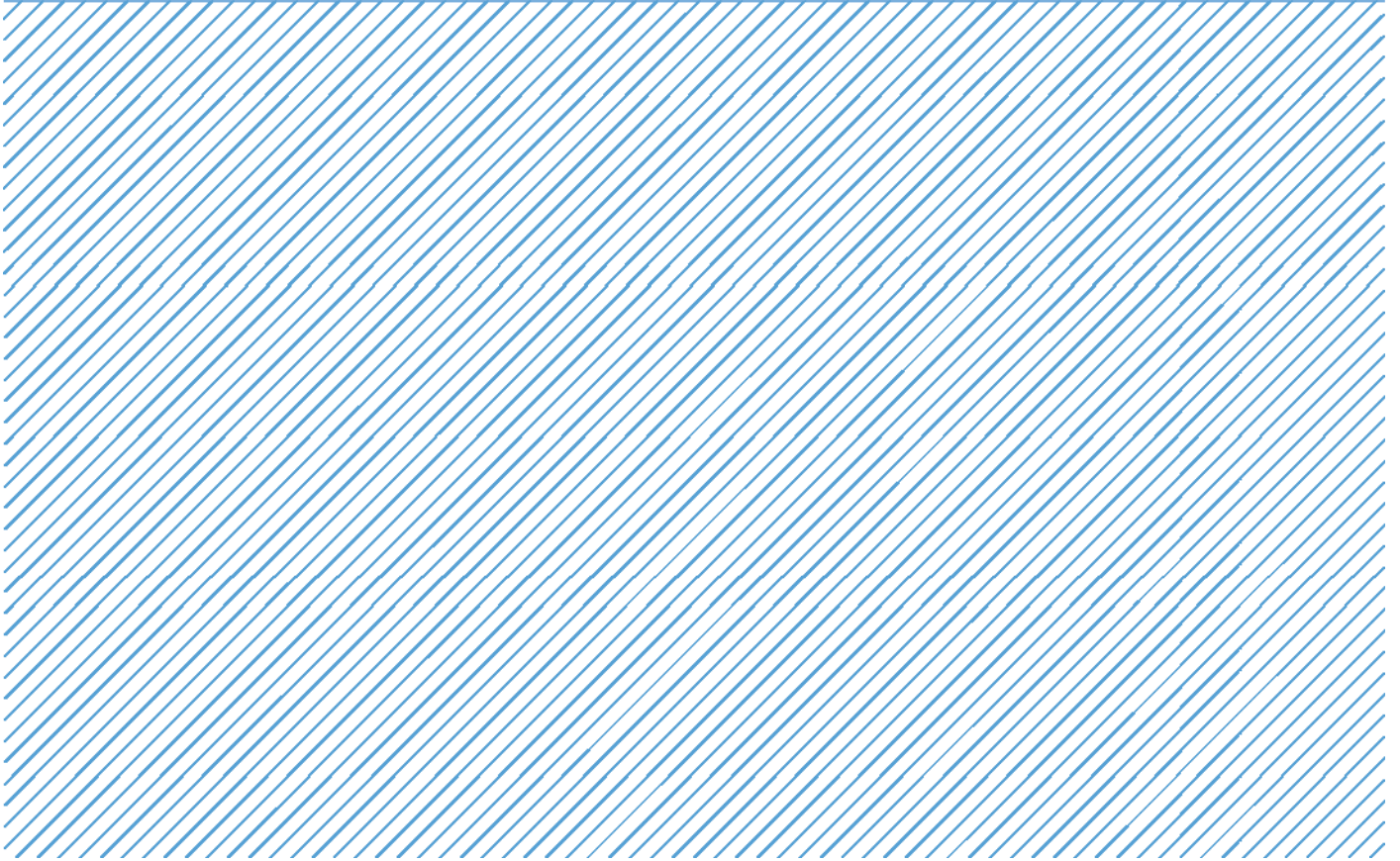


Card Expenditure Statistics

October 2015



Card Expenditure Statistics – October 2015

	Total Spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	Oct 2015	Oct 2014	Oct 2015	Oct 2014	Oct 2015	Oct 2014
All payment cards	53.2	48.6	8.5%	7.8%	1,163	1,031
<i>Of which online *</i>	11.7	10.3	14.0%	–	137	112
Debit cards	37.7	34.3	9.1%	8.4%	890	790
Credit cards	15.6	14.4	7.1%	6.3%	273	240

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.

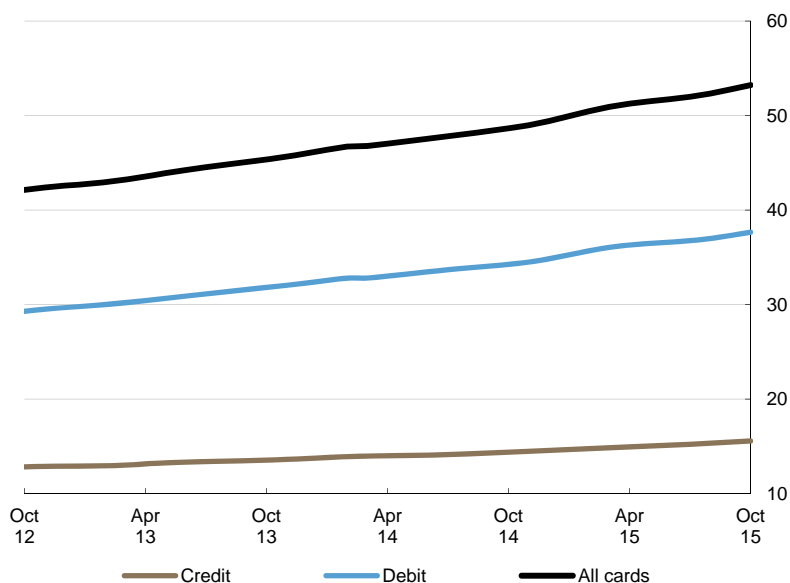
* As there are insufficient online data series collected to apply X12 ARIMA seasonal adjustment, the underlying trend is determined using linear regression. This allows an estimation of the likely scale of seasonal impacts to be made until there are sufficient data (3 years) to use a recognised method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

Introduction

The continuing improvement in the economy alongside the on-going migration from cash payments to cards have contributed to the growing strength of card payments. This was again evident in October, which recorded a monthly record of 1.2 billion **card purchases**, up by 1.2% on September. **Payment card spending** also increased and amounted to £53.2 billion in October, up by 0.9% during the month.

