

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 ^(Note 1) 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	2 099
Total amount of loans (a)	HK\$ 46.1 billion	HK\$ 49.8 billion
Total number of transactions (b)	865,535	993,655
Average loan size = (a)/(b)	HK\$ 53,300	HK\$ 50,100
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 ^(Note 2)

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%	②	10,118.14	20.3%	③	40.93	8.9%	①
(iii)	36 – 45	323,920	32.6%	①	14,590.03	29.3%	①	45.04	8.2%	②
(iv)	46 – 55	225,441	22.7%	③	13,166.60	26.5%	②	58.40	③	7.1%
(v)	56 – 65	114,046	11.5%		8,229.79	16.5%		72.16	①	7.2%
(vi)	> 65	23,913	2.4%		1,561.66	3.2%		65.31	②	6.9%
(vii)	co-borrowers	17	0.0%		11.75	0.024%		691.18	0%	
	Total	993,655	100%		49,763.49	100%		50.08	7.9%	

(b) Distribution of unsecured personal loans by occupation ^(Note 2)

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%	
	Total	993,655	100%		49,763.49	100%		50.08		7.9%	

(c) Distribution of unsecured personal loans by income groups ^(Note 2)

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.	
	Total	993,655	100%		49,763.49	100%		50.08		7.9%	

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.