

**Thematic survey on unsecured personal loans**  
(position as at 31 December 2024)

In 2025, the Registrar of Money Lenders conducted a thematic survey on all licensed money lenders on unsecured personal loans <sup>(Note 1)</sup> entered into in 2024. Major findings are set out in the following tables.

**Basic information**

		Position as at 31 December 2024	
		(Licensed money lenders with unsecured personal loans amounting to HK\$10 million or above)	(All licensed money lenders)
Number of licensed money lenders		323	
Total amount of loans (a)		HK\$ 46.1 billion	
Total number of transactions (b)		865,535	
<b>Average loan size = (a)/(b)</b>		HK\$ 53,300	
Overall default rate		7.3%	
		7.9%	

**Breakdown of unsecured personal loans**

(all licensed money lenders)

(a) Distribution of unsecured personal loans by age group <sup>(Note 2)</sup>

Age group		Position as at 31 December 2024						
		Number of Loan Transactions		Approved Loan Amount		Average Loan Amount per Transaction (HK\$,000)	Default rate %	
		Number	% of total	Amount (HK\$M)	% of total			
(i)	18 – 25	59,098	5.9%	2,085.52	4.2%	35.29	6.8%	
(ii)	26 – 35	247,220	24.9%	10,118.14	20.3%	40.93	8.9%	①
(iii)	36 – 45	323,920	32.6%	14,590.03	29.3%	45.04	8.2%	②
(iv)	46 – 55	225,441	22.7%	13,166.60	26.5%	58.40	7.1%	
(v)	56 – 65	114,046	11.5%	8,229.79	16.5%	72.16	7.2%	③
(vi)	> 65	23,913	2.4%	1,561.66	3.2%	65.31	6.9%	
(vii)	co-borrowers	17	0.0%	11.75	0.024%	691.18	0%	
<b>Total</b>		<b>993,655</b>	<b>100%</b>	<b>49,763.49</b>	<b>100%</b>	<b>50.08</b>	<b>7.9%</b>	

(b) Distribution of unsecured personal loans by occupation<sup>(Note 2)</sup>

Occupation	Position as at 31 December 2024							
	Number of Loan Transactions		Approved Loan Amount		Average Loan Amount per Transaction (HK\$,000)		Default rate %	
	Number	% of total	Amount (HK\$M)	% of total				
(i) Foreign domestic helper	364,851	36.7%	①	6,310.65	12.7%	③	17.30	8.0%
(ii) Blue collar	145,685	14.7%	②	6,762.42	13.6%	②	46.42	8.7% ②
(iii) Catering / Hotel / Tourism staff	89,340	9.0%	③	4,646.37	9.3%		52.01	7.9%
(iv) Professional / Management officer	62,588	6.3%		8,077.23	16.2%	①	129.05	② 6.9%
(v) Driver / Transport-related staff	61,604	6.2%		3,217.36	6.5%		52.23	8.4% ③
(vi) Salesperson	58,691	5.9%		3,368.02	6.8%		57.39	6.4%
(vii) Clerk	55,408	5.6%		3,017.98	6.1%		54.47	7.1%
(viii) Self-employed	44,936	4.5%		6,104.14	12.3%		135.84	① 9.2% ①
(ix) Civil servant	18,132	1.8%		1,645.41	3.3%		90.75	③ 4.4%
(x) Housewife	7,640	0.8%		381.39	0.8%		49.92	5.0%
(xi) Student	6,930	0.7%		124.74	0.2%		18.00	2.4%
(xii) Retired person	2,196	0.2%		128.66	0.2%		58.59	4.9%
(xiii) Others	75,637	7.6%		5,967.37	12.0%		78.89	9.3%
(xiv) co-borrowers	17	0%		11.75	0%		691.18	0.0%
<b>Total</b>	<b>993,655</b>	<b>100%</b>		<b>49,763.49</b>	<b>100%</b>		<b>50.08</b>	<b>7.9%</b>

(c) Distribution of unsecured personal loans by income groups<sup>(Note 2)</sup>

Range of Monthly Income HK\$	Position as at 31 December 2024							
	Number of Loan Transactions		Approved Loan Amount		Average Loan Amount per Transaction (HK\$,000)		Default rate %	
	Number	% of total	Amount (HK\$M)	% of total				
(i) 0	8,948	0.9%		416.83	1%		46.58	17.9% ①
(ii) 1 – 5,000	234,363	23.6%	①	4,055.83	8%		17.31	8.3%
(iii) 5,001 – 10,000	153,521	15.4%		2,983.24	6%		19.43	6.9%
(iv) 10,001 – 20,000	182,347	18.4%	③	7,858.49	16%	③	43.10	6.9%
(v) 20,001 – 30,000	202,142	20.3%	②	10,522.64	21%	②	52.06	7.8%
(vi) 30,001 – 40,000	95,083	9.6%		6,263.50	13%		65.87	③ 8.5%
(vii) 40,001 – 50,000	49,563	5.0%		4,118.76	8%		83.10	② 8.7% ③
(viii) > 50,000	67,671	6.8%		13,532.45	27%	①	199.97	① 9.2% ②
(ix) co-borrowers	17	0.0%		11.75	0%		691.18	0.0%
(x) no information obtained	0	0.0%		0	0%		N.A.	N.A.
<b>Total</b>	<b>993,655</b>	<b>100%</b>		<b>49,763.49</b>	<b>100%</b>		<b>50.08</b>	<b>7.9%</b>

Note:

- (1) Unlike 2025, thematic surveys of previous years were only conducted on licensed money lenders with unsecured personal loans amounting to HK\$10 million or above.
- (2) Numbers in circles denote top three positions where “1” is the highest.