Spending **online** grew by 1.0% to £11.7 billion; representing 22% of total card spending, while the number of online purchases rose by 1.5% to reach a record of 137 million, accounting for 12% of total number of card purchases. Meanwhile, spending on **contactless** cards¹ soared by 23% to £0.9 billion with the number of contactless purchases reaching 121 million, up by 17% on September.

Chart 1
Monthly expenditure
(£ billions)



¹ Contactless statistics: http://www.theukcardsassociation.org.uk/contactless_contactless_statistics/index.asp

Annual growth rates

Growth in payment card spending continued to pick up, growing at an **annual rate** of 8.5% in October – the strongest performance since 2010, up from 8.3% in September and 7.8% a year ago. This robust growth could, in part be explained by the continuing improvement of the economy alongside growing consumer financial confidence driven by rising wages, falling unemployment, which decreased to the lowest level since 2008² and absent price **inflation**. The consumer price index remained negative after declining to -0.1% in the year to October³ – the first time on record **deflation** has been registered for two consecutive months, mainly driven by lower food and drink prices⁴.

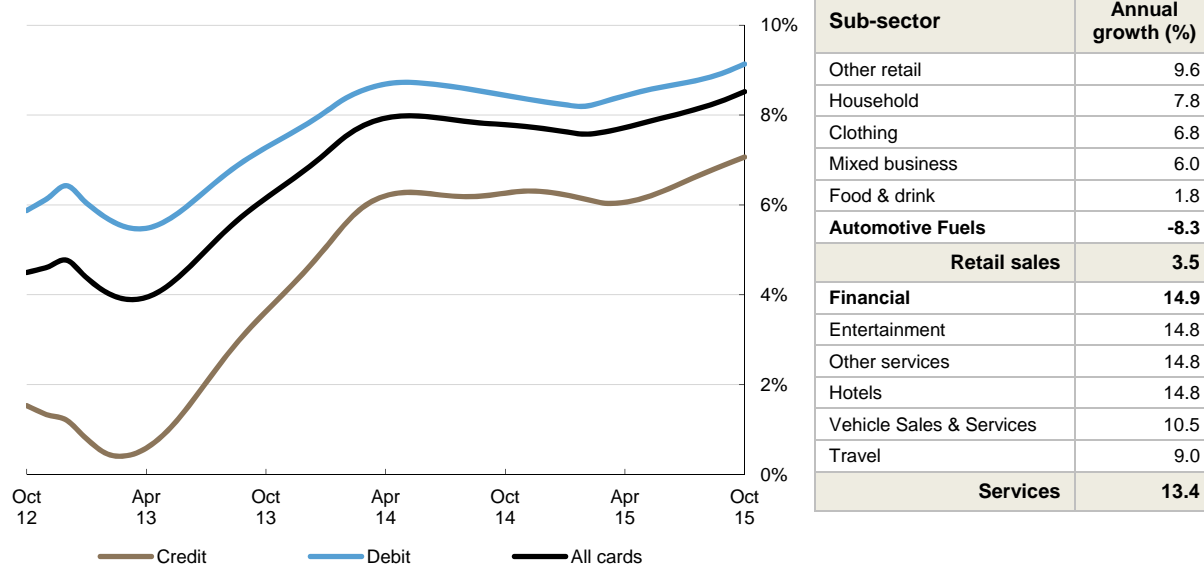
Within the sectors, the **financial** sub-sector rose by 14.9%, becoming the fastest-growing category for the first time, mainly driven by more **tax payments** being paid using cards. In contrast, spending on **automotive fuels** has been on decline for over a year, decreasing by 8.3% in October, reflecting falling oil prices⁵.

Meanwhile, the highest annual growth rate (11.3%) in the **number of purchases** since 2004 continued to outstrip that of spending since 2011. This trend was also evident in **e-commerce** where the number of online purchases grew by 22% compared to a year ago, while spending increased by 14%. In contrast, **contactless** spending at an annual growth rate of 243% exceeded that on contactless purchases (234%).

Chart 2

Spending on payment cards

Year-on-year growth rates



² ONS, Labour Market Statistics: <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/november-2015/index.html>

³ ONS, Consumer Price Inflation, October 2015: <http://www.ons.gov.uk/ons/index.html>

⁴ The Guardian, UK inflation remained negative: <http://gu.com/p/4e9tt/stw>

⁵ The Telegraph, Oil prices to stay lower for longer: <http://www.telegraph.co.uk/finance/oilprices/12009687/Oil-prices-to-stay-lower-for-longer.html>

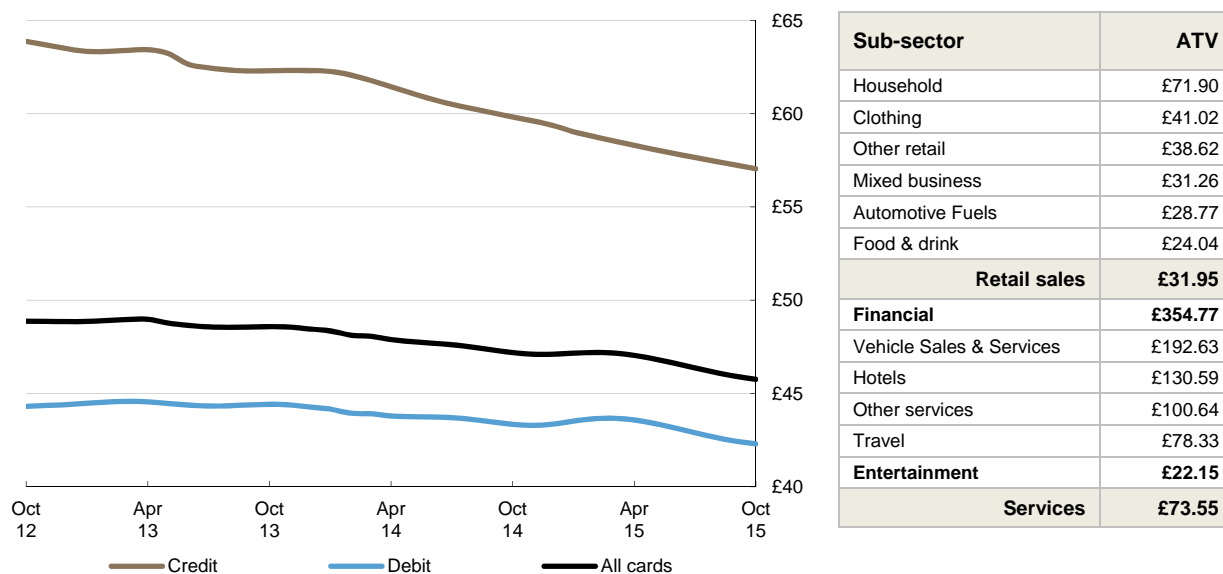
Average transaction values

There has been a consistent trend over the last four years of continuously declining **average transaction values** (ATV), likely reflecting falling commodity prices and recently absent inflation, as well as the ongoing migration of low value cash payments to cards. This has been accelerated by the increasing usage of **contactless cards**, with the number of contactless payments accounting for a record 10.3% of total card purchases – up from 3.7% a year ago. Further downward pressure on ATVs is deriving from increasing numbers of consumers preferring to shop at discount retailers such as Aldi and Lidl, which both recorded robust growth and recently attained combined 10% of the British grocery market for the first time⁶.

