

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

	Q3 24	Q2 25	Q3 25	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	20,299	22,801	25,082	+10.0%	+23.6%
Total number of credit card transactions ('000)	329,097	360,110	382,615	+6.2%	+16.3%
<i>of which</i> Retail sales	327,099	358,093	380,549	+6.3%	+16.3%
of which Hong Kong spending	246,085	260,160	272,785	+4.9%	+10.8%
Overseas spending	81,014	97,933	107,764	+10.0%	+33.0%
Cash advances	1,997	2,017	2,065	+2.4%	+3.4%
Total value of credit card transactions (\$HK Mn)	248,818	268,353	285,551	+6.4%	+14.8%
<i>of which</i> Retail sales	239,855	259,354	276,425	+6.6%	+15.2%
of which Hong Kong spending	164,002	168,149	173,335	+3.1%	+5.7%
Overseas spending	75,852	91,205	103,090	+13.0%	+35.9%
Cash advances	8,964	8,999	9,126	+1.4%	+1.8%
Total number of debit card transactions for retail sales/bill payments ('000)	54,020	57,863	52,308	-9.6%	-3.2%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	68,432	66,455	62,742	-5.6%	-8.3%

Notes:

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