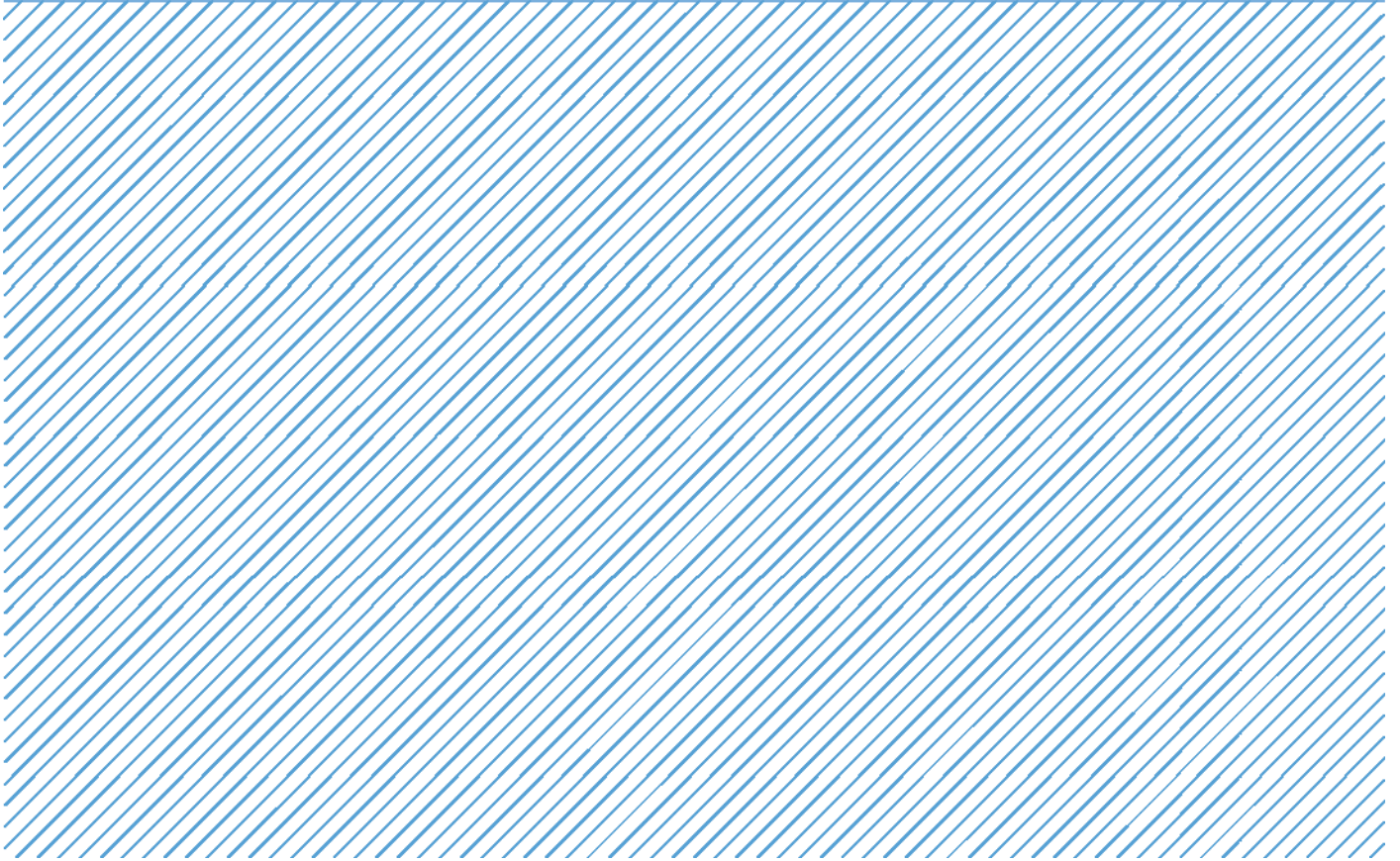


Card Expenditure Statistics

August 2015



Card Expenditure Statistics – August 2015

	Total Spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	Aug 2015	Aug 2014	Aug 2015	Aug 2014	Aug 2015	Aug 2014
All payment cards	51.1	48.2	6.6%	7.8%	1,101	1,013
<i>Of which online *</i>	11.5	10.0	-	-	130	108
Debit cards	36.0	34.0	7.3%	8.5%	841	778
Credit cards	15.0	14.2	4.8%	6.2%	260	235

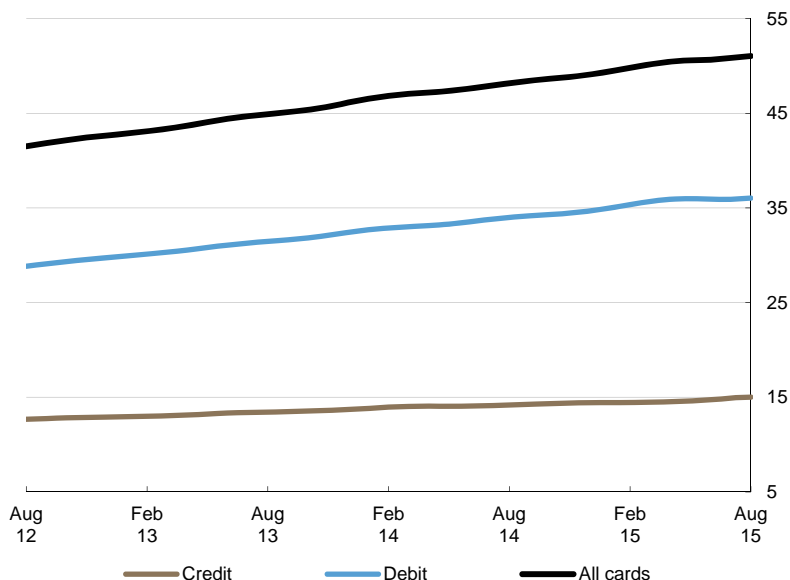
Unless otherwise stated all data referred to are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years. Unadjusted data are located in tables 3A to 3D. There is a step change in the data between 2010 and 2011 following a change in the reporting population. Average transaction values are based on three-month rolling averages, while growth rates are based on twelve-month rolling periods.

* As there are insufficient online data series collected to apply X12 ARIMA seasonal adjustment, the underlying trend is determined using linear regression. This allows an estimation of the likely scale of seasonal impacts to be made until there are sufficient data (3 years) to use a recognised method of seasonal adjustment.

Introduction

Payment card spending amounted to £51.1 billion in August, up by 0.5% on July. Spending **online** grew by 1.1% to £11.5 billion; representing 22.4% of total card spending, up from 20.8% in August 2014. The **number of purchases** also increased and reached 1.1 billion transactions, up by 0.4%. The number of purchases made via the **internet** rose by 1.4% to reach 130 million, accounting for 11.8% of total card purchases, up from 10.7% a year ago. Factors driving overall growth include continuing improvement in economic performance alongside a 2.0% increase in real household disposable income¹ between the first and second quarter of 2015, followed by positive growth in **consumer confidence**².

Chart 1
Monthly expenditure
(£ billions)



¹ ONS Quarterly National Accounts, Q2 2015: <http://www.ons.gov.uk/ons/rel/naa2/quarterly-national-accounts/q2-2015/index.html>

² GfK's UK Consumer Confidence Index: <http://www.gfk.com/uk/news-and-events/press-room/press-releases/pages/consumer-confidence-maintains-momentum-with-three-point-increase-for-august.aspx>

Annual growth rates

In August payment card spending grew at an **annual rate** of 6.6%, down from 6.7% in July and 7.8% a year ago. The deceleration in annual spending growth may be driven in part by record low **inflation**, which has been virtually unchanged for the last seven months. The annual UK consumer price index slipped back to 0% in the year to August 2015³, down from 0.1% in July, mainly driven by falling transport costs along with smaller increases in clothing than a year ago⁴. The coldest August in the UK in three years⁵, prompting an increased number of Britons to head abroad for their summer holiday, might be another factor that could, in part be attributed to the slowdown in domestic spending.

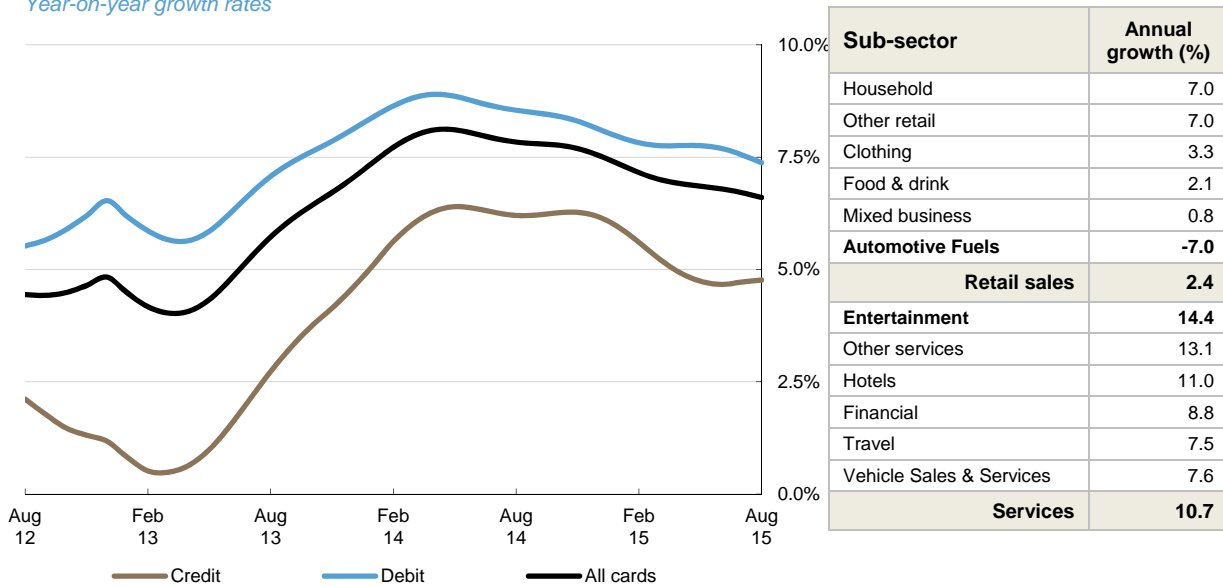
Annual payment card spending growth in the **service** sector continued to exceed that in **retail** sales with registered growth rates of 10.7% and 2.4% respectively. Within the sector, the entertainment sub-sector grew the most at 14.4%, while the only decrease was recorded in automotive fuels which registered a decline of 7.0%.

Meanwhile, the annual growth rate in the number of purchases at 9.6% continued to outstrip that of spending, highlighting a consumer preference to use cards more frequently for lower value payments. This trend was also evident within the digital space where the number of **online** purchases expanded by 20% on a year ago, comparing to an increase of 14% in spending.

Chart 2

Spending on payment cards

Year-on-year growth rates



³ ONS, Consumer Price Inflation, August 2015: <http://www.ons.gov.uk/ons/rel/cpi/consumer-price-indices/august-2015/index.html>

⁴ Trading Economics, UK Inflation Rate Falls Back to 0%: <http://www.tradingeconomics.com/united-kingdom/inflation-cpi>

⁵ The Guardian: <http://www.theguardian.com/uk-news/2015/sep/03/british-summer-was-the-coldest-in-three-years>

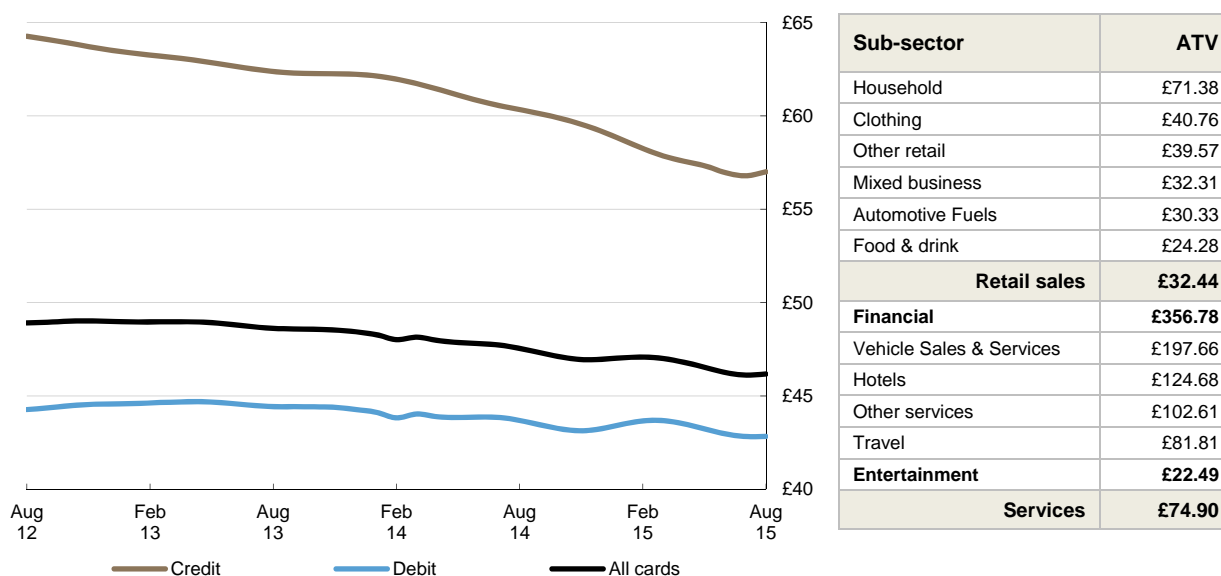
Average transaction values

The ATV on all payment cards increased slightly by 2p to £46.37 in August and compares to £47.55 a year ago. The ATV in **retail sales** declined by 3p to £32.44, compared to the ATV for **services** rising by 1p to £74.90. Within the merchant sectors the largest decrease came from the **financial services** sub-sector, which recorded an ATV fall of 86p during the month, while **hotels** registered the largest increase of 10p.