The ATV on all payment cards fell by 21p between September and October to £45.76, and compares to £47.19 a year ago. The **retail sales** ATV declined by 12p to £31.95, while the ATV for **services** fell by 39p to £73.55. Within the merchant sectors, the largest decrease came from the **vehicle sales & services** sub-sector, which recorded an ATV fall of 78p, while **financial services** registered the largest increase of 95p during the month.

The ATV on all payment cards via the **online** channel decreased by £3.35 on September to £79.97, and compares to £87.27 a year ago. In contrast, the ATV on **contactless** cards reached £7.72, up from £7.35 in September, coinciding with the maximum limit increase from £20 to £30 from September.

Chart 3
Average transaction values



⁶ Kantar Worldpanel, Aldi and Lidl reach 10 per cent share of the British grocer: <http://www.kantarworldpanel.com/en/Press-Releases/Aldi-and-Lidl-reach-10-per-cent-share-of-the-British-grocery-market-for-the-first-time>

Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 8.1 million to 777 million, with the corresponding spend rising by £169 million to £24.8 billion. Meanwhile, the number of transactions in the **services sector** grew by 6.0 million to 386 million, corresponding to a rise in spending of £295 million to £28.4 billion. The highest increases in **retail** spending came from the **food & drink** and **other retail** sub-sectors, where spending amounted to £9.4 billion and £4.1 billion respectively. Despite the evidence of falling food sales⁷, card spending on groceries recorded a rise of £95 million. The major contributors to growth of £35 million in the other retail sub-sector were **gift shops** and **cosmetics stores**.

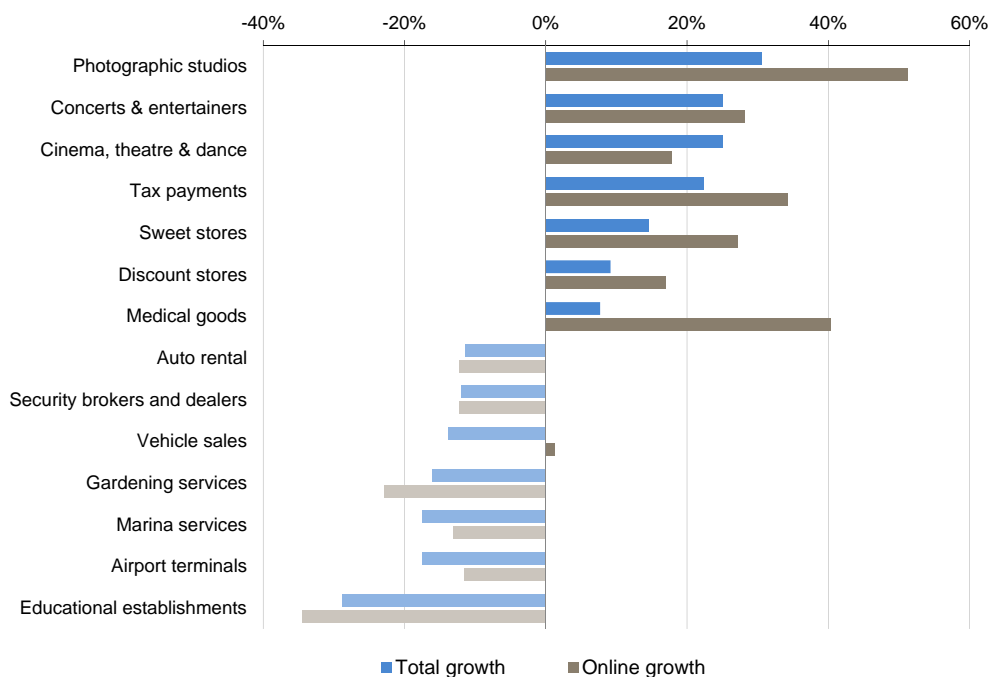
The largest growth within the **services** sector was registered at **financial services** after increasing by £66 million to £6.4 billion. This growth was boosted by a notable rise in **tax payments**; however, further card spending on taxes may see a decrease following HMRC initiative to limit use of cards to pay tax from 2016⁸. The **entertainment** category was also a strong contributor to growth after increasing by £49 million to £4.5 billion, with particularly robust spending at **restaurants** and **cinema, theatre & dance**.

Spending by merchant categories (not seasonally adjusted)

Along with growth in spending at grocers, restaurants and gift shops there were also significant increases at a number of other merchants during the month. The largest increase in spending was evident at **photographic studios**, coinciding with the recent start of the new school year. Entertainment related merchants such as cinema, theatre & dance as well as concerts & entertainers recorded a substantial rise in spending, reflecting the seasonal change in recreational preferences. Meanwhile, spending at **educational establishments**, gardening services and airport terminals registered the largest decreases on September.

Chart 4

Largest changes in total card spending between September and October⁹



⁷ October retail sales down on falling food sales: <https://www.marketnews.com/content/uk-analysis-october-retail-sales-down-falling-food-sales>

⁸ HMRC limits use of debit and credit cards to pay tax: <https://www.accountancylive.com/hmrc-limits-use-debit-and-credit-cards-pay-tax>

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.

