

Statistics of Payment Cards Issued in Hong Kong for First Quarter 2026<sup>(1)</sup>

	Q1 25	Q4 25	Q1 26	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000) <sup>(2)</sup>	21,881	27,271	<b>29,181</b>	+7.0%	+33.4%
Total number of credit card transactions ('000)	332,438	393,962	<b>384,936</b>	-2.3%	+15.8%
<i>of which</i> Retail sales	330,417	391,846	<b>382,880</b>	-2.3%	+15.9%
of which Hong Kong spending	245,007	279,454	<b>276,659</b>	-1.0%	+12.9%
Overseas spending	85,410	112,392	<b>106,221</b>	-5.5%	+24.4%
Cash advances	2,021	2,116	<b>2,056</b>	-2.8%	+1.7%
Total value of credit card transactions (\$HK Mn)	274,068	311,572	<b>311,338</b>	-0.1%	+13.6%
<i>of which</i> Retail sales	265,117	301,964	<b>301,842</b>	-0.0%	+13.9%
of which Hong Kong spending	186,094	201,615	<b>211,529</b>	+4.9%	+13.7%
Overseas spending	79,023	100,349	<b>90,313</b>	-10.0%	+14.3%
Cash advances	8,950	9,608	<b>9,496</b>	-1.2%	+6.1%
Total number of debit card transactions for retail sales/bill payments ('000)	54,482	53,703	<b>52,646</b>	-2.0%	-3.4%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	73,796	69,618	<b>70,771</b>	+1.7%	-4.1%

*Notes:*

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

2. Figure for Q4/2025 has been adjusted from those released in March 2026 due to subsequent data update.