The ATV on all payment cards via the **online** channel amounted to £85.27 in August, down from £86.03 in July, and compares to £93.71 a year ago. Meanwhile, the average purchase value made in a **face-to-face** environment decreased by 27p to £40.42. In contrast, the ATV for **contactless** purchases increased by 15p to £7.12 and is expected to climb further after the maximum limit increase from £20 to £30 on 1 September 2015.

Despite this recent uptick, there has been a consistent trend evident since 2011 of a continuously declining **average transaction value** (ATV) on payment cards, driven by a number of factors such as recently absent inflation and falling oil prices⁶. Another factor has been the continued migration of low value cash payments to cards that has been reinforced by the growth of **contactless** payments, accounting for 8.3% of total card purchases in August, up from 2.7% a year ago. There has also been downward pressure on ATVs as a result of the ongoing supermarket price wars⁷.

Chart 3
Average transaction values



⁶ The New York Times, Oil prices: http://www.nytimes.com/interactive/2015/business/energy-environment/oil-prices.html?_r=0

⁷ Kantar Worldpanel: <http://www.kantarworldpanel.com/global/News/Grocery-price-war-continues-to-stall-market-growth-in-the-UK>

Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 1.9 million to 740 million, with the corresponding spend rising by £40 million to £24.0 billion. Meanwhile, the number of transactions in the **services sector** grew by 2.3 million to 361 million, corresponding to a rise in spending of £176 million to £27.0 billion.

The highest increases in **retail** spending came from the **household** and **other retail** sub-sectors, where spending amounted to £3.8 billion and £3.9 billion respectively. The strengthening housing market⁸ was likely the main driver of sustained growth of £7 million in the household sub-sector. The major contributors to growth of £20 million in the other retail sub-sector were sports shops and cosmetic stores.

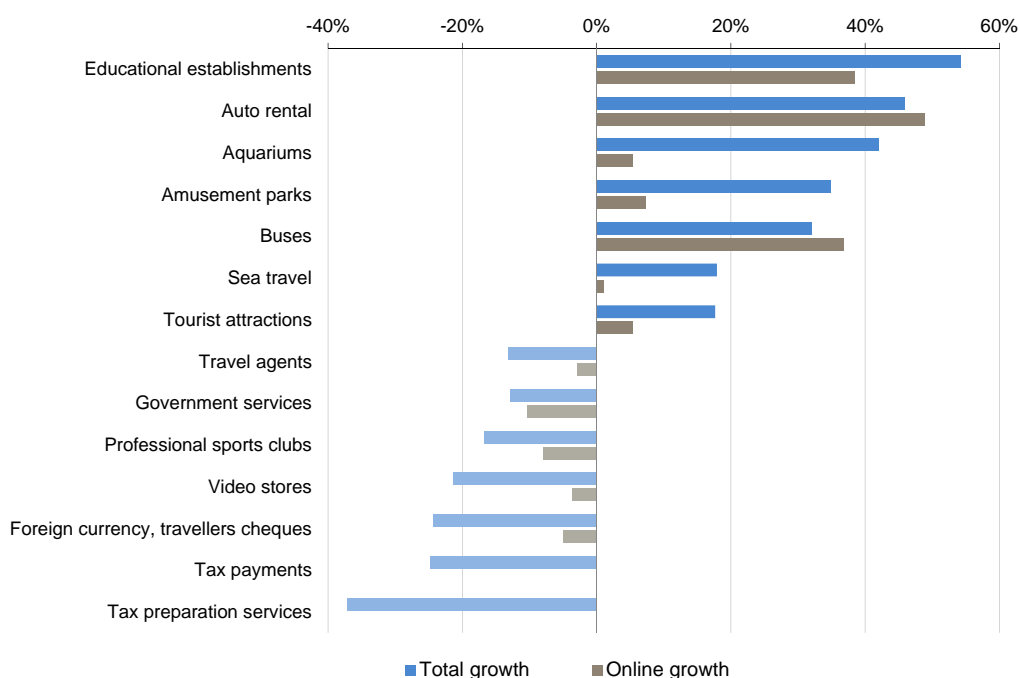
The largest growth within the **services** sector was registered at **financial services**, which registered an increase of £84 million to £6.2 billion, reinforced by a rise in spending at security brokers and dealers. The **travel** sub-sector was also a strong contributor to growth after increasing by £51 million to £4.0 billion. **Other services** was the only sub-sector in services which registered a decline in August after decreasing by £9 million, mainly due to reduced spending on government services.

Spending by merchant categories (not seasonally adjusted)

Along with growth in spending at household, sports stores and security brokers, there were also significant increases at a number of other merchants during the month. The strongest increase in spending was recorded in **educational establishments**, indicating the looming start of the new school year. There were also notable rises in spending at merchants providing leisure and recreational activities such as aquariums, amusement parks and tourist attractions, which coincided with the last month of the traditional summer holiday season. In contrast, other travel related merchants such as foreign currency and travellers cheques distributors as well as travel agents registered decreases in spending when compared to July. The largest percentage decrease was recorded in spending for **tax preparation services** followed by tax payments.

Chart 4⁹

Largest changes in total card spending between July and August



⁸ House Prices Have Best August Since Crash: <https://www.sellahouseonline.co.uk/house-prices-have-best-august-since-crash/>

⁹ Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total

Spending online (not seasonally adjusted)

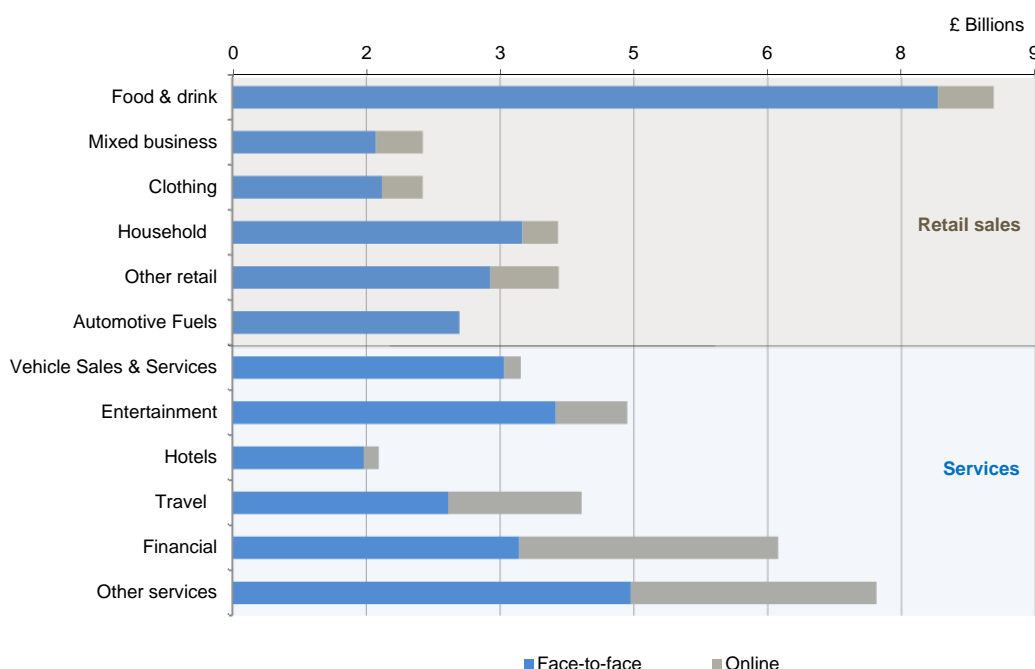
In August e-commerce continued to be more prevalent within the services sector where 31% of total spending was made via the internet, while just 12% of retail spending was online. In volume terms **entertainment** accounted for the highest number of total purchases made via the internet with 25%, while in value terms **financial services** led the way and amounted to 26% of total online spending.

Financial services continued its dominance as the most popular sub-sector, where online spending reached 47% of total amount spent (up from 46% a year ago), followed by other services with 38% (up from 36%). Within the merchant categories, timeshares registered the highest share of online spending (86%), followed by catalogues (83%) and record shops (82%).

In contrast, the online market for buying groceries was comparatively smaller – only 7% of total food & drink spending occurred via the internet, up from 5% in August 2014. The lowest share was recorded in the vehicle sales & services sub-sector, where just 5.7% of spending was made online, while virtually all spending on automotive fuels occurred in the face-to-face environment. Similarly, consumers typically shop in-store at merchants such as laundry & cleaning services, pubs and veterinary services, where online spending accounted for just 0.8%, 1% and 1.6% respectively.

Chart 5

Face-to-face and online spending by merchant sectors, August



Payment card spending within national retail sales

Retail sales form a significant part of household spending in the UK and data from merchants show increasing use of payment cards over many years. The percentage **share of retail sales** (including automotive fuels)¹⁰ accounted for by payment cards in August increased to 76.4%, up 0.3 percentage points on July, with debit and credit card splits of 52.3% and 24.1% respectively. This trend was also reflected in other sub-sectors such as **food & drink** and **automotive fuels**. The share of spending within food & drink accounted for by cards rose to 72.0%, while the majority of expenditure on automotive fuels was accounted for by payment cards at 90.0%.

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¹⁰ CES 3-month moving average spend of £24.0 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales – All Retailing Including Automotive Fuel (J5A3) that amounted to £28.8 billion.

Table 1 Card expenditure statistics (seasonally adjusted)