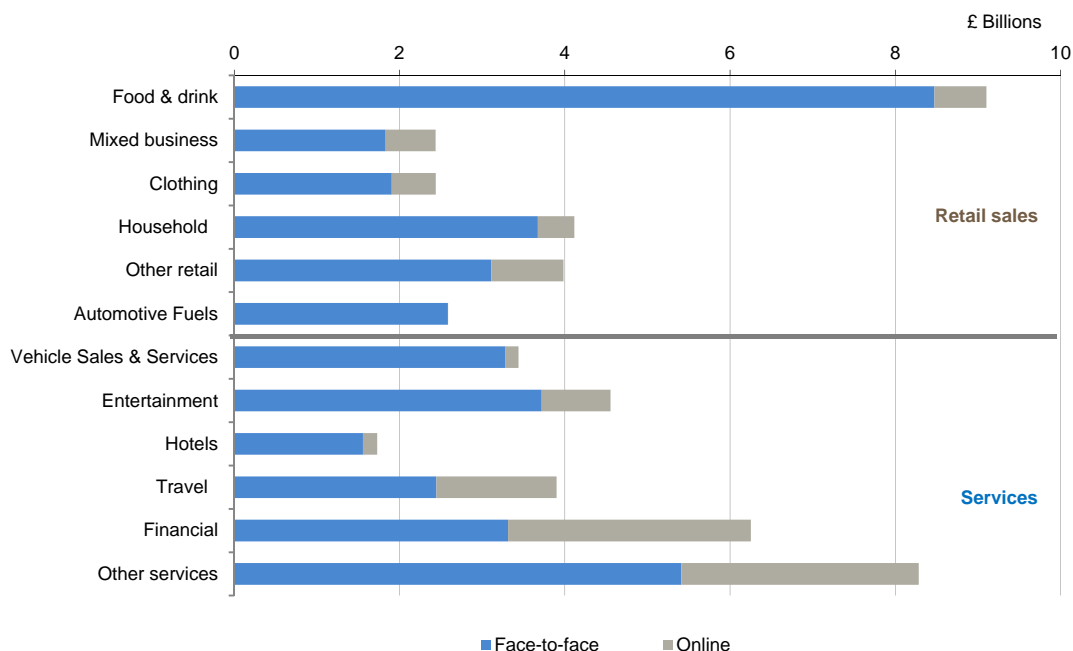
Spending online (not seasonally adjusted)

Consumer preferences differ considerably when comparing spending via the internet to that in-store. For example, shopping in **supermarkets** accounts for 34% of card purchases made **face-to-face**, while **online** just 7% of all purchases are made in supermarkets. In contrast, purchases from **catalogues** account for just 0.2% of face-to-face payments, while 15% of online purchases are made from catalogues.

In October online shopping continued to be prevalent within the **services** sector where 30% of total card spend was made via the internet, while just 13% of retail spending was online. The highest e-commerce traffic remained within **financial** services, where almost half (47%) of spending was completed via the internet, followed by **travel** with 37%. Within the merchant categories, **timeshares** registered the highest share of online spending (89%), followed by record shops, catalogues and tax payments (all 79%). The lowest share was recorded in the vehicle sales & services sub-sector, where just 4.5% of spending was made online, while virtually all spending on **automotive fuels** occurred in the face-to-face environment. Similarly, consumers usually prefer to shop in-store at such merchants as car dealers, employment agencies and veterinary services, where online spending accounted for just 0.5%, 1.2% and 1.6% respectively.

Chart 5

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



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. There was an increase in the percentage **share of retail sales** (including automotive fuels)¹⁰ accounted for by payment cards in October. This figure increased to a record 78.6%, up 0.6 percentage points on September, with debit and credit card splits of 54.0% and 24.6% 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 74.1%, while the majority of expenditure on automotive fuels was accounted for by payment cards at 93.4%.

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¹⁰ CES 3-month moving average spend of £24.7 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 £31.4 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	2,015	6,503	8,518	1,387	4,718	6,105	628	1,785	2,413	128,399	290,068	418,467	69,673	148,454	218,127	58,726	141,615	200,341	
2011	2,253	7,229	9,482	1,549	5,299	6,848	704	1,929	2,634	151,067	324,513	475,580	78,570	165,638	244,208	72,496	158,875	231,372	
2012	2,374	7,843	10,217	1,622	5,647	7,269	752	2,196	2,948	152,894	345,372	498,266	81,035	175,373	256,408	71,859	169,999	241,858	
2013	2,547	8,380	10,927	1,731	5,951	7,683	816	2,428	3,244	159,841	372,264	532,105	84,534	182,981	267,515	75,307	189,283	264,590	
2014	2,798	9,232	12,030	1,874	6,428	8,302	924	2,804	3,728	169,904	403,131	573,035	87,410	193,070	280,480	82,494	210,061	292,555	
Monthly																			
2014	Oct	240	790	1,031	161	546	707	79	244	324	14,384	34,254	48,638	7,362	16,166	23,528	7,022	18,088	25,110
