

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

	Q1 24	Q4 24	Q1 25	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,984	20,945	21,881	+4.5%	+9.5%
Total number of credit card transactions ('000)	302,343	339,269	332,438	-2.0%	+10.0%
<i>of which</i> Retail sales	300,385	337,207	330,417	-2.0%	+10.0%
of which Hong Kong spending	240,013	250,868	245,007	-2.3%	+2.1%
Overseas spending	60,372	86,339	85,410	-1.1%	+41.5%
Cash advances	1,958	2,062	2,021	-2.0%	+3.2%
Total value of credit card transactions (\$HK Mn)	252,792	271,377	274,068	+1.0%	+8.4%
<i>of which</i> Retail sales	243,511	262,111	265,117	+1.1%	+8.9%
of which Hong Kong spending	185,189	182,825	186,094	+1.8%	+0.5%
Overseas spending	58,322	79,286	79,023	-0.3%	+35.5%
Cash advances	9,280	9,265	8,950	-3.4%	-3.6%
Total number of debit card transactions for retail sales/bill payments ('000)	48,299	55,503	54,482	-1.8%	+12.8%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	75,278	72,973	73,796	+1.1%	-2.0%

Notes:

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