Summary^{1 and 2}

Number of purchase transactions (millions)											Value of purchase transactions (£ millions)								
All sectors			Retail sales			Services			All sectors			Retail sales			Services				
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																			
2010	2,011	6,507	8,518	1,383	4,723	6,106	629	1,783	2,412	128,316	289,901	418,217	69,717	148,666	218,383	58,599	141,235	199,834	
2011	2,259	7,231	9,489	1,555	5,302	6,857	704	1,929	2,633	151,072	324,319	475,391	78,600	165,617	244,217	72,472	158,702	231,174	
2012	2,373	7,834	10,207	1,622	5,640	7,262	751	2,193	2,944	152,852	345,503	498,354	81,055	175,356	256,411	71,797	170,147	241,943	
2013	2,551	8,391	10,941	1,734	5,959	7,693	816	2,432	3,248	159,859	373,542	533,401	84,603	183,552	268,155	75,255	189,990	265,246	
2014	2,796	9,248	12,044	1,873	6,446	8,319	923	2,802	3,726	169,731	403,915	573,647	87,441	193,546	280,988	82,290	210,369	292,659	
Monthly																			
2014	Aug	235	778	1,013	158	542	700	77	236	314	14,177	34,001	48,178	7,310	16,199	23,509	6,867	17,802	24,669
	Sep	237	786	1,023	159	546	705	78	241	319	14,263	34,160	48,423	7,337	16,226	23,563	6,926	17,934	24,860
	Oct	240	793	1,033	160	549	709	79	245	324	14,339	34,300	48,639	7,358	16,237	23,595	6,981	18,063	25,045
	Nov	242	799	1,040	162	551	712	80	248	328	14,391	34,447	48,839	7,369	16,217	23,587	7,022	18,230	25,252
	Dec	244	802	1,046	163	551	714	81	251	332	14,422	34,684	49,106	7,376	16,185	23,561	7,046	18,500	25,546
2015	Jan	246	805	1,051	164	551	716	81	253	335	14,432	34,995	49,427	7,379	16,151	23,529	7,053	18,845	25,898
	Feb	248	810	1,058	166	553	719	82	257	339	14,442	35,352	49,794	7,388	16,148	23,535	7,054	19,204	26,259
	Mar	250	817	1,067	168	556	723	82	262	344	14,475	35,689	50,165	7,413	16,185	23,599	7,062	19,504	26,566
	Apr	252	825	1,078	169	559	728	83	266	349	14,536	35,911	50,447	7,449	16,250	23,699	7,087	19,661	26,747
	May	255	832	1,087	171	562	733	84	270	354	14,621	35,974	50,596	7,490	16,323	23,813	7,131	19,651	26,782
	Jun	257	836	1,093	172	564	736	85	272	357	14,716	35,932	50,647	7,528	16,377	23,904	7,188	19,555	26,743
	Jul	258	839	1,097	172	566	738	86	273	359	14,923	35,914	50,837	7,562	16,402	23,964	7,362	19,512	26,874
	Aug	260	841	1,101	173	567	740	86	275	361	15,017	36,037	51,054	7,593	16,411	24,004	7,424	19,626	27,050
Year-on-year growth rates (percentages)																			
Annual																			
2010	0.4	9.5	7.2	12.8	21.3	19.2	-19.2	-12.9	-14.6	2.6	10.4	7.9	13.2	18.5	16.8	-7.8	3.0	-0.4	
2011	12.3	11.1	11.4	12.5	12.2	12.3	11.9	8.2	9.2	17.7	11.9	13.7	12.7	11.4	11.8	23.7	12.4	15.7	
2012	5.1	8.3	7.6	4.3	6.4	5.9	6.7	13.7	11.8	1.2	6.5	4.8	3.1	5.9	5.0	-0.9	7.2	4.7	
2013	7.5	7.1	7.2	6.9	5.6	5.9	8.7	10.9	10.3	4.6	8.1	7.0	4.4	4.7	4.6	4.8	11.7	9.6	
2014	9.6	10.2	10.1	8.0	8.2	8.1	13.1	15.2	14.7	6.2	8.1	7.5	3.4	5.4	4.8	9.3	10.7	10.3	
Monthly																			
2014	Aug	9.0	9.8	9.6	7.4	8.1	7.9	12.4	14.1	13.7	6.2	8.5	7.8	3.7	6.0	5.3	9.0	11.1	10.5
	Sep	9.1	10.0	9.7	7.4	8.1	8.0	12.7	14.4	14.0	6.2	8.5	7.8	3.6	5.9	5.2	9.2	11.0	10.5
	Oct	9.2	10.1	9.9	7.5	8.2	8.1	13.0	14.8	14.4	6.3	8.4	7.8	3.5	5.9	5.1	9.4	10.9	10.5
	Nov	9.4	10.2	10.1	7.7	8.3	8.1	13.1	15.1	14.6	6.3	8.3	7.7	3.4	5.7	5.0	9.5	10.8	10.4
	Dec	9.6	10.2	10.1	8.0	8.2	8.1	13.1	15.2	14.7	6.2	8.1	7.5	3.4	5.4	4.8	9.3	10.7	10.3
2015	Jan	9.7	10.1	10.0	8.2	7.9	8.0	12.9	15.3	14.7	5.9	8.0	7.4	3.2	5.0	4.5	9.0	10.7	10.2
	Feb	9.7	9.8	9.8	8.4	7.6	7.8	12.6	15.2	14.5	5.6	7.8	7.2	3.1	4.5	4.1	8.4	11.0	10.2
	Mar	9.8	9.7	9.7	8.6	7.4	7.7	12.2	15.2	14.4	5.2	7.8	7.0	2.9	4.0	3.7	7.8	11.3	10.3
	Apr	9.8	9.6	9.6	8.8	7.1	7.5	11.9	15.4	14.5	4.9	7.8	6.9	2.8	3.5	3.3	7.2	11.8	10.5
	May	9.9	9.5	9.6	9.1	6.9	7.4	11.7	15.8	14.8	4.7	7.8	6.9	2.8	3.1	3.0	6.8	12.2	10.7
	Jun	10.1	9.5	9.7	9.4	6.7	7.3	11.6	16.3	15.1	4.7	7.7	6.8	2.9	2.8	2.8	6.6	12.4	10.7
	Jul	10.3	9.5	9.7	9.6	6.5	7.2	11.6	16.6	15.3	4.7	7.6	6.7	3.0	2.4	2.6	6.6	12.4	10.7
	Aug	10.4	9.3	9.6	9.9	6.2	7.0	11.5	16.7	15.4	4.8	7.4	6.6	3.1	2.1	2.4	6.5	12.3	10.7

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Number of purchase transactions (millions)

Total retail sales

	Number of purchase transactions (millions)																		Total retail sales			
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Number of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2010	533	2,285	2,818	139	406	545	129	424	553	148	350	498	273	733	1,006	162	525	687	1,383	4,723	6,106	
2011	602	2,565	3,168	136	425	561	139	428	567	157	370	527	297	782	1,078	224	733	956	1,555	5,302	6,857	
2012	663	2,822	3,485	148	479	627	145	453	598	157	375	532	281	757	1,038	228	754	982	1,622	5,640	7,262	
2013	722	3,060	3,782	182	523	705	152	460	613	165	401	566	276	722	999	236	792	1,028	1,734	5,959	7,693	
2014	769	3,469	4,237	248	476	725	163	478	641	172	433	605	284	780	1,064	237	810	1,047	1,873	6,446	8,319	
Monthly																						
2014	Aug	64	294	358	21	38	59	14	40	54	14	36	51	24	66	90	20	68	87	158	542	700
	Sep	65	297	362	22	38	60	14	40	54	14	37	51	24	66	90	20	68	87	159	546	705
	Oct	65	299	364	23	39	61	14	40	54	15	37	52	24	66	91	20	67	87	160	549	709
	Nov	66	300	366	23	39	62	14	40	54	15	37	52	25	67	91	20	67	87	162	551	712
	Dec	67	300	366	24	39	63	14	41	54	15	37	52	25	67	92	19	67	87	163	551	714
2015	Jan	67	298	366	24	40	64	14	41	55	15	38	52	25	68	93	19	67	86	164	551	716
	Feb	68	298	366	25	40	65	14	41	55	15	38	52	25	68	93	19	67	87	166	553	719
	Mar	68	299	368	26	40	67	14	42	56	15	38	53	25	69	94	19	68	87	168	556	723
	Apr	69	301	370	27	41	68	14	42	56	15	38	53	25	69	95	19	68	87	169	559	728
	May	69	303	372	28	41	69	14	42	56	15	38	53	26	70	95	19	68	87	171	562	733
	Jun	69	304	373	29	42	71	14	41	56	15	39	53	26	70	96	19	68	88	172	564	736
	Jul	69	304	373	29	42	72	14	41	55	15	39	53	26	70	97	19	68	88	172	566	738
	Aug	68	304	373	30	43	73	14	41	55	15	39	53	27	71	97	19	69	88	173	567	740
Year-on-year growth rates (percentages)																						
Annual																						
2010	3.6	9.5	8.4	5.8	0.7	1.9	2.8	4.8	4.3	1.7	9.7	7.2	-11.9	7.5	1.5	2.3	10.6	8.5	12.8	21.3	19.2	
2011	13.1	12.3	12.4	-1.5	4.5	3.0	8.1	0.8	2.5	5.9	5.7	5.8	8.7	6.6	7.2	38.2	39.5	39.2	12.5	12.2	12.3	
2012	10.0	10.0	10.0	8.5	12.7	11.7	4.6	5.8	5.5	0.2	1.4	1.1	-5.3	-3.1	-3.7	1.9	2.9	2.7	4.3	6.4	5.9	
2013	9.0	8.4	8.5	23.2	9.2	12.5	4.8	1.7	2.4	5.2	7.0	6.4	-1.7	-4.6	-3.8	3.6	5.0	4.7	6.9	5.6	5.9	
2014	6.5	13.3	12.0	36.2	-8.9	2.7	6.9	3.9	4.7	4.0	7.9	6.8	2.7	7.9	6.5	0.5	2.3	1.9	8.0	8.2	8.1	
Monthly																						
2014	Aug	6.6	11.8	10.8	34.0	0.3	8.7	6.7	3.0	3.9	4.7	8.5	7.4	-0.1	5.8	4.2	2.1	3.8	3.4	7.4	8.1	7.9
	Sep	6.4	12.3	11.2	34.3	-2.1	7.1	6.7	3.1	4.0	4.5	8.4	7.2	0.2	6.4	4.6	1.7	3.4	3.0	7.4	8.1	8.0
	Oct	6.3	12.8	11.6	34.8	-4.4	5.6	6.7	3.3	4.1	4.4	8.3	7.1	0.8	6.9	5.2	1.3	3.0	2.6	7.5	8.2	8.1
	Nov	6.4	13.2	11.9	35.5	-6.7	4.1	6.8	3.6	4.4	4.3	8.1	7.0	1.7	7.4	5.8	0.9	2.7	2.3	7.7	8.3	8.1
	Dec	6.5	13.3	12.0	36.2	-8.9	2.7	6.9	3.9	4.7	4.0	7.9	6.8	2.7	7.9	6.5	0.5	2.3	1.9	8.0	8.2	8.1
2015	Jan	6.6	13.3	12.0	36.5	-11.1	1.4	6.8	4.3	4.9	3.8	7.7	6.5	3.8	8.3	7.1	0.0	1.9	1.4	8.2	7.9	8.0
	Feb	6.7	12.9	11.8	36.6	-13.1	0.0	6.6	4.6	5.1	3.5	7.4	6.3	4.8	8.6	7.6	-0.4	1.4	1.0	8.4	7.6	7.8
	Mar	6.9	12.4	11.4	36.6	-12.2	1.0	6.1	4.8	5.1	3.3	7.3	6.2	5.8	8.7	7.9	-0.9	1.0	0.6	8.6	7.4	7.7
	Apr	7.1	11.7	10.9	36.8	-11.1	2.2	5.5	4.8	5.0	3.2	7.4	6.2	6.7	8.7	8.2	-1.2	0.7	0.3	8.8	7.1	7.5
	May	7.3	11.0	10.3	37.3	-9.6	3.7	4.9	4.8	4.8	3.3	7.5	6.3	7.6	8.6	8.3	-1.5	0.5	0.1	9.1	6.9	7.4
	Jun	7.5	10.3	9.8	37.9	-7.9	5.5	4.5	4.6	4.6	3.4	7.7	6.5	8.5	8.5	8.5	-1.8	0.5	-0.1	9.4	6.7	7.3
	Jul	7.6	9.5	9.2	38.5	-5.8	7.5	4.2	4.5	4.4	3.4	7.8	6.6	9.4	8.4	8.7	-2.1	0.5	-0.1	9.6	6.5	7.2
	Aug	7.7	8.6	8.4	38.9	-3.6	9.5	4.1	4.4	4.3	3.3	7.8	6.5	10.2	8.3	8.8	-2.3	0.5	-0.1	9.9	6.2	7.0

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)