	Nov	243	797	1,040	162	548	711	80	249	329	14,477	34,500	48,976	7,386	16,156	23,542	7,090	18,344	25,434
	Dec	245	804	1,049	164	551	715	81	253	334	14,573	34,847	49,420	7,414	16,156	23,569	7,159	18,691	25,850
2015	Jan	249	810	1,059	166	554	719	83	257	340	14,669	35,267	49,937	7,447	16,176	23,622	7,223	19,092	26,315
	Feb	251	818	1,069	167	556	724	84	261	345	14,769	35,696	50,465	7,486	16,224	23,710	7,283	19,472	26,755
	Mar	254	826	1,080	169	559	729	85	266	351	14,866	36,057	50,923	7,528	16,291	23,818	7,338	19,766	27,104
	Apr	257	833	1,090	171	563	734	85	271	356	14,955	36,312	51,268	7,567	16,371	23,938	7,389	19,942	27,330
	May	259	841	1,100	173	566	739	86	274	360	15,043	36,477	51,520	7,601	16,462	24,063	7,441	20,015	27,456
	Jun	262	848	1,110	175	571	746	87	277	364	15,132	36,604	51,736	7,630	16,560	24,191	7,501	20,044	27,545
	Jul	264	857	1,121	177	576	753	88	281	369	15,228	36,763	51,991	7,657	16,670	24,327	7,571	20,093	27,664
	Aug	267	868	1,135	178	582	761	89	285	374	15,339	36,998	52,337	7,689	16,796	24,485	7,650	20,202	27,853
	Sep	270	879	1,149	180	589	769	90	291	380	15,459	37,310	52,769	7,724	16,930	24,654	7,734	20,381	28,115
	Oct	273	890	1,163	182	595	777	91	296	386	15,574	37,659	53,233	7,759	17,065	24,823	7,816	20,594	28,410
Year-on-year growth rates (percentages)																			
Annual																			
2010	0.5	9.4	7.2	13.1	21.2	19.2	-19.3	-12.9	-14.7	2.4	10.6	7.9	12.7	18.4	16.5	-7.7	3.4	-0.1	
2011	11.8	11.2	11.3	11.7	12.3	12.2	12.1	8.1	9.2	17.7	11.9	13.6	12.8	11.6	12.0	23.4	12.2	15.5	
2012	5.4	8.5	7.8	4.7	6.6	6.1	6.7	13.8	11.9	1.2	6.4	4.8	3.1	5.9	5.0	-0.9	7.0	4.5	
2013	7.3	6.8	6.9	6.7	5.4	5.7	8.5	10.6	10.0	4.5	7.8	6.8	4.3	4.3	4.3	4.8	11.3	9.4	
2014	9.8	10.2	10.1	8.2	8.0	8.1	13.2	15.5	14.9	6.3	8.3	7.7	3.4	5.5	4.8	9.5	11.0	10.6	
Monthly																			
2014	Oct	9.3	9.9	9.8	7.6	7.9	7.9	13.0	14.9	14.4	6.3	8.4	7.8	3.5	5.9	5.1	9.4	10.9	10.5
	Nov	9.6	10.1	10.0	7.9	8.0	8.0	13.2	15.2	14.7	6.3	8.4	7.7	3.4	5.8	5.0	9.6	10.9	10.5
	Dec	9.8	10.2	10.1	8.2	8.0	8.1	13.2	15.5	14.9	6.3	8.3	7.7	3.4	5.5	4.8	9.5	11.0	10.6
2015	Jan	10.1	10.2	10.2	8.6	7.9	8.1	13.3	15.7	15.1	6.2	8.2	7.6	3.4	5.1	4.6	9.4	11.2	10.7
	Feb	10.3	10.1	10.1	9.0	7.7	8.0	13.2	15.9	15.2	6.1	8.2	7.6	3.4	4.6	4.2	9.1	11.7	10.9
	Mar	10.5	10.1	10.2	9.3	7.6	8.0	13.1	16.0	15.3	6.0	8.3	7.6	3.5	4.2	4.0	8.9	12.2	11.3
	Apr	10.7	10.1	10.2	9.6	7.5	8.0	13.0	16.3	15.5	6.1	8.4	7.7	3.5	3.8	3.7	8.8	12.8	11.7
	May	11.0	10.1	10.3	10.0	7.4	8.0	13.0	16.8	15.8	6.2	8.5	7.8	3.7	3.5	3.5	8.9	13.4	12.1
	Jun	11.3	10.2	10.5	10.5	7.2	8.0	13.1	17.3	16.3	6.3	8.6	7.9	3.9	3.2	3.4	9.0	13.8	12.4
	Jul	11.7	10.4	10.7	10.9	7.2	8.0	13.3	17.9	16.7	6.5	8.7	8.1	4.1	3.0	3.3	9.2	14.1	12.7
	Aug	12.0	10.5	10.9	11.4	7.1	8.1	13.4	18.4	17.2	6.7	8.8	8.2	4.3	2.9	3.3	9.4	14.4	12.9
	Sep	12.3	10.7	11.1	11.7	7.2	8.2	13.5	18.9	17.6	6.9	9.0	8.3	4.4	2.9	3.4	9.5	14.6	13.2
	Oct	12.6	10.9	11.3	12.1	7.2	8.3	13.6	19.3	17.9	7.1	9.1	8.5	4.6	3.0	3.5	9.7	14.8	13.4

