

**Statistics of SVF Schemes Issued by SVF Licensees for Fourth Quarter 2024<sup>(1)</sup>**

	Q4 2023	Q3 2024	Q4 2024	Quarterly Change	Year-on-year Change
Total number of SVF accounts in use ('000)	<b>71,428</b>	<b>77,471</b>	<b>79,782</b>	3.0%	11.7%
Total number of transactions ('000)	<b>2,026,569</b>	<b>2,017,168</b>	<b>2,217,778</b>	9.9%	9.4%
<i>of which</i> Spending Payment	<b>1,756,752</b>	<b>1,734,211</b>	<b>1,921,764</b>	10.8%	9.4%
<i>of which Point-of-sale</i>	1,565,603	1,542,704	1,594,185	3.3%	1.8%
<i>Online</i>	191,149	191,507	327,579	71.1%	71.4%
P2P Funds Transfer	<b>49,749</b>	<b>54,865</b>	<b>58,174</b>	6.0%	16.9%
Add Value <sup>(2)</sup>	<b>220,068</b>	<b>228,092</b>	<b>237,840</b>	4.3%	8.1%
Total value of transactions (HK\$ Mn)	<b>164,496</b>	<b>188,754</b>	<b>223,627</b>	18.5%	35.9%
<i>of which</i> Spending Payment	<b>69,058</b>	<b>72,795</b>	<b>81,215</b>	11.6%	17.6%
<i>of which Point-of-sale</i>	43,821	44,799	47,194	5.3%	7.7%
<i>Online</i>	25,237	27,996	34,021	21.5%	34.8%
P2P Funds Transfer	<b>13,691</b>	<b>17,263</b>	<b>23,912</b>	38.5%	74.7%
Add Value <sup>(2)</sup>	<b>81,747</b>	<b>98,696</b>	<b>118,500</b>	20.1%	45.0%
Total SVF float and deposit (HK\$ Mn)	<b>17,222</b>	<b>18,532</b>	<b>19,123</b>	3.2%	11.0%

**Notes**

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