Table 2B Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total retail sales		
		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
2010		18,766	63,780	82,546	7,164	13,948	21,112	6,809	13,649	20,458	14,685	18,870	33,555	15,519	23,578	39,098	6,773	14,841	21,614	69,717	148,666	218,383
2011		21,068	69,492	90,560	7,089	14,761	21,851	7,850	14,479	22,329	15,180	20,529	35,708	17,508	24,377	41,885	9,905	21,979	31,884	78,600	165,617	244,217
2012		22,571	74,177	96,748	7,731	16,412	24,143	8,209	15,633	23,842	15,376	21,632	37,009	16,747	24,451	41,198	10,419	23,051	33,470	81,055	175,356	256,411
2013		24,093	77,914	102,007	8,723	17,926	26,649	8,671	16,077	24,748	15,972	23,291	39,263	16,533	24,447	40,981	10,610	23,897	34,507	84,603	183,552	268,155
2014		24,497	84,528	109,025	9,588	16,676	26,264	9,120	17,024	26,144	16,866	26,027	42,893	17,156	25,701	42,857	10,213	23,591	33,804	87,441	193,546	280,988
Monthly																						
2014	Aug	2,039	7,132	9,171	800	1,344	2,144	757	1,426	2,183	1,413	2,187	3,599	1,445	2,140	3,586	856	1,969	2,825	7,310	16,199	23,509
	Sep	2,042	7,143	9,186	807	1,347	2,154	757	1,424	2,181	1,419	2,207	3,626	1,468	2,146	3,614	844	1,958	2,802	7,337	16,226	23,563
	Oct	2,048	7,139	9,187	814	1,353	2,167	758	1,423	2,181	1,422	2,223	3,645	1,488	2,162	3,650	827	1,937	2,765	7,358	16,237	23,595
	Nov	2,055	7,110	9,165	819	1,362	2,181	760	1,424	2,185	1,424	2,234	3,658	1,505	2,178	3,683	807	1,909	2,716	7,369	16,217	23,587
	Dec	2,061	7,068	9,129	823	1,372	2,195	764	1,430	2,194	1,427	2,245	3,672	1,516	2,190	3,706	786	1,879	2,664	7,376	16,185	23,561
2015	Jan	2,066	7,019	9,085	826	1,384	2,210	767	1,439	2,206	1,431	2,259	3,690	1,521	2,193	3,715	767	1,855	2,622	7,379	16,151	23,529
	Feb	2,071	6,981	9,052	831	1,399	2,229	771	1,451	2,221	1,436	2,279	3,714	1,524	2,195	3,719	755	1,844	2,599	7,388	16,148	23,535
	Mar	2,077	6,961	9,038	837	1,415	2,252	775	1,462	2,237	1,441	2,302	3,744	1,528	2,201	3,729	755	1,844	2,598	7,413	16,185	23,599
	Apr	2,082	6,957	9,039	845	1,431	2,277	779	1,470	2,249	1,445	2,326	3,771	1,534	2,217	3,751	764	1,850	2,614	7,449	16,250	23,699
	May	2,087	6,963	9,050	854	1,446	2,301	782	1,474	2,256	1,446	2,346	3,792	1,543	2,238	3,781	777	1,856	2,634	7,490	16,323	23,813
	Jun	2,090	6,968	9,058	863	1,458	2,321	785	1,474	2,260	1,444	2,361	3,804	1,554	2,257	3,811	792	1,858	2,650	7,528	16,377	23,904
	Jul	2,091	6,968	9,059	870	1,467	2,337	787	1,473	2,260	1,441	2,371	3,811	1,566	2,270	3,835	807	1,854	2,660	7,562	16,402	23,964
	Aug	2,092	6,963	9,055	876	1,472	2,348	789	1,472	2,261	1,440	2,379	3,819	1,578	2,278	3,855	819	1,847	2,666	7,593	16,411	24,004
Year-on-year growth rates (percentages)																						
Annual																						
2010		3.7	5.9	5.4	1.4	0.3	0.7	7.1	7.6	7.5	1.9	13.8	8.3	-0.9	7.1	3.8	15.6	17.2	16.7	13.2	18.5	16.8
2011		12.3	9.0	9.7	-1.0	5.8	3.5	15.3	6.1	9.1	3.4	8.8	6.4	12.8	3.4	7.1	46.2	48.1	47.5	12.7	11.4	11.8
2012		7.1	6.7	6.8	9.1	11.2	10.5	4.6	8.0	6.8	1.3	5.4	3.6	-4.3	0.3	-1.6	5.2	4.9	5.0	3.1	5.9	5.0
2013		6.7	5.0	5.4	12.8	9.2	10.4	5.6	2.8	3.8	3.9	7.7	6.1	-1.3	0.0	-0.5	1.8	3.7	3.1	4.4	4.7	4.6
2014		1.7	8.5	6.9	9.9	-7.0	-1.4	5.2	5.9	5.6	5.6	11.7	9.2	3.8	5.1	4.6	-3.7	-1.3	-2.0	3.4	5.4	4.8
Monthly																						
2014	Aug	2.9	7.5	6.4	11.8	0.7	4.3	6.5	5.8	6.0	6.0	12.4	9.8	0.0	4.4	2.7	-0.6	0.8	0.3	3.7	6.0	5.3
	Sep	2.4	7.9	6.6	11.2	-1.4	2.7	6.1	5.8	5.9	6.0	12.5	9.8	0.8	4.6	3.0	-1.3	0.3	-0.2	3.6	5.9	5.2
	Oct	2.1	8.3	6.8	10.8	-3.5	1.1	5.8	5.9	5.8	6.0	12.5	9.8	1.7	4.8	3.5	-2.0	-0.2	-0.8	3.5	5.9	5.1
	Nov	1.8	8.5	6.9	10.4	-5.4	-0.3	5.5	5.9	5.8	5.8	12.2	9.6	2.7	5.0	4.0	-2.8	-0.7	-1.3	3.4	5.7	5.0
	Dec	1.7	8.5	6.9	9.9	-7.0	-1.4	5.2	5.9	5.6	5.6	11.7	9.2	3.8	5.1	4.6	-3.7	-1.3	-2.0	3.4	5.4	4.8
2015	Jan	1.6	8.2	6.6	9.3	-8.1	-2.4	4.7	5.8	5.4	5.3	11.1	8.7	4.8	5.2	5.0	-4.8	-2.0	-2.8	3.2	5.0	4.5
	Feb	1.5	7.7	6.2	8.7	-8.8	-3.0	4.2	5.5	5.0	4.9	10.4	8.2	5.9	5.1	5.4	-6.0	-2.7	-3.7	3.1	4.5	4.1
	Mar	1.4	6.9	5.6	8.0	-8.9	-3.3	3.5	5.2	4.6	4.6	9.9	7.8	6.8	4.9	5.7	-7.1	-3.4	-4.6	2.9	4.0	3.7
	Apr	1.4	6.0	4.9	7.6	-8.5	-3.1	3.0	4.8	4.2	4.4	9.6	7.5	7.8	4.8	6.0	-8.1	-4.0	-5.3	2.8	3.5	3.3
	May	1.4	5.1	4.2	7.4	-7.6	-2.5	2.6	4.5	3.8	4.2	9.5	7.4	8.7	4.6	6.2	-8.8	-4.5	-5.9	2.8	3.1	3.0
	Jun	1.5	4.1	3.5	7.4	-6.3	-1.6	2.4	4.1	3.5	4.1	9.4	7.3	9.5	4.6	6.5	-9.4	-5.0	-6.3	2.9	2.8	2.8
	Jul	1.7	3.2	2.8	7.6	-4.7	-0.5	2.4	3.9	3.4	3.9	9.4	7.2	10.0	4.7	6.8	-9.6	-5.4	-6.7	3.0	2.4	2.6
	Aug	1.8	2.2	2.1	7.8	-2.9	0.8	2.5	3.7	3.3	3.6	9.2	7.0	10.3	4.9	7.0	-9.7	-5.8	-7.0	3.1	2.1	2.4

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)

Table 2C Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

Number of purchase transactions (millions)																				Total services		
Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Number of purchases				
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2010	76	204	280	222	726	949	37	35	72	97	202	300	32	129	161	164	487	650	629	1,783	2,412	
2011	51	89	139	268	882	1,149	51	43	94	116	237	353	33	145	178	185	535	720	704	1,929	2,633	
2012	50	94	144	309	1,063	1,371	53	48	100	124	266	389	30	160	190	186	564	750	751	2,193	2,944	
2013	53	104	157	354	1,223	1,577	55	53	108	130	285	415	28	173	202	196	593	789	816	2,432	3,248	
2014	59	120	179	423	1,498	1,921	59	63	122	150	326	476	25	165	190	207	630	837	923	2,802	3,726	
Monthly																						
2014	Aug	5	10	15	36	127	163	5	5	10	13	27	40	2	14	16	17	53	70	77	236	314
	Sep	5	10	15	36	130	166	5	5	10	13	28	41	2	14	16	17	54	71	78	241	319
	Oct	5	10	15	37	133	169	5	5	11	13	28	41	2	14	16	18	54	72	79	245	324
	Nov	5	11	15	37	135	172	5	6	11	13	29	42	2	14	16	18	54	72	80	248	328
	Dec	5	11	16	38	136	174	5	6	11	13	30	43	2	14	16	18	55	72	81	251	332
2015	Jan	5	11	16	38	138	176	5	6	11	13	30	44	2	14	16	18	55	73	81	253	335
	Feb	5	11	16	38	140	179	5	6	11	13	31	44	2	14	16	18	55	73	82	257	339
	Mar	5	11	16	39	143	182	5	6	11	13	32	45	2	14	16	18	55	73	82	262	344
	Apr	5	11	16	39	147	186	5	6	11	14	32	46	2	14	16	18	56	74	83	266	349
	May	5	11	17	40	149	188	5	6	11	14	33	47	2	14	17	18	56	74	84	270	354
	Jun	5	11	17	40	150	190	5	6	11	14	34	48	2	15	17	18	56	75	85	272	357
	Jul	5	11	17	40	150	190	5	6	12	14	34	48	2	15	17	19	56	75	86	273	359
	Aug	5	12	17	40	151	191	5	6	12	14	35	49	2	15	17	19	56	75	86	275	361
Year-on-year growth rates (percentages)																						
Annual																						
2010	-67.8	-69.0	-68.7	8.1	22.5	18.8	1.8	10.5	5.8	-3.1	10.5	5.7	0.6	15.3	12.1	-1.8	3.5	2.1	-19.2	-12.9	-14.6	
2011	-33.3	-56.6	-50.2	20.5	21.4	21.2	36.3	24.2	30.5	19.1	17.0	17.7	3.2	11.9	10.1	13.2	9.9	10.7	11.9	8.2	9.2	
2012	-0.7	5.6	3.3	15.3	20.5	19.3	3.4	11.1	6.9	6.5	12.2	10.4	-10.2	10.7	6.8	0.5	5.4	4.2	6.7	13.7	11.8	
2013	5.4	11.2	9.1	14.7	15.1	15.0	3.9	11.8	7.7	5.3	7.4	6.7	-3.8	8.2	6.4	5.3	5.2	5.2	8.7	10.9	10.3	
2014	10.3	15.8	14.0	19.4	22.5	21.8	8.5	17.5	12.9	15.3	14.5	14.8	-11.3	-4.8	-5.7	5.7	6.2	6.1	13.1	15.2	14.7	
Monthly																						
2014	Aug	11.6	16.4	14.7	17.9	20.4	19.9	8.6	16.6	12.6	13.2	11.4	12.0	-8.7	0.2	-1.1	6.6	6.0	6.2	12.4	14.1	13.7
	Sep	11.6	16.4	14.8	18.5	21.1	20.5	8.7	16.9	12.7	13.9	12.2	12.8	-9.6	-1.0	-2.2	6.4	6.1	6.2	12.7	14.4	14.0
	Oct	11.4	16.4	14.7	19.0	21.7	21.1	8.7	17.1	12.8	14.6	13.1	13.5	-10.4	-2.3	-3.4	6.2	6.2	6.2	13.0	14.8	14.4
	Nov	11.0	16.2	14.4	19.4	22.3	21.6	8.6	17.3	12.9	15.1	13.8	14.2	-11.0	-3.5	-4.6	5.9	6.2	6.2	13.1	15.1	14.6
	Dec	10.3	15.8	14.0	19.4	22.5	21.8	8.5	17.5	12.9	15.3	14.5	14.8	-11.3	-4.8	-5.7	5.7	6.2	6.1	13.1	15.2	14.7
2015	Jan	9.5	15.2	13.3	19.2	22.3	21.6	8.4	17.4	12.9	15.3	15.1	15.2	-11.4	-4.2	-5.2	5.4	6.1	6.0	12.9	15.3	14.7
	Feb	8.7	14.6	12.6	18.8	21.9	21.2	8.4	17.3	12.8	14.9	15.7	15.5	-11.1	-3.6	-4.7	5.2	6.1	5.9	12.6	15.2	14.5
	Mar	7.9	14.2	12.1	18.2	21.5	20.8	8.3	17.2	12.8	14.4	16.4	15.8	-10.6	-3.1	-4.2	4.9	6.3	6.0	12.2	15.2	14.4
	Apr	7.3	13.9	11.7	17.7	21.5	20.6	8.4	17.3	12.8	13.8	17.2	16.2	-9.8	-2.6	-3.6	4.9	6.7	6.2	11.9	15.4	14.5
	May	7.0	13.8	11.5	17.3	21.6	20.7	8.5	17.4	13.0	13.4	18.2	16.7	-8.9	-2.1	-3.0	4.9	7.2	6.6	11.7	15.8	14.8
	Jun	6.9	13.9	11.6	16.9	21.8	20.7	8.6	17.7	13.2	13.1	19.3	17.3	-7.7	-1.3	-2.2	5.2	7.7	7.0	11.6	16.3	15.1
	Jul	7.1	14.0	11.7	16.5	21.8	20.6	8.7	18.0	13.4	13.0	20.3	18.0	-6.3	-0.3	-1.1	5.5	7.9	7.3	11.6	16.6	15.3
	Aug	7.4	14.0	11.8	15.9	21.5	20.3	8.7	18.2	13.5	13.0	21.3	18.7	-4.6	1.0	0.2	5.8	7.9	7.4	11.5	16.7	15.4