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.

Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

		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	2,287	2,820	139	406	545	128	419	546	147	349	497	275	732	1,007	165	525	690	1,387	4,718	6,105
	2011	602	2,564	3,165	137	425	562	139	430	569	158	369	527	295	779	1,074	219	732	951	1,549	5,299	6,848
	2012	664	2,832	3,495	148	477	625	145	452	596	159	376	534	281	757	1,037	227	754	981	1,622	5,647	7,269
	2013	722	3,058	3,779	182	522	705	152	458	610	164	401	565	276	721	997	234	792	1,027	1,731	5,951	7,683
	2014	769	3,449	4,217	249	476	724	163	480	643	172	433	605	285	781	1,066	237	810	1,047	1,874	6,428	8,302
Monthly																						
	2014																					
	Oct	65	296	361	23	39	62	14	41	54	15	37	52	25	67	91	20	67	87	161	546	707
	Nov	66	297	363	24	39	63	14	41	55	15	37	52	25	67	92	19	67	87	162	548	711
	Dec	67	298	364	24	40	64	14	41	55	15	38	52	25	68	93	19	67	86	164	551	715
	2015																					
	Jan	67	299	366	25	40	66	14	41	55	15	38	52	25	68	94	19	67	86	166	554	719
	Feb	68	300	368	26	41	67	14	41	56	15	38	53	26	69	95	19	67	87	167	556	724
	Mar	68	301	369	27	42	68	14	42	56	15	38	53	26	70	95	19	68	87	169	559	729
	Apr	69	302	371	28	42	70	14	42	56	15	38	53	26	70	96	19	68	87	171	563	734
	May	69	304	373	29	43	71	15	42	57	15	39	53	27	71	97	19	68	88	173	566	739
	Jun	70	306	376	29	43	73	15	42	57	15	39	54	27	72	99	19	68	88	175	571	746
	Jul	70	309	379	30	44	74	15	42	57	15	39	54	28	73	100	19	69	88	177	576	753
	Aug	70	313	383	30	45	76	15	43	57	15	39	54	29	73	102	19	69	88	178	582	761
	Sep	71	317	387	31	46	77	15	43	58	15	40	55	29	74	104	19	69	88	180	589	769
	Oct	71	320	392	32	47	79	15	43	58	15	40	55	30	75	105	19	69	88	182	595	777
Year-on-year growth rates (percentages)																						
Annual																						
	2010	3.8	9.7	8.5	5.4	0.6	1.8	1.9	3.6	3.2	1.5	9.6	7.0	-11.6	7.3	1.4	4.2	10.6	9.0	13.1	21.2	19.2
	2011	12.8	12.1	12.2	-1.6	4.7	3.1	9.2	2.6	4.2	6.9	5.7	6.1	7.2	6.4	6.7	32.6	39.5	37.9	11.7	12.3	12.2
	2012	10.3	10.5	10.4	7.9	12.2	11.2	3.8	5.0	4.7	0.8	1.7	1.4	-4.8	-2.8	-3.4	3.8	3.0	3.1	4.7	6.6	6.1
	2013	8.7	8.0	8.1	23.6	9.4	12.8	5.4	1.4	2.4	3.5	6.7	5.7	-1.5	-4.8	-3.9	3.3	5.0	4.7	6.7	5.4	5.7
	2014	6.5	12.8	11.6	36.3	-8.9	2.8	7.1	4.7	5.3	4.8	8.0	7.1	3.0	8.4	6.9	1.0	2.3	2.0	8.2	8.0	8.1
Monthly																						
	2014																					
	Oct	6.4	12.1	11.0	33.7	-4.7	5.0	7.3	4.1	4.9	4.9	8.1	7.2	1.0	7.2	5.5	1.8	3.0	2.7	7.6	7.9	7.9
	Nov	6.4	12.5	11.3	35.0	-6.9	3.8	7.2	4.4	5.1	4.8	8.1	7.1	1.9	7.8	6.2	1.4	2.7	2.4	7.9	8.0	8.0
	Dec	6.5	12.8	11.6	36.3	-8.9	2.8	7.1	4.7	5.3	4.8	8.0	7.1	3.0	8.4	6.9	1.0	2.3	2.0	8.2	8.0	8.1
	2015																					
	Jan	6.7	12.9	11.7	37.6	-10.8	1.9	7.0	4.9	5.5	4.9	7.9	7.0	4.2	8.9	7.6	0.4	1.8	1.5	8.6	7.9	8.1
	Feb	6.8	12.7	11.6	38.8	-12.5	1.0	6.9	5.1	5.6	5.0	7.9	7.0	5.4	9.3	8.3	-0.1	1.4	1.0	9.0	7.7	8.0
	Mar	7.0	12.4	11.4	39.9	-11.3	2.5	6.8	5.3	5.7	4.1	7.9	6.8	6.6	9.6	8.8	-0.7	1.0	0.6	9.3	7.6	8.0
	Apr	7.2	11.8	11.0	41.0	-10.0	4.1	6.8	5.5	5.8	3.3	7.9	6.6	7.8	9.8	9.3	-1.1	0.7	0.3	9.6	7.5	8.0
	May	7.4	11.2	10.5	42.0	-8.3	5.9	6.7	5.6	5.9	3.5	8.1	6.7	9.0	9.9	9.7	-1.5	0.6	0.1	10.0	7.4	8.0
	Jun	7.7	10.6	10.0	43.0	-6.2	8.0	6.7	5.7	5.9	3.6	8.2	6.9	10.2	9.9	10.0	-1.8	0.5	0.0	10.5	7.2	8.0
	Jul	8.0	9.9	9.6	43.7	-3.8	10.3	6.8	5.8	6.0	3.6	8.4	7.0	11.5	10.0	10.4	-2.0	0.5	-0.1	10.9	7.2	8.0
	Aug	8.3	9.3	9.1	44.0	-1.1	12.7	6.8	5.8	6.1	3.6	8.4	7.0	12.8	10.1	10.8	-2.2	0.5	-0.1	11.4	7.1	8.1
	Sep	8.6	8.8	8.8	43.9	1.9	15.1	6.9	5.9	6.1	3.5	8.5	7.0	14.0	10.3	11.3	-2.4	0.6	-0.1	11.7	7.2	8.2
	Oct	8.8	8.4	8.5	43.4	5.0	17.5	7.0	5.9	6.2	3.5	8.4	7.0	15.2	10.6	11.8	-2.5	0.8	0.0	12.1	7.2	8.3

