

Statistics of SVF Schemes Issued by SVF Licensees for Second Quarter 2025⁽¹⁾

	Q2 2024	Q1 2025	Q2 2025	Quarterly Change	Year-on-year Change
Total number of SVF accounts in use ('000)	75,362	80,888	82,753	2.3%	9.8%
Total number of transactions ('000)	2,005,229	2,091,252	2,128,202	1.8%	6.1%
<i>of which</i> Spending Payment	1,690,572	1,742,075	1,775,813	1.9%	5.0%
<i>of which</i> Point-of-sale	1,502,586	1,531,699	1,549,758	1.2%	3.1%
Online	187,986	210,376	226,055	7.5%	20.3%
P2P Funds Transfer	39,836	48,259	50,008	3.6%	25.5%
Withdrawal ⁽²⁾	52,714	63,395	67,128	5.9%	27.3%
Add Value ⁽³⁾	222,107	237,523	235,253	-1.0%	5.9%
Total value of transactions (HK\$ Mn)	217,021	288,365	285,821	-0.9%	31.7%
<i>of which</i> Spending Payment	58,345	66,855	72,211	8.0%	23.8%
<i>of which</i> Point-of-sale	42,359	46,004	43,424	-5.6%	2.5%
Online	15,986	20,851	28,787	38.1%	80.1%
P2P Funds Transfer	16,753	23,515	20,026	-14.8%	19.5%
Withdrawal ⁽²⁾	50,877	74,794	72,953	-2.5%	43.4%
Add Value ⁽³⁾	91,046	123,202	120,630	-2.1%	32.5%
Total SVF float and deposit (HK\$ Mn)	17,906	19,485	20,369	4.5%	13.8%

Notes

1. Individual figures may not add up to the total due to rounding. Figures may be subject to subsequent adjustment.
2. "Withdrawal" includes ATM cash withdrawal, funds transfer to the accounts of other financial institutions, outward remittance, etc. Before Q1/2025, SVF transactions data comprise "point-of-sale spending payment", "online spending payment", "P2P funds transfer" and "add value". Following the publication of "withdrawal" transactions, certain transactions that were previously classified as "point-of-sale spending payment", "online spending payment" or "P2P funds transfer" are now classified as "withdrawal" to reflect the relevant nature of such transactions. Figures for

Q2/2024 have been adjusted accordingly from those released in September 2024 to facilitate cross-period comparison.

3. 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.