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

Table 2D Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total services		
		Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
	2010	8,767	24,842	33,609	9,962	17,049	27,011	5,504	3,092	8,596	12,781	15,906	28,687	5,914	39,468	45,382	15,671	40,878	56,548	58,599	141,235	199,834
	2011	7,775	22,465	30,240	14,096	20,688	34,784	8,638	3,856	12,494	16,315	18,476	34,791	7,164	46,384	53,548	18,485	46,833	65,317	72,472	158,702	231,174
	2012	7,559	23,549	31,108	14,681	22,819	37,500	8,878	4,316	13,194	16,552	20,550	37,103	5,475	49,892	55,367	18,651	49,020	67,671	71,797	170,147	241,943
	2013	7,727	25,743	33,470	15,665	24,558	40,223	9,259	4,785	14,044	17,383	22,081	39,463	5,129	55,580	60,709	20,094	57,243	77,337	75,255	189,990	265,246
	2014	8,109	28,873	36,982	17,404	28,490	45,894	10,358	5,583	15,942	20,004	25,180	45,184	5,088	58,080	63,168	21,327	64,162	85,489	82,290	210,369	292,659
Monthly																						
	2014 Aug	670	2,420	3,090	1,470	2,411	3,881	879	474	1,353	1,652	2,097	3,749	422	4,847	5,269	1,774	5,555	7,328	6,867	17,802	24,669
	Sep	668	2,439	3,107	1,495	2,469	3,964	887	481	1,368	1,665	2,127	3,792	423	4,835	5,258	1,789	5,583	7,371	6,926	17,934	24,860
	Oct	667	2,454	3,122	1,513	2,517	4,030	893	489	1,381	1,679	2,159	3,838	425	4,845	5,270	1,803	5,600	7,403	6,981	18,063	25,045
	Nov	668	2,472	3,140	1,522	2,547	4,068	896	494	1,391	1,690	2,179	3,869	429	4,885	5,314	1,817	5,653	7,471	7,022	18,230	25,252
	Dec	670	2,493	3,163	1,521	2,565	4,086	898	498	1,397	1,693	2,184	3,877	433	4,965	5,398	1,830	5,794	7,625	7,046	18,500	25,546
	2015 Jan	672	2,517	3,190	1,517	2,583	4,100	899	501	1,400	1,689	2,185	3,874	437	5,072	5,509	1,839	5,986	7,825	7,053	18,845	25,898
	Feb	675	2,543	3,218	1,515	2,610	4,125	899	504	1,403	1,681	2,191	3,872	440	5,182	5,622	1,844	6,175	8,019	7,054	19,204	26,259
	Mar	679	2,567	3,246	1,519	2,648	4,166	898	507	1,406	1,676	2,202	3,878	444	5,284	5,728	1,847	6,295	8,142	7,062	19,504	26,566
	Apr	684	2,589	3,273	1,526	2,685	4,211	900	511	1,411	1,677	2,213	3,891	447	5,369	5,816	1,852	6,294	8,145	7,087	19,661	26,747
	May	692	2,605	3,297	1,537	2,711	4,248	905	515	1,421	1,687	2,220	3,907	449	5,438	5,887	1,862	6,162	8,023	7,131	19,651	26,782
	Jun	702	2,617	3,319	1,545	2,723	4,268	913	519	1,432	1,702	2,229	3,931	449	5,501	5,951	1,877	5,966	7,843	7,188	19,555	26,743
	Jul	713	2,627	3,339	1,550	2,729	4,279	922	523	1,445	1,719	2,250	3,969	562	5,572	6,133	1,896	5,812	7,708	7,362	19,512	26,874
	Aug	723	2,640	3,363	1,553	2,739	4,292	932	527	1,459	1,737	2,282	4,020	562	5,655	6,218	1,917	5,783	7,699	7,424	19,626	27,050
Year-on-year growth rates (percentages)²																						
Annual																						
	2010	-40.2	-30.1	-33.0	3.6	16.7	11.5	3.8	13.5	7.1	-2.3	12.7	5.5	3.5	19.4	17.1	3.4	10.4	8.4	-7.8	3.0	-0.4
	2011	-11.3	-9.6	-10.0	41.5	21.3	28.8	56.9	24.7	45.4	27.6	16.2	21.3	21.1	17.5	18.0	18.0	14.6	15.5	23.7	12.4	15.7
	2012	-2.8	4.8	2.9	4.2	10.3	7.8	2.8	11.9	5.6	1.5	11.2	6.6	-23.6	7.6	3.4	0.9	4.7	3.6	-0.9	7.2	4.7
	2013	2.2	9.3	7.6	6.7	7.6	7.3	4.3	10.9	6.4	5.0	7.4	6.4	-6.3	11.4	9.6	7.7	16.8	14.3	4.8	11.7	9.6
	2014	4.9	12.2	10.5	11.1	16.0	14.1	11.9	16.7	13.5	15.1	14.0	14.5	-0.8	4.5	4.1	6.1	12.1	10.5	9.3	10.7	10.3
Monthly																						
	2014 Aug	6.0	13.2	11.5	9.2	12.1	11.0	11.5	14.3	12.5	13.8	12.0	12.8	-2.8	6.9	6.1	7.8	13.0	11.7	9.0	11.1	10.5
	Sep	6.0	13.3	11.6	9.7	13.0	11.7	11.7	14.9	12.8	14.6	13.1	13.7	-2.4	6.0	5.3	7.4	12.7	11.3	9.2	11.0	10.5
	Oct	5.8	13.3	11.5	10.3	14.1	12.6	11.9	15.5	13.1	15.2	14.0	14.5	-1.9	5.3	4.6	7.0	12.4	11.0	9.4	10.9	10.5
	Nov	5.5	12.9	11.2	10.8	15.1	13.4	12.0	16.2	13.4	15.4	14.4	14.9	-1.4	4.7	4.2	6.6	12.2	10.7	9.5	10.8	10.4
	Dec	4.9	12.2	10.5	11.1	16.0	14.1	11.9	16.7	13.5	15.1	14.0	14.5	-0.8	4.5	4.1	6.1	12.1	10.5	9.3	10.7	10.3
	2015 Jan	4.2	11.3	9.7	11.2	16.6	14.5	11.7	17.0	13.5	14.0	13.1	13.5	-0.1	4.6	4.2	5.7	12.5	10.7	9.0	10.7	10.2
	Feb	3.4	10.5	8.8	11.0	16.9	14.6	11.4	17.1	13.3	12.5	12.1	12.3	0.5	4.9	4.5	5.3	13.5	11.4	8.4	11.0	10.2
	Mar	2.6	9.9	8.2	10.8	17.0	14.6	11.0	17.0	13.1	10.7	11.3	11.0	1.2	5.3	5.0	5.0	14.9	12.3	7.8	11.3	10.3
	Apr	2.0	9.5	7.8	10.6	17.1	14.6	10.7	16.8	12.7	8.9	10.8	9.9	1.8	5.8	5.5	4.9	16.2	13.3	7.2	11.8	10.5
	May	1.6	9.4	7.7	10.5	17.3	14.7	10.3	16.4	12.4	7.5	10.5	9.2	2.4	6.3	6.0	4.9	17.1	13.9	6.8	12.2	10.7
	Jun	1.5	9.4	7.6	10.3	17.6	14.8	9.9	16.0	12.0	6.4	10.3	8.6	3.0	6.9	6.6	5.1	17.2	14.1	6.6	12.4	10.7
	Jul	1.6	9.3	7.6	10.1	17.7	14.7	9.4	15.6	11.5	5.7	9.9	8.0	5.7	7.7	7.5	5.4	16.6	13.7	6.6	12.4	10.7
	Aug	2.0	9.2	7.6	9.6	17.4	14.4	8.8	15.0	11.0	5.0	9.5	7.5	8.5	8.8	8.8	5.7	15.7	13.1	6.5	12.3	10.7

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Auto rental	681,619	657,457	543,475	457,587	449,455	495,316	512,332	627,398	621,915	665,362	716,071	724,790	1,326,238	7,797,396
Auto parts & accessories	744,173	754,786	751,478	696,196	719,396	719,555	701,469	833,639	773,763	744,952	786,637	921,080	719,173	9,122,124
Auto services	1,912,440	2,168,016	2,325,359	2,168,635	2,142,038	2,073,058	2,110,666	2,440,360	2,217,293	2,272,123	2,452,119	2,747,542	2,127,417	27,244,626
Auto repair shops	848,138	904,641	893,101	806,242	769,757	833,959	825,219	1,006,526	881,441	846,698	908,211	1,141,404	824,235	10,641,434
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	570,329	611,847	560,000	489,946	459,214	509,139	529,976	681,144	596,412	575,230	627,814	673,759	553,103	6,867,584
Vehicle Sales & Services	4,756,699	5,096,747	5,073,413	4,618,606	4,539,860	4,631,027	4,679,662	5,589,067	5,090,824	5,104,365	5,490,852	6,208,575	5,550,166	61,673,164
Restaurants	19,600,318	19,438,995	20,318,156	19,149,963	19,702,360	17,443,915	18,297,687	21,341,536	20,659,370	22,089,479	22,434,644	26,948,439	22,933,932	250,758,476
Public houses	3,084,888	3,084,180	2,906,707	2,669,772	2,989,403	2,359,976	2,581,141	3,198,159	3,215,619	3,369,184	3,533,498	4,952,727	3,557,930	38,418,296
Catering services	555,148	661,358	699,112	662,202	630,702	613,116	646,425	748,014	679,220	706,167	779,699	1,104,947	696,597	8,627,559
Video stores	180,019	200,110	194,779	175,577	222,622	248,533	396,185	275,895	270,289	200,460	35,869	37,688	29,729	2,287,736
Cinema, theatre & dance	1,923,221	1,690,062	2,193,403	2,408,504	2,556,896	2,001,813	2,014,385	1,984,029	1,882,207	1,866,799	2,029,448	2,143,013	1,982,932	24,753,491
Concerts & entertainers	151,746	56,295	156,016	186,409	204,442	138,654	128,301	136,188	136,039	152,321	143,111	151,075	157,728	1,746,579
Tourist attractions	1,039,696	685,602	621,739	371,649	383,982	278,658	364,396	458,960	702,828	716,101	997,854	1,104,976	1,104,976	7,452,642
Amusement parks	155,126	81,861	84,816	41,437	34,322	26,664	43,899	50,917	102,760	96,299	82,396	133,404	154,933	933,708
Aquariums	79,248	50,536	39,548	21,923	21,027	16,900	28,634	32,243	57,254	48,833	45,299	87,095	91,367	540,659
Sports & games establishments	3,185,707	3,752,885	3,851,656	3,395,489	4,367,895	4,268,156	3,376,739	3,926,780	3,439,610	3,658,846	2,697,942	1,445,126	1,212,531	39,393,655
Professional sports clubs	136,338	156,345	124,435	125,941	121,235	94,640	87,997	114,926	100,813	94,128	73,111	103,660	95,775	1,293,006
Gambling	5,019,556	5,916,812	6,060,666	5,739,677	6,803,324	6,144,983	5,960,250	6,789,023	6,336,623	5,992,864	5,993,609	5,653,661	5,634,252	73,025,744
Personal services	278,971	281,498	301,534	382,897	270,372	295,579	295,810	285,409	303,304	317,171	402,772	303,313	303,313	3,678,481
Miscellaneous entertainment	933,393	783,092	923,012	683,184	583,282	738,153	732,128	812,753	841,015	875,849	860,432	1,032,628	957,592	9,823,120
Entertainment	36,323,375	36,836,955	38,455,543	35,933,261	39,004,389	34,644,533	34,913,746	40,165,233	38,709,056	40,170,634	39,792,126	45,194,089	38,913,587	462,733,152
Hotels	5,212,363	5,445,681	5,360,924	4,841,041	4,424,903	4,411,057	4,625,058	5,371,107	5,122,317	5,571,434	5,835,290	6,141,198	5,741,106	62,891,116
Airlines	2,364,403	2,638,124	2,570,159	2,159,641	1,888,402	2,865,096	2,561,380	2,888,021	2,763,663	2,714,217	2,712,906	2,403,682	2,539,206	30,704,497
Airport terminals	41,728	45,058	38,562	28,808	27,230	31,088	31,580	39,256	40,161	42,789	60,891	75,101	69,473	529,997
Railways	5,606,392	6,422,013	6,582,071	6,104,469	5,771,604	5,365,874	5,446,324	6,240,141	5,713,354	5,903,453	6,466,319	6,320,495	5,327,447	71,663,564
Buses	545,699	633,416	640,292	588,222	568,612	526,983	543,959	630,301	616,446	659,165	751,857	776,979	921,100	7,857,332
Sea travel	259,551	230,982	205,729	159,628	150,167	176,592	167,537	209,514	206,166	243,176	267,994	227,626	336,070	2,581,181
Travel agents	1,723,866	1,907,065	1,872,174	1,633,859	1,555,971	2,117,373	1,935,959	2,140,222	1,961,575	1,968,287	2,130,994	2,356,298	2,466,853	24,046,630
Timeshares	17,738	17,736	18,488	16,426	16,631	26,135	19,605	18,926	16,463	15,428	15,078	14,717	15,226	210,859
Camping grounds	346,267	215,594	148,977	75,561	57,142	111,929	126,155	177,569	253,605	279,619	290,434	380,996	364,500	2,482,081
Miscellaneous travel	1,081,697	1,198,276	1,475,084	1,531,166	1,511,118	1,616,711	1,674,930	1,948,468	1,943,613	2,126,902	2,325,910	2,541,688	2,603,191	22,497,057
Travel	11,987,341	13,308,264	13,551,536	12,297,780	11,546,877	12,837,781	12,507,429	14,292,418	13,515,046	13,953,036	15,022,383	15,097,582	14,643,066	162,573,198
Telegraph services / Wire transfer money order	16,028	16,333	19,921	21,841	23,011	24,858	26,993	30,691	30,947	30,378	30,012	47,295	35,415	337,695
Insurance services	1,672,600	1,729,359	1,586,678	1,373,640	1,352,680	1,466,740	1,432,192	1,744,215	1,563,292	1,565,265	1,667,522	1,767,601	1,746,104	18,995,288
FIs - cash disbursements (auto & manual)	13,325	18,063	18,010	17,237	14,055	15,312	15,607	18,167	15,980	17,056	17,226	17,467	30,799	214,979
FIs - merchandise & services	126,415	355,759	132,630	113,345	118,764	123,995	123,511	152,278	138,545	135,612	150,630	491,271	206,980	2,243,320
Non-FIs - foreign currency, travellers' cheques	123,556	132,594	100,055	72,863	76,097	82,272	108,817	135,733	118,753	140,160	159,154	346,012	149,241	1,621,751
Security brokers and dealers	15,433	16,988	23,977	18,704	20,789	25,221	18,972	25,760	24,596	21,811	25,621	26,721	58,258	307,418
Tax preparation services	132	208	158	160	111	211	179	222	171	164	180	193	130	2,087
Tax payments	13,002	14,481	13,453	11,738	11,790	17,552	19,339	31,554	25,386	22,745	22,671	27,256	24,222	242,187
Fines, bail and bond payments	69,187	69,153	74,059	67,861	56,080	57,229	54,596	61,440	57,529	59,061	57,592	71,536	51,939	738,075
Miscellaneous financial	89,446	92,937	97,860	85,404	79,308	80,085	80,963	109,684	101,552	93,815	77,950	90,570	94,571	1,084,699
Financial	2,139,124	2,445,875	2,066,801	1,782,793	1,752,685	1,893,475	1,881,169	2,309,744	2,076,751	2,086,067	2,208,558	2,885,922	2,397,659	25,787,499