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	18,737	63,783	82,520	7,171	13,933	21,104	6,779	13,497	20,276	14,696	18,868	33,564	15,521	23,531	39,052	6,771	14,841	21,611	69,673	148,454	218,127
	2011	21,054	69,479	90,533	7,090	14,754	21,843	7,815	14,531	22,345	15,206	20,545	35,751	17,503	24,350	41,853	9,904	21,979	31,883	78,570	165,638	244,208
	2012	22,572	74,255	96,827	7,727	16,395	24,122	8,166	15,577	23,743	15,377	21,648	37,025	16,767	24,438	41,205	10,427	23,059	33,486	81,035	175,373	256,408
	2013	24,074	77,532	101,606	8,692	17,859	26,551	8,704	16,042	24,746	15,907	23,219	39,126	16,546	24,428	40,974	10,611	23,901	34,511	84,534	182,981	267,515
	2014	24,457	84,136	108,593	9,599	16,668	26,266	9,123	16,942	26,065	16,875	25,996	42,871	17,140	25,737	42,877	10,217	23,592	33,808	87,410	193,070	280,480
Monthly																						
	2014 Oct	2,038	7,060	9,098	818	1,361	2,179	770	1,430	2,201	1,420	2,216	3,636	1,487	2,160	3,647	828	1,939	2,767	7,362	16,166	23,528
	Nov	2,043	7,028	9,071	827	1,378	2,205	777	1,437	2,214	1,424	2,229	3,653	1,506	2,173	3,679	809	1,910	2,720	7,386	16,156	23,542
	Dec	2,051	6,998	9,048	837	1,397	2,234	784	1,446	2,231	1,429	2,245	3,674	1,523	2,190	3,713	790	1,881	2,671	7,414	16,156	23,569
	2015 Jan	2,061	6,974	9,035	846	1,415	2,261	792	1,457	2,249	1,436	2,263	3,699	1,537	2,210	3,746	774	1,857	2,631	7,447	16,176	23,622
	Feb	2,073	6,964	9,036	856	1,430	2,286	800	1,468	2,268	1,443	2,286	3,729	1,549	2,231	3,780	765	1,845	2,610	7,486	16,224	23,710
	Mar	2,084	6,964	9,048	865	1,441	2,306	807	1,480	2,287	1,450	2,309	3,759	1,560	2,252	3,812	763	1,845	2,608	7,528	16,291	23,818
	Apr	2,093	6,972	9,065	873	1,451	2,323	813	1,490	2,303	1,455	2,332	3,787	1,569	2,275	3,844	765	1,851	2,615	7,567	16,371	23,938
	May	2,102	6,985	9,087	879	1,464	2,343	817	1,500	2,317	1,459	2,357	3,816	1,579	2,300	3,879	765	1,857	2,622	7,601	16,462	24,063
	Jun	2,112	7,005	9,118	885	1,482	2,368	821	1,508	2,328	1,462	2,383	3,844	1,590	2,326	3,916	761	1,856	2,617	7,630	16,560	24,191
	Jul	2,125	7,041	9,166	891	1,505	2,396	824	1,515	2,338	1,464	2,408	3,872	1,603	2,351	3,954	751	1,849	2,600	7,657	16,670	24,327
	Aug	2,141	7,097	9,238	896	1,529	2,424	826	1,522	2,348	1,468	2,435	3,903	1,618	2,376	3,994	739	1,838	2,577	7,689	16,796	24,485
	Sep	2,158	7,168	9,326	900	1,547	2,447	829	1,528	2,357	1,475	2,460	3,935	1,635	2,397	4,033	727	1,829	2,557	7,724	16,930	24,654
	Oct	2,175	7,246	9,421	904	1,560	2,465	831	1,533	2,364	1,481	2,484	3,965	1,651	2,416	4,067	715	1,826	2,542	7,759	17,065	24,823
Year-on-year growth rates (percentages)																						
Annual																						
	2010	2.9	5.9	5.2	0.6	0.1	0.3	5.9	6.5	6.3	1.9	14.2	8.5	-1.0	7.1	3.7	15.5	17.1	16.6	12.7	18.4	16.5
	2011	12.4	8.9	9.7	-1.1	5.9	3.5	15.3	7.7	10.2	3.5	8.9	6.5	12.8	3.5	7.2	46.3	48.1	47.5	12.8	11.6	12.0
	2012	7.2	6.9	7.0	9.0	11.1	10.4	4.5	7.2	6.3	1.1	5.4	3.6	-4.2	0.4	-1.5	5.3	4.9	5.0	3.1	5.9	5.0
	2013	6.7	4.4	4.9	12.5	8.9	10.1	6.6	3.0	4.2	3.4	7.3	5.7	-1.3	0.0	-0.6	1.8	3.6	3.1	4.3	4.3	4.3
	2014	1.6	8.5	6.9	10.4	-6.7	-1.1	4.8	5.6	5.3	6.1	12.0	9.6	3.6	5.4	4.6	-3.7	-1.3	-2.0	3.4	5.5	4.8
Monthly																						
	2014 Oct	2.1	8.3	6.8	11.0	-3.0	1.6	5.2	5.4	5.3	6.4	12.3	9.9	1.4	5.3	3.7	-2.1	-0.2	-0.8	3.5	5.9	5.1
	Nov	1.8	8.5	6.9	10.7	-4.9	0.2	5.0	5.5	5.3	6.3	12.2	9.8	2.5	5.4	4.2	-2.8	-0.7	-1.4	3.4	5.8	5.0
	Dec	1.6	8.5	6.9	10.4	-6.7	-1.1	4.8	5.6	5.3	6.1	12.0	9.6	3.6	5.4	4.6	-3.7	-1.3	-2.0	3.4	5.5	4.8
	2015 Jan	1.5	8.3	6.7	10.1	-8.3	-2.3	4.8	5.7	5.4	5.8	11.5	9.2	4.8	5.3	5.1	-4.7	-2.0	-2.8	3.4	5.1	4.6
	Feb	1.5	7.8	6.3	9.8	-9.9	-3.4	4.8	5.8	5.4	5.5	11.1	8.8	6.0	5.3	5.5	-5.8	-2.7	-3.7	3.4	4.6	4.2
	Mar	1.5	7.0	5.7	9.5	-9.0	-2.9	5.0	5.8	5.5	5.2	10.6	8.4	7.2	5.2	6.0	-6.9	-3.4	-4.5	3.5	4.2	4.0
	Apr	1.5	6.0	5.0	9.3	-7.9	-2.1	5.3	5.9	5.7	4.9	10.3	8.1	8.4	5.2	6.5	-7.8	-4.0	-5.2	3.5	3.8	3.7
	May	1.6	5.0	4.2	9.4	-6.6	-1.2	5.6	6.0	5.9	4.6	10.1	7.9	9.6	5.3	7.0	-8.7	-4.5	-5.8	3.7	3.5	3.5
	Jun	1.7	4.0	3.5	9.6	-5.0	0.0	6.0	6.1	6.0	4.5	10.0	7.8	10.6	5.5	7.6	-9.4	-5.0	-6.3	3.9	3.2	3.4
	Jul	2.0	3.1	2.8	9.9	-3.2	1.3	6.4	6.2	6.2	4.4	10.0	7.8	11.5	5.9	8.1	-10.3	-5.4	-6.9	4.1	3.0	3.3
	Aug	2.3	2.3	2.3	10.2	-1.1	2.9	6.8	6.3	6.4	4.3	10.1	7.8	12.0	6.5	8.7	-11.0	-5.9	-7.4	4.3	2.9	3.3
	Sep	2.8	1.7	2.0	10.5	1.2	4.5	7.1	6.4	6.7	4.2	10.1	7.8	12.4	7.0	9.1	-11.7	-6.3	-7.9	4.4	2.9	3.4
	Oct	3.3	1.3	1.8	10.6	3.5	6.0	7.4	6.5	6.8	4.2	10.2	7.8	12.5	7.7	9.6	-12.2	-6.5	-8.3	4.6	3.0	3.5

