,894	20,299	+2.0%	+3.9%
Total number of credit card transactions ('000)		275,183	322,059	329,097	+2.2%	+19.6%
of which	Retail sales	273,240	320,061	327,099	+2.2%	+19.7%
	of which Hong Kong spending	217,098	247,654	246,085	-0.6%	+13.4%
	Overseas spending	56,142	72,407	81,014	+11.9%	+44.3%
	Cash advances	1,944	1,999	1,997	-0.1%	+2.8%
Total value of credit card transactions (\$HK Mn)		226,562	239,201	248,818	+4.0%	+9.8%
of which	Retail sales	217,429	230,172	239,855	+4.2%	+10.3%
	of which Hong Kong spending	160,756	165,554	164,002	-0.9%	+2.0%
	Overseas spending	56,673	64,617	75,852	+17.4%	+33.8%
	Cash advances	9,133	9,030	8,964	-0.7%	-1.9%
Total number of debit card transactions for retail sales/bill payments ('000)		45,705	51,776	54,020	+4.3%	+18.2%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		68,201	66,780	68,432	+2.5%	+0.3%

## Statistics of Payment Cards Issued in Hong Kong for Third Quarter 2024<sup>(1)</sup>

Notes:

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