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Telecoms	1,907,603	2,094,657	2,027,933	1,909,784	2,072,859	1,929,964	1,723,570	1,970,636	1,842,460	1,883,249	1,890,808	2,290,231	1,924,936	23,561,087
Utilities	357,415	400,371	415,656	372,316	387,786	397,889	382,735	470,622	421,238	413,368	427,367	535,138	403,466	5,027,952
Contractors (residential & commercial)	255,928	285,174	312,244	280,539	252,097	261,223	263,097	304,845	269,369	256,562	281,915	318,201	252,139	3,337,405
Gardening services	48,073	49,976	50,137	45,904	60,258	32,281	36,526	49,745	61,814	61,712	57,097	51,177	38,766	595,393
Veterinary services	673,642	672,737	697,845	630,390	647,111	614,179	567,382	645,731	622,621	617,885	662,859	774,666	658,795	7,812,201
Photocopying & printing	222,763	261,490	282,420	313,482	364,848	268,770	239,779	282,306	240,832	243,069	262,805	270,134	300,813	3,330,748
Photographic studios	118,408	126,124	159,776	171,301	267,854	112,371	100,886	127,897	132,342	152,353	184,976	213,927	158,889	1,908,696
Beauty & barber shops	1,595,221	1,635,737	1,656,708	1,605,024	2,191,032	1,435,747	1,431,072	1,660,936	1,601,539	1,650,605	1,743,311	2,488,914	1,596,885	20,697,510
Employment agencies	22,778	23,563	26,367	23,779	20,711	23,713	23,323	30,977	23,905	25,441	24,743	29,345	24,469	300,336
Counselling services	5,389	5,837	6,685	6,314	5,780	6,440	6,052	6,589	6,152	6,380	7,525	6,112	75,929	
Legal services	53,181	56,907	59,607	53,116	48,675	53,308	55,457	49,035	55,902	54,362	58,444	63,941	52,843	661,597
Laundry & cleaning	191,858	213,786	220,407	201,731	193,987	186,139	174,962	201,096	196,740	205,190	231,906	338,976	194,883	2,559,803
Funeral services	11,227	12,466	12,361	11,691	12,157	13,661	12,859	14,818	13,366	12,397	13,157	14,871	11,509	155,313
Medical services	1,159,639	1,325,044	1,382,020	1,277,573	1,197,862	1,297,095	1,252,320	1,421,862	1,309,918	1,267,790	1,418,558	1,598,965	1,227,114	15,976,121
Moving & courier services	370,590	436,418	475,027	452,289	447,052	420,698	420,810	468,784	434,203	441,344	484,465	488,410	401,022	5,370,522
Repair shops (not auto)	60,584	63,855	67,310	71,419	81,348	67,177	65,872	77,460	68,940	66,215	72,547	90,882	256,669	1,049,694
Accounting services	30,899	37,019	38,225	36,612	36,556	39,334	32,285	33,978	26,291	25,137	27,343	30,947	30,067	393,794
Advertising, consultancy & PR	69,192	71,614	70,554	62,688	56,340	59,858	62,516	72,021	65,394	62,895	202,088	200,640	194,280	1,180,888
Computer programming	1,376,648	1,511,223	1,610,805	1,971,380	2,396,813	1,656,225	1,460,850	1,598,304	1,459,369	1,537,451	1,626,628	1,692,115	1,679,534	20,200,697
Farming services	103,884	107,100	108,025	105,173	125,069	102,807	95,677	120,370	111,780	111,123	113,180	124,132	103,310	1,327,746
Miscellaneous professional services	867,660	946,236	1,183,746	1,117,761	1,128,921	1,091,932	1,088,549	1,221,690	1,108,803	1,138,602	1,190,983	1,254,235	1,132,654	13,604,112
Engineering services	48,707	51,981	55,842	48,022	44,733	47,211	48,450	55,248	51,073	49,305	54,413	60,410	47,347	614,035
Marina services	91,231	73,938	49,673	38,140	34,678	33,376	33,326	50,888	70,547	73,993	84,691	104,277	96,960	744,487
Wrecking & salvage yards	3,490	4,003	3,899	3,423	2,955	3,533	3,778	4,567	4,397	4,073	4,333	4,533	3,576	47,070
Pest control	3,124	3,416	4,019	3,120	2,843	2,969	2,752	3,196	3,238	3,210	4,040	4,526	3,285	40,614
Educational establishments	486,772	931,449	861,563	814,901	671,390	871,750	721,802	879,052	711,260	726,693	790,146	696,004	564,038	9,240,048
Child care services	22,690	19,937	22,777	19,371	19,787	22,647	24,072	24,365	21,413	23,088	22,023	41,632	23,962	285,074
Social, political & religious organisations	1,394,944	1,551,815	1,467,619	1,380,576	1,387,283	1,130,492	1,100,380	1,490,503	1,523,667	1,531,191	1,494,307	1,446,961	1,390,248	16,895,042
Government services	2,448,026	2,588,667	2,609,311	2,317,183	2,216,602	2,443,716	2,445,460	2,756,334	2,609,504	2,621,861	2,813,732	2,825,030	2,717,590	30,964,990
Miscellaneous services	1,281,106	1,399,771	1,415,175	1,386,545	2,097,444	1,326,549	1,281,298	1,574,626	1,459,132	1,402,806	1,595,846	1,673,918	1,343,005	17,956,115
Commercial equipment	845,705	987,710	993,836	943,241	931,419	912,747	839,158	959,222	839,933	824,318	853,771	881,425	782,068	10,748,848
Other services	16,128,377	17,950,021	18,347,572	17,674,788	19,404,250	16,865,801	15,997,055	18,627,703	17,367,053	17,493,440	18,698,862	20,616,088	17,621,234	216,663,867
Total services	76,547,279	81,083,543	82,855,789	77,148,269	80,672,964	75,283,674	74,604,119	86,355,272	81,881,047	84,378,976	87,048,071	96,143,454	84,866,818	992,321,996
TOTAL	228,154,002	237,855,803	245,838,858	244,115,617	286,022,356	224,257,773	213,997,023	252,159,213	244,410,935	249,618,944	263,803,457	296,906,064	251,255,618	3,010,241,661

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Telecoms	83,422,828	96,641,240	94,772,998	93,006,909	98,948,665	91,611,814	78,255,896	86,429,069	79,347,631	80,731,531	79,668,839	106,357,569	82,703,450	1,068,475,611
Utilities	54,211,364	61,963,440	64,056,758	56,856,139	55,353,768	65,155,904	65,017,366	83,987,124	73,493,356	68,533,986	68,299,775	76,652,347	58,719,985	797,089,948
Contractors (residential & commercial)	81,528,719	94,883,075	98,694,498	92,082,103	80,121,717	84,509,420	86,282,461	102,083,505	88,392,236	89,031,693	97,294,558	99,716,377	82,603,621	1,095,695,264
Gardening services	5,017,001	6,573,559	4,728,733	4,437,731	5,846,686	3,014,602	3,767,431	7,346,597	7,288,044	6,572,988	8,048,588	6,117,990	4,558,448	68,301,397
Veterinary services	61,770,331	63,422,557	64,732,297	58,803,201	59,680,217	59,911,478	55,346,567	63,561,259	61,269,392	60,586,621	65,212,664	72,226,544	63,601,203	748,354,000
Photocopying & printing	33,813,133	37,791,849	41,280,237	40,425,799	37,982,605	38,140,886	36,234,842	38,633,424	33,723,427	32,800,920	35,768,812	33,980,825	39,539,847	446,303,473
Photographic studios	7,139,242	7,691,483	8,628,097	9,798,565	10,636,572	5,827,775	5,979,146	7,239,215	7,128,343	8,602,895	7,262,344	7,967,319	97,320,908	97,320,908
Beauty & barber shops	86,817,366	89,593,455	91,488,717	90,824,734	116,659,521	79,056,700	78,904,295	92,499,233	89,240,431	91,841,040	95,747,915	121,629,770	88,405,995	1,125,891,806
Employment agencies	24,595,673	24,896,795	29,760,796	27,415,997	26,708,354	23,137,091	26,565,118	33,057,723	24,072,192	27,481,855	29,993,731	33,899,194	29,593,814	336,582,660
Counselling services	1,243,211	1,348,774	1,638,767	1,147,901	1,804,258	1,568,525	1,544,962	1,599,598	1,631,747	1,531,617	1,652,998	1,503,756	1,845,971	18,453,971
Legal services	20,993,270	23,055,090	25,849,305	21,556,756	20,352,654	21,621,482	22,605,803	26,135,867	22,550,631	22,184,734	24,799,341	26,540,268	21,224,778	278,476,709
Laundry & cleaning	6,707,533	7,466,319	7,503,475	6,999,898	6,589,508	6,418,196	5,905,279	6,828,995	6,740,501	6,895,807	7,817,655	10,326,284	6,785,612	86,277,529
Funeral services	12,264,028	13,984,825	14,944,016	14,620,960	14,741,102	16,905,013	16,188,497	18,694,124	15,762,885	13,997,843	14,633,617	16,691,232	12,856,110	184,020,224
Medical services	158,135,538	177,104,795	190,514,834	176,710,591	160,247,893	172,838,768	173,843,078	196,157,544	177,588,822	175,825,797	193,780,881	205,036,430	166,156,954	2,165,806,387
Moving & courier services	42,711,314	44,162,345	46,051,396	43,645,087	42,254,825	41,187,269	41,122,236	46,193,815	42,461,062	42,332,958	47,456,705	51,857,103	39,985,486	528,710,287
Repair shops (not auto)	9,889,358	10,388,034	11,643,854	11,388,780	12,435,217	10,093,607	10,245,809	12,106,121	10,439,541	10,296,211	11,277,238	12,922,847	20,597,007	143,834,266
Accounting services	6,494,220	7,565,507	7,724,817	7,523,946	8,599,594	10,096,395	8,945,675	9,487,691	7,183,947	6,521,235	6,886,821	8,333,099	7,095,400	95,964,127
Advertising, consultancy & PR	7,186,784	7,816,479	8,367,861	7,092,562	6,795,343	7,730,480	7,573,611	8,906,992	7,780,238	7,267,345	18,455,571	18,181,518	17,539,859	123,507,859
Computer programming	81,470,301	91,193,639	108,359,998	128,369,053	146,022,163	111,229,634	97,338,559	112,082,133	104,901,089	108,379,674	116,180,469	113,715,870	110,315,539	1,348,087,820
Farming services	10,873,732	11,315,288	11,782,430	10,457,731	11,254,931	10,432,069	9,699,281	12,205,228	10,960,132	10,773,070	11,953,379	12,638,544	10,948,496	134,420,579
Miscellaneous professional services	156,012,835	184,092,288	177,132,251	160,748,512	154,357,611	173,046,539	162,447,485	194,587,909	167,738,108	165,619,461	179,511,534	185,276,219	174,674,194	2,079,232,111
Engineering services	14,528,338	15,311,967	17,273,640	14,214,895	13,242,871	14,522,675	14,814,207	16,861,550	14,959,434	14,162,044	16,566,702	16,658,319	14,247,722	182,836,026
Marina services	10,556,994	8,821,591	7,002,059	5,458,747	5,636,031	6,664,806	6,175,257	11,133,626	10,749,094	10,323,551	11,681,890	12,331,780	10,066,496	106,044,928
Wrecking & salvage yards	721,356	863,294	849,871	760,361	659,424	733,703	815,137	1,005,827	890,164	806,687	905,261	969,246	729,360	9,988,335
Pest control	577,849	691,170	768,440	641,360	668,535	650,935	624,527	668,748	641,273	660,846	781,028	828,349	698,923	8,324,134
Educational establishments	144,881,445	315,278,800	196,945,112	111,474,301	109,713,169	211,296,796	123,127,607	124,977,535	149,783,534	121,760,290	124,451,491	129,736,048	185,549,246	1,904,093,929
Child care services	2,439,354	2,711,790	2,737,050	2,434,069	2,386,321	2,695,517	2,598,952	3,018,286	2,629,973	2,652,615	3,086,942	4,673,821	2,544,788	34,170,124
Social, political & religious organisations	76,303,662	90,849,072	93,731,593	81,573,597	94,118,627	92,682,804	80,679,891	103,708,378	89,371,245	84,957,320	87,093,665	88,240,077	81,110,835	1,068,117,104
Government services	269,894,839	276,352,498	256,544,338	227,249,618	244,263,188	350,285,408	292,006,631	287,549,251	279,103,062	258,684,708	272,924,644	294,907,048	272,117,869	3,311,988,263
Miscellaneous services	80,170,283	92,228,377	94,346,652	82,274,910	101,961,666	80,743,357	76,663,930	99,733,735	85,854,180	87,961,704	91,988,553	97,288,319	84,652,201	1,075,697,584
Commercial equipment	121,963,187	134,744,019	141,904,325	130,932,437	115,811,389	123,967,902	122,044,476	148,559,408	125,864,205	125,595,220	133,073,044	137,406,683	120,815,761	1,560,718,869
Other services	1,674,335,088	2,000,803,414	1,921,759,215	1,720,927,250	1,765,854,425	1,917,777,550	1,713,364,012	1,957,039,510	1,799,539,919	1,744,447,166	1,865,475,825	2,005,887,872	1,819,910,074	22,232,786,232
Total services	6,712,012,824	7,333,668,977	7,199,831,138	6,403,539,325	6,369,078,522	6,881,102,861	6,469,524,517	7,630,343,498	7,048,999,246	7,291,899,235	7,596,751,634	8,035,950,380	7,313,472,205	85,574,161,538
TOTAL	13,654,417,626	14,554,291,600	14,820,506,046	14,210,825,654	16,006,358,421	13,491,803,442	12,614,090,483	15,018,935,892	14,175,593,794	14,515,435,905	15,176,536,561	16,053,473,099	14,364,831,113	175,002,682,019

