

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

	Q2 24	Q1 25	Q2 25	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,894	21,881	22,801	+4.2%	+14.6%
Total number of credit card transactions ('000)	322,059	332,438	360,110	+8.3%	+11.8%
<i>of which</i> Retail sales	320,061	330,417	358,093	+8.4%	+11.9%
of which Hong Kong spending	247,654	245,007	260,160	+6.2%	+5.0%
Overseas spending	72,407	85,410	97,933	+14.7%	+35.3%
Cash advances	1,999	2,021	2,017	-0.2%	+0.9%
Total value of credit card transactions (\$HK Mn)	239,201	274,068	268,353	-2.1%	+12.2%
<i>of which</i> Retail sales	230,172	265,117	259,354	-2.2%	+12.7%
of which Hong Kong spending	165,554	186,094	168,149	-9.6%	+1.6%
Overseas spending	64,617	79,023	91,205	+15.4%	+41.1%
Cash advances	9,030	8,950	8,999	+0.5%	-0.3%
Total number of debit card transactions for retail sales/bill payments ('000)	51,776	54,482	57,863	+6.2%	+11.8%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	66,780	73,796	66,455	-9.9%	-0.5%

Notes:

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