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Auto rental	550,032	527,332	465,783	417,682	419,694	415,138	435,517	508,375	504,159	520,305	546,293	569,082	814,403	6,143,763
Auto parts & accessories	1,588,748	1,648,160	1,647,237	1,514,437	1,531,135	1,579,170	1,587,489	1,799,368	1,726,608	1,670,335	1,750,191	1,786,683	1,622,556	19,863,369
Auto services	4,789,594	5,128,547	5,616,648	5,320,118	5,964,368	5,149,588	5,275,222	6,077,942	5,785,540	5,959,723	6,242,166	6,460,507	5,926,722	68,907,091
Auto repair shops	1,720,330	1,848,396	1,856,634	1,663,458	1,542,237	1,746,028	1,753,918	2,091,164	1,906,238	1,845,764	1,957,092	2,021,135	1,792,264	22,024,328
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,219,825	1,311,194	1,205,260	1,049,459	962,902	1,105,714	1,155,848	1,465,026	1,341,802	1,304,184	1,393,516	1,395,294	1,273,628	14,963,827
Vehicle Sales & Services	9,868,529	10,463,629	10,791,562	9,965,154	10,420,336	9,995,638	10,207,994	11,941,875	11,264,347	11,300,311	11,889,258	12,232,701	11,429,573	131,902,378
Restaurants	76,083,571	77,606,102	83,012,359	80,466,764	85,666,613	75,513,198	79,664,306	93,301,821	89,126,203	96,326,473	91,908,975	95,260,958	96,356,379	1,044,210,151
Public houses	11,574,428	12,055,485	11,585,025	11,036,808	12,468,354	10,212,995	11,320,877	14,036,214	14,008,762	14,443,267	14,539,151	14,494,903	14,605,330	154,807,171
Catering services	1,926,216	2,314,161	2,685,659	2,604,738	2,410,320	2,482,732	2,700,295	3,140,375	2,765,605	2,917,602	3,058,291	3,173,109	2,825,539	33,078,426
Video stores	47,551	47,199	47,156	47,156	54,618	51,351	56,512	59,067	56,885	50,226	37,023	32,272	27,893	577,611
Cinema, theatre & dance	6,209,387	4,311,896	5,733,618	5,717,666	6,642,095	5,765,654	6,036,490	5,141,929	6,197,420	5,484,048	6,239,426	5,928,829	5,732,984	68,932,055
Concerts & entertainers	386,039	159,919	402,515	426,241	449,456	401,611	386,719	390,877	383,943	440,598	383,183	419,578	471,229	4,715,869
Tourist attractions	1,898,813	1,140,476	1,143,805	709,782	722,334	529,358	793,013	911,558	1,469,334	1,322,352	1,244,987	1,584,328	2,164,335	13,735,662
Amusement parks	549,455	343,091	327,845	168,492	111,778	96,927	169,731	194,669	404,226	389,695	335,347	402,204	585,657	3,529,662
Aquariums	263,153	188,208	131,313	77,930	66,836	67,071	119,314	135,747	225,420	188,315	172,673	219,189	333,136	1,925,152
Sports & games establishments	3,870,425	3,914,317	4,187,202	3,636,597	3,967,071	4,389,649	4,019,863	4,511,540	4,352,707	4,803,238	4,317,135	3,916,486	3,916,486	49,777,019
Professional sports clubs	272,466	276,756	252,951	249,731	257,602	220,085	209,543	253,113	244,215	260,980	201,352	253,114	272,854	2,952,296
Gambling	20,966,584	23,757,889	25,015,915	22,386,666	26,904,005	24,367,306	24,986,052	31,782,416	30,031,781	25,919,090	23,735,733	20,189,722	23,371,720	302,448,295
Personal services	434,254	419,980	443,673	387,487	407,952	407,952	426,432	519,682	498,436	513,571	570,489	562,875	470,185	5,661,739
Miscellaneous entertainment	1,487,587	1,042,320	1,109,222	804,167	736,564	896,675	1,035,854	1,057,060	1,182,248	1,181,586	1,067,274	1,303,472	1,648,416	13,064,858
Entertainment	125,969,929	127,598,796	136,054,818	128,720,225	140,901,319	125,402,564	131,935,001	155,436,068	150,947,185	154,241,041	147,811,039	147,585,767	152,782,143	1,699,415,966
Hotels	5,918,404	5,636,711	5,372,816	5,003,321	5,100,211	4,996,340	5,334,147	6,102,734	6,109,018	6,465,881	6,361,358	6,781,137	7,215,413	70,479,087
Airlines	2,212,456	2,300,499	2,191,324	1,808,807	1,733,290	2,597,137	2,229,139	2,575,035	2,714,159	2,513,816	2,550,446	2,587,990	2,527,732	28,329,374
Airport terminals	62,026	61,780	49,536	34,089	36,909	37,697	40,595	53,123	57,287	61,154	95,762	143,402	136,221	807,555
Railways	16,897,538	19,071,062	19,683,575	18,030,141	18,720,621	16,158,919	16,426,762	18,725,686	16,820,810	16,977,623	18,283,544	17,814,059	15,721,937	212,434,739
Buses	1,420,738	1,575,275	1,652,047	1,597,815	1,620,129	1,550,812	1,544,190	1,762,211	1,663,914	1,742,101	1,763,449	1,732,537	2,517,134	20,721,614
Sea travel	265,161	202,165	178,354	138,973	137,089	135,741	140,035	170,824	193,194	205,042	231,396	254,157	371,819	2,358,789
Travel agents	1,823,068	1,712,893	1,523,683	1,256,721	1,166,905	2,207,727	2,293,524	1,981,591	2,076,818	2,078,384	2,080,266	2,080,266	2,020,766	22,431,954
Timeshares	4,618	4,618	4,815	4,101	4,173	6,764	5,160	5,164	4,479	4,420	4,132	4,333	4,124	56,283
Camping grounds	1,234,581	713,371	549,421	276,998	184,658	338,870	405,562	625,477	939,408	995,372	946,971	1,200,851	1,439,346	8,616,305
Miscellaneous travel	2,452,435	2,778,684	4,202,302	4,819,112	5,378,322	5,847,702	6,151,282	7,381,431	7,543,370	8,586,119	9,174,934	10,133,726	10,669,782	82,666,766
Travel	26,372,621	28,420,347	30,035,057	27,966,757	28,982,096	28,881,369	28,924,316	33,592,475	31,969,297	33,162,465	35,129,018	35,951,321	35,408,861	378,423,379
Telegraph services / Wire transfer money order	150,752	138,538	117,353	115,836	137,847	123,634	137,039	170,178	165,131	168,223	180,012	179,393	307,340	1,940,524
Insurance services	3,555,294	3,702,712	3,498,704	3,014,661	2,791,703	3,151,406	3,125,203	3,792,354	3,505,864	3,501,537	3,721,084	3,879,119	3,916,536	41,600,883
Fls - cash disbursements (auto & manual)	16,757	15,732	9,845	6,691	10,653	9,317	14,122	20,489	19,431	24,812	32,416	37,760	82,414	283,682
Fls - merchandise & services	7,928,399	9,157,384	8,393,281	7,900,393	8,534,787	8,283,497	7,596,859	9,027,795	8,112,134	8,420,164	8,493,429	8,791,367	8,670,555	101,381,645
Non-Fls - foreign currency, travellers' cheques	1,099,653	1,062,344	820,268	648,508	711,740	700,129	813,266	973,361	892,426	1,047,459	1,222,677	1,416,631	1,279,891	11,588,700
Security brokers and dealers	132,593	189,266	246,706	212,362	215,529	235,318	218,662	299,692	307,203	272,720	243,956	243,567	273,171	2,958,172
Tax preparation services	444	461	499	429	428	686	496	596	517	514	541	570	482	6,219
Tax payments	93,669	116,092	116,892	106,133	106,197	531,551	428,290	256,706	207,366	187,960	205,893	283,915	205,615	2,752,610
Fines, bail and bond payments	607,070	584,590	641,353	612,274	566,958	594,854	553,770	625,302	596,625	636,182	597,015	633,600	614,343	7,256,866
Miscellaneous financial	186,729	191,331	182,181	157,462	144,289	135,140	143,363	178,191	195,166	189,371	154,367	156,218	192,936	2,020,015
Financial	13,771,360	15,158,470	14,027,082	12,774,749	13,220,131	13,765,532	13,031,070	15,344,664	14,001,863	14,448,942	14,851,390	15,622,140	15,543,283	171,789,316

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Telecoms	11,160,569	11,681,094	11,780,321	11,357,039	12,148,809	11,629,789	10,521,102	12,061,068	11,344,105	11,787,477	11,418,947	11,772,891	11,750,977	139,253,619
Utilities	2,083,432	2,276,869	2,418,817	2,256,634	2,480,211	2,678,632	2,503,474	2,929,327	2,683,438	2,661,963	2,688,613	2,747,041	2,497,955	30,822,974
Contractors (residential & commercial)	537,421	612,459	670,798	607,875	562,070	547,242	562,943	625,142	601,716	571,993	638,489	651,613	580,639	7,232,979
Gardening services	101,252	106,560	108,344	103,975	140,570	73,969	82,354	101,250	127,534	130,078	121,480	96,257	83,590	1,275,961
Veterinary services	1,895,053	1,889,163	1,976,059	1,772,689	1,770,760	1,728,084	1,629,990	1,838,503	1,785,682	1,788,915	1,891,202	2,030,363	1,927,330	22,028,740
Photocopying & printing	356,661	423,670	460,159	535,658	604,398	382,063	378,879	431,481	393,955	406,379	424,106	400,252	547,385	5,388,405
Photographic studios	417,460	431,366	499,858	525,261	802,062	391,799	382,983	474,816	473,824	532,067	618,392	633,997	557,532	6,323,957
Beauty & barber shops	5,192,212	5,359,335	5,350,502	5,043,651	6,888,108	4,676,643	4,882,139	5,715,413	5,472,792	5,727,157	5,904,595	6,170,107	5,488,314	66,678,756
Employment agencies	8,167	9,309	9,837	8,722	7,576	9,349	9,603	10,559	10,285	11,060	10,478	10,406	8,466	115,650
Counselling services	112,894	120,382	119,031	112,483	116,972	115,529	109,490	121,866	111,077	113,975	114,888	109,103	109,103	1,373,495
Legal services	154,063	169,200	179,930	157,112	140,671	159,771	166,971	199,461	178,324	175,966	196,185	200,268	176,219	2,100,078
Laundry & cleaning	470,625	533,467	551,180	509,558	490,742	462,576	447,616	508,569	490,085	517,900	567,827	559,914	493,511	6,132,945
Funeral services	28,577	31,534	33,124	31,118	30,841	35,972	36,609	41,096	36,211	34,246	36,531	36,490	32,411	416,183
Medical services	2,782,265	3,201,493	3,350,986	3,064,660	2,843,216	3,142,691	3,126,229	3,541,876	3,245,954	3,145,439	3,493,829	3,516,394	3,111,044	38,783,811
Moving & courier services	419,260	464,824	489,882	471,148	526,211	456,300	432,367	490,131	468,877	467,002	509,428	503,567	464,167	5,743,904
Repair shops (not auto)	117,390	123,952	129,025	137,812	174,218	130,904	133,830	157,423	143,302	143,073	151,798	159,060	403,826	1,988,223
Accounting services	231,333	251,492	268,775	231,651	148,594	85,389	70,902	77,791	66,970	67,570	76,373	75,899	74,127	1,495,533
Advertising, consultancy & PR	135,994	145,241	139,561	121,593	110,063	118,681	126,766	146,433	135,850	132,567	159,814	156,624	158,226	1,651,419
Computer programming	648,013	710,741	704,088	617,304	647,842	581,606	577,952	650,516	611,957	594,342	621,680	615,921	702,333	7,636,282
Farming services	291,132	304,078	307,918	299,254	353,148	298,450	284,838	327,520	320,119	321,262	329,278	322,651	309,926	3,778,442
Miscellaneous professional services	2,820,286	3,024,682	3,302,529	3,116,047	3,116,230	3,072,918	3,029,574	3,449,516	3,195,333	3,274,461	3,076,946	3,071,665	2,914,833	37,644,734
Engineering services	78,890	89,283	95,013	84,044	73,788	75,792	80,033	93,421	89,097	85,190	94,193	95,352	82,002	1,037,208
Marina services	151,192	121,387	88,976	70,120	67,115	61,850	66,513	93,265	129,079	130,914	143,949	161,867	174,933	1,309,968
Wrecking & salvage yards	8,602	9,589	9,785	8,336	7,434	8,971	9,545	11,473	11,160	10,626	11,293	11,228	9,984	119,424
Pest control	4,721	5,099	6,177	5,122	4,473	4,678	4,335	5,011	5,182	5,101	6,318	6,967	5,636	64,099
Educational establishments	1,208,582	3,049,501	3,816,832	3,621,829	2,609,438	3,498,325	3,310,473	3,922,400	2,874,351	3,391,465	2,962,722	1,982,991	1,449,257	36,489,584
Child care services	175,820	152,359	181,283	152,913	147,403	182,927	199,403	197,995	168,684	187,270	170,362	190,949	188,971	2,120,519
Social, political & religious organisations	2,955,636	3,363,071	3,328,228	2,942,952	2,857,263	2,450,511	2,612,807	3,517,201	3,549,280	3,682,958	3,969,511	3,902,062	3,621,123	39,796,967
Government services	7,779,389	8,095,263	8,462,613	7,343,485	7,193,867	8,325,906	7,818,717	8,815,378	8,775,760	8,625,085	8,823,620	8,795,625	8,451,636	99,526,955
Miscellaneous services	5,816,837	6,422,663	6,240,787	5,851,109	8,560,998	5,740,889	5,561,665	6,704,839	6,300,525	5,872,798	6,775,103	6,388,287	5,577,202	75,996,865
Commercial equipment	1,516,204	1,869,529	1,799,133	1,642,893	1,776,722	1,622,563	1,505,282	1,664,690	1,538,269	1,560,960	1,550,351	1,455,793	1,455,793	19,502,023
Other services	49,659,932	55,048,655	56,879,551	52,804,047	57,401,813	52,750,789	50,665,384	58,925,430	55,336,399	56,154,361	57,557,388	56,897,434	53,408,451	663,829,702
Total services	231,560,775	242,326,608	253,160,886	237,234,253	256,025,906	235,792,232	240,097,912	281,343,246	269,628,109	275,773,001	273,599,451	275,070,500	275,787,724	3,115,839,828
TOTAL	748,459,410	782,834,596	808,772,493	780,869,654	912,464,706	734,441,230	728,079,039	855,665,211	816,977,898	834,600,660	859,791,699	864,271,329	822,089,081	9,800,857,598

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	Total (latest 12 months)
Telecoms	345,064,573	373,816,958	375,046,891	360,082,214	375,493,377	369,835,016	321,330,526	368,502,147	337,905,570	354,385,092	336,796,108	351,983,199	352,076,795	4,277,253,893
Utilities	207,690,828	227,626,940	239,551,873	212,369,276	216,974,563	252,092,768	253,924,700	322,446,019	286,792,309	266,399,257	259,412,777	250,492,542	222,325,292	3,010,408,316
Contractors (residential & commercial)	159,564,891	183,450,785	196,972,622	180,614,814	162,293,188	156,807,460	162,488,240	186,236,607	177,589,447	173,670,266	193,735,084	196,540,087	177,253,122	2,147,651,722
Gardening services	7,244,133	7,759,871	7,483,651	6,312,204	7,381,002	4,936,708	5,818,499	8,533,939	10,350,714	10,139,673	10,106,773	8,441,852	6,954,786	94,219,672
Veterinary services	113,389,470	115,188,613	119,919,434	107,305,108	106,313,469	107,500,912	101,437,825	115,221,907	112,759,200	112,588,070	120,250,226	128,799,152	120,285,954	1,367,569,870
Photocopying & printing	23,164,519	27,478,515	28,460,589	29,016,914	27,521,464	24,389,908	24,006,267	26,953,310	25,288,578	25,062,750	26,851,403	25,567,405	27,582,593	318,179,696
Photographic studios	12,512,733	13,080,529	15,121,850	16,520,271	19,434,252	10,490,226	11,136,480	13,162,216	15,593,847	17,143,092	12,682,986	17,143,092	14,509,929	172,716,269
Beauty & barber shops	204,898,796	214,395,064	215,319,107	206,531,968	272,839,930	184,987,705	195,934,285	228,972,420	219,379,258	229,307,639	233,776,986	244,488,971	218,999,175	2,664,932,509
Employment agencies	1,426,460	1,647,459	1,685,814	1,529,737	1,279,288	1,683,469	1,544,912	1,754,491	1,644,607	1,571,930	1,671,680	1,698,383	1,418,238	19,130,008
Counselling services	6,188,630	7,213,122	6,587,466	6,427,843	6,555,645	6,857,500	6,179,615	6,698,259	6,143,639	6,449,593	6,799,902	6,881,384	6,319,740	79,113,709
Legal services	78,826,069	84,783,030	91,531,378	82,276,630	73,697,655	76,116,977	76,969,273	93,480,024	82,690,279	82,072,821	95,341,993	95,008,283	85,309,945	1,019,278,288
Laundry & cleaning	12,775,536	14,430,678	14,634,388	13,611,668	12,945,313	12,360,399	11,624,806	13,265,791	13,212,138	13,700,883	15,166,822	15,241,061	13,532,938	163,726,885
Funeral services	36,306,876	40,112,133	44,740,704	42,755,693	40,518,419	50,503,373	51,271,254	58,112,956	49,324,062	45,270,710	48,653,556	48,391,334	43,471,055	563,125,249
Medical services	233,124,916	266,779,969	285,383,184	262,914,250	235,651,682	261,986,746	265,701,712	305,022,227	279,133,804	274,492,077	302,708,350	305,415,882	263,776,969	3,308,966,852
Moving & courier services	37,918,551	40,528,812	40,843,689	37,315,479	37,181,930	33,949,823	32,695,007	37,434,215	36,016,361	36,638,445	41,986,142	44,385,832	40,495,030	459,470,765
Repair shops (not auto)	12,379,503	13,295,981	13,857,900	14,003,752	16,438,515	12,282,343	12,882,393	15,714,800	14,489,090	14,099,838	15,357,952	16,405,969	25,985,955	184,814,489
Accounting services	14,594,121	16,666,250	17,652,067	16,564,730	15,129,283	18,179,082	15,197,504	16,276,184	13,844,431	13,551,148	15,229,121	15,363,240	14,094,359	187,747,399
Advertising, consultancy & PR	10,419,933	11,491,712	11,447,384	10,144,793	9,206,509	10,330,770	10,458,447	11,932,594	11,399,887	11,079,921	12,323,793	12,128,650	11,288,011	133,232,471
Computer programming	32,505,447	35,699,007	36,234,290	33,476,652	32,950,400	32,580,949	30,731,074	34,800,556	33,626,990	32,210,670	33,656,170	33,237,792	34,445,173	403,649,723
Farming services	22,900,501	23,823,928	27,960,379	22,981,478	25,228,523	22,848,846	21,445,357	24,112,807	25,004,522	24,509,087	26,727,182	26,805,281	25,746,365	297,193,755
Miscellaneous professional services	593,164,509	678,230,705	652,090,767	560,057,349	540,308,189	655,020,085	598,321,263	715,700,369	737,066,394	613,622,641	588,920,044	598,461,022	587,506,676	7,525,305,504
Engineering services	17,735,302	21,549,773	21,945,529	19,564,696	16,454,443	17,017,697	18,161,916	21,144,281	19,867,960	19,250,316	22,251,536	21,932,977	19,163,854	238,304,979
Marina services	14,875,025	12,342,579	10,526,136	7,745,180	8,062,195	8,837,949	9,140,116	15,345,747	16,060,841	15,307,890	16,870,026	16,504,691	14,821,153	151,564,503
Wrecking & salvage yards	1,423,477	1,638,009	1,703,623	1,447,320	1,209,782	1,493,479	1,493,117	1,882,800	1,918,903	1,841,473	1,984,864	2,069,273	1,715,937	20,398,580
Pest control	733,996	790,902	1,047,651	922,689	819,255	798,099	751,949	894,304	892,994	853,531	1,032,640	1,120,113	949,954	10,874,081
Educational establishments	227,552,457	754,410,684	634,640,046	240,017,096	186,674,300	514,792,793	246,446,504	202,501,563	310,559,917	213,906,446	174,335,702	170,442,330	277,438,371	3,926,165,752
Child care services	13,313,056	14,908,003	15,938,033	13,713,178	13,460,189	15,672,777	14,618,602	16,681,569	15,486,670	14,905,148	16,228,450	16,438,477	13,922,617	181,973,713
Social, political & religious organisations	101,636,396	119,971,684	131,629,901	101,182,423	100,165,842	98,517,887	92,412,022	127,118,375	121,576,553	119,842,123	190,275,474	207,054,681	186,064,952	1,595,811,917
Government services	1,926,816,242	1,905,509,711	1,891,940,201	1,676,017,231	1,734,264,844	6,690,488,709	3,165,510,621	2,814,530,356	2,787,955,705	2,779,768,467	2,303,561,392	2,360,600,661	2,042,367,066	32,152,514,964
Miscellaneous services	536,498,306	602,017,728	582,953,341	509,646,504	571,832,069	586,335,430	505,382,572	624,326,391	574,182,935	504,054,739	648,034,759	639,056,460	396,834,909	6,744,657,837
Commercial equipment	144,923,812	165,907,052	163,343,631	151,173,250	133,798,934	139,802,956	137,893,398	160,962,488	156,434,604	157,275,299	167,343,107	167,679,127	153,329,942	1,854,943,788
Other services	5,151,569,064	5,996,546,186	5,898,193,519	4,944,242,390	5,002,084,449	10,379,498,841	6,402,910,256	6,589,721,712	6,491,281,348	6,181,668,534	5,942,983,861	6,045,779,203	5,399,986,855	75,274,897,154
Total services	17,083,642,988	18,571,985,459	18,126,645,025	15,790,698,374	16,160,507,903	23,198,959,380	18,763,132,602	21,703,777,166	20,927,366,204	19,980,208,367	19,794,589,803	20,455,814,781	19,239,927,183	232,713,612,247
TOTAL	32,468,908,265	34,661,365,548	34,672,191,066	32,323,363,756	37,072,881,595	37,539,493,745	32,591,651,890	38,064,402,190	36,704,329,390	36,035,826,404	36,486,865,982	37,058,630,407	34,846,817,747	428,057,819,729