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)

	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	205	281	221	728	949	37	35	72	97	203	300	32	129	161	164	486	649	628	1,785	2,413	
2011	51	89	140	268	881	1,149	51	43	94	116	237	354	33	145	178	186	534	720	704	1,929	2,634	
2012	51	94	145	309	1,062	1,371	52	48	100	123	266	389	30	160	190	187	566	753	752	2,196	2,948	
2013	53	104	157	353	1,221	1,575	54	53	107	131	286	417	29	174	202	196	590	786	816	2,428	3,244	
2014	59	120	179	422	1,497	1,919	59	63	122	151	328	478	25	166	191	207	631	838	924	2,804	3,728	
Monthly																						
2014	Oct	5	10	15	37	132	169	5	5	11	13	29	42	2	14	16	18	54	71	79	244	324
	Nov	5	11	16	37	135	172	5	6	11	13	29	43	2	14	16	18	54	72	80	249	329
	Dec	5	11	16	38	137	175	5	6	11	13	30	44	2	14	16	18	55	73	81	253	334
2015	Jan	5	11	16	38	139	177	5	6	11	14	31	45	2	14	17	18	55	74	83	257	340
	Feb	5	11	17	38	141	180	5	6	11	14	32	46	2	15	17	18	56	74	84	261	345
	Mar	6	11	17	39	144	183	5	6	11	14	33	47	2	15	17	18	57	75	85	266	351
	Apr	6	11	17	39	147	186	5	6	12	14	34	48	2	15	17	19	57	76	85	271	356
	May	6	12	17	39	149	189	5	6	12	14	34	49	2	15	17	19	58	76	86	274	360
	Jun	6	12	17	39	151	190	6	6	12	15	35	50	2	15	18	19	58	77	87	277	364
	Jul	6	12	18	40	153	193	6	6	12	15	36	51	2	15	18	19	59	78	88	281	369
	Aug	6	12	18	40	155	196	6	6	12	15	37	52	2	16	18	19	59	78	89	285	374
	Sep	6	12	18	41	159	199	6	7	12	16	38	54	2	16	18	19	60	79	90	291	380
	Oct	6	12	18	41	162	203	6	7	12	16	39	55	2	16	18	19	60	80	91	296	386
Year-on-year growth rates (percentages)																						
Annual																						
2010	-67.8	-68.9	-68.6	7.4	22.7	18.8	2.1	10.6	6.0	-2.9	10.6	5.8	0.8	15.1	11.9	-2.0	3.0	1.7	-19.3	-12.9	-14.7	
2011	-33.2	-56.7	-50.4	20.9	21.1	21.0	36.8	24.3	30.8	19.2	17.2	17.9	2.7	12.0	10.2	13.4	10.1	10.9	12.1	8.1	9.2	
2012	-0.2	6.1	3.8	15.3	20.6	19.3	2.5	10.9	6.3	6.1	12.0	10.0	-9.9	10.7	6.9	0.8	5.9	4.6	6.7	13.8	11.9	
2013	4.9	10.6	8.6	14.5	15.0	14.9	3.3	11.0	7.0	6.0	7.7	7.2	-3.3	8.2	6.4	4.6	4.2	4.3	8.5	10.6	10.0	
2014	10.4	15.7	13.9	19.5	22.6	21.9	10.0	18.2	14.1	15.2	14.4	14.7	-12.7	-4.4	-5.6	6.0	6.9	6.7	13.2	15.5	14.9	
Monthly																						
2014	Oct	10.7	16.3	14.4	19.0	21.6	21.0	9.9	18.0	13.9	14.2	12.3	12.9	-10.6	-2.1	-3.3	6.3	6.8	6.7	13.0	14.9	14.4
	Nov	10.6	16.1	14.2	19.4	22.2	21.6	10.0	18.1	14.0	14.8	13.3	13.8	-11.6	-3.2	-4.4	6.1	6.9	6.7	13.2	15.2	14.7
	Dec	10.4	15.7	13.9	19.5	22.6	21.9	10.0	18.2	14.1	15.2	14.4	14.7	-12.7	-4.4	-5.6	6.0	6.9	6.7	13.2	15.5	14.9
2015	Jan	10.2	15.3	13.6	19.4	22.6	21.9	9.8	18.2	14.0	15.5	15.6	15.6	-10.9	-3.5	-4.6	5.9	6.9	6.7	13.3	15.7	15.1
	Feb	10.1	14.8	13.2	19.0	22.3	21.6	9.7	18.1	13.9	15.6	17.0	16.5	-9.2	-2.6	-3.6	5.8	7.0	6.7	13.2	15.9	15.2
	Mar	10.2	14.4	13.0	18.5	22.0	21.2	9.4	18.1	13.7	15.6	18.3	17.5	-7.5	-1.7	-2.5	5.9	7.1	6.8	13.1	16.0	15.3
	Apr	10.6	14.2	13.0	17.9	21.9	21.1	9.9	18.1	14.0	15.6	19.7	18.4	-5.7	-0.8	-1.5	6.1	7.4	7.1	13.0	16.3	15.5
	May	11.2	14.3	13.3	17.4	22.1	21.0	10.4	18.2	14.3	15.7	21.2	19.5	-3.9	0.2	-0.4	6.5	7.9	7.5	13.0	16.8	15.8
	Jun	11.9	14.6	13.7	16.9	22.3	21.1	10.8	18.4	14.6	16.0	22.8	20.6	-2.1	1.3	0.9	7.0	8.4	8.1	13.1	17.3	16.3
	Jul	12.8	15.1	14.4	16.3	22.5	21.1	11.1	18.8	15.0	16.5	24.5	21.9	0.0	2.6	2.3	7.6	9.0	8.6	13.3	17.9	16.7
	Aug	13.7	15.7	15.0	15.7	22.6	21.0	11.4	19.2	15.4	17.1	26.2	23.3	2.2	4.0	3.8	8.2	9.5	9.2	13.4	18.4	17.2
	Sep	14.7	16.3	15.7	15.0	22.6	20.9	11.7	19.6	15.8	17.8	27.8	24.7	4.7	5.6	5.4	8.7	10.0	9.6	13.5	18.9	17.6
	Oct	15.6	16.8	16.4	14.3	22.6	20.8	12.0	20.0	16.1	18.6	29.2	25.9	7.4	7.2	7.2	9.1	10.4	10.1	13.6	19.3	17.9

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	8,718	25,219	33,936	9,967	17,089	27,056	5,527	3,094	8,621	12,859	15,937	28,796	5,942	39,446	45,388	15,713	40,829	56,543	58,726	141,615	200,341	
2011	7,805	22,418	30,223	14,129	20,696	34,825	8,650	3,863	12,513	16,300	18,492	34,792	7,119	46,679	53,799	18,494	46,726	65,220	72,496	158,875	231,372	
2012	7,603	23,508	31,111	14,673	22,769	37,441	8,851	4,310	13,161	16,586	20,595	37,181	5,473	49,882	55,355	18,673	48,935	67,608	71,859	169,999	241,858	
2013	7,721	25,647	33,368	15,663	24,540	40,203	9,219	4,764	13,983	17,439	22,030	39,469	5,140	55,611	60,751	20,126	56,691	76,816	75,307	189,283	264,590	
2014	8,138	28,776	36,914	17,419	28,498	45,917	10,372	5,590	15,961	20,111	25,160	45,271	5,126	58,105	63,232	21,329	63,932	85,260	82,494	210,061	292,555	
Monthly																						
2014	Oct	679	2,448	3,127	1,514	2,506	4,019	894	487	1,381	1,692	2,149	3,841	432	4,866	5,298	1,811	5,633	7,443	7,022	18,088	25,110
	Nov	686	2,465	3,151	1,527	2,548	4,075	901	494	1,395	1,704	2,177	3,881	443	4,931	5,374	1,829	5,729	7,558	7,090	18,344	25,434
	Dec	696	2,493	3,190	1,534	2,587	4,121	911	500	1,410	1,713	2,203	3,916	457	5,043	5,500	1,849	5,865	7,714	7,159	18,691	25,850
2015	Jan	709	2,530	3,239	1,536	2,624	4,160	921	505	1,426	1,718	2,225	3,943	471	5,183	5,654	1,868	6,024	7,893	7,223	19,092	26,315
	Feb	723	2,564	3,287	1,536	2,661	4,197	932	511	1,442	1,722	2,242	3,964	485	5,325	5,810	1,886	6,170	8,056	7,283	19,472	26,755
	Mar	738	2,590	3,327	1,538	2,692	4,229	942	516	1,458	1,724	2,254	3,978	496	5,458	5,954	1,901	6,257	8,158	7,338	19,766	27,104
	Apr	749	2,612	3,361	1,542	2,715	4,257	953	521	1,474	1,729	2,261	3,990	503	5,563	6,066	1,913	6,269	8,182	7,389	19,942	27,330
	May	757	2,632	3,389	1,550	2,735	4,285	964	527	1,491	1,739	2,269	4,009	508	5,635	6,142	1,923	6,218	8,140	7,441	20,015	27,456
	Jun	762	2,650	3,411	1,560	2,755	4,315	977	534	1,511	1,757	2,285	4,042	513	5,683	6,196	1,932	6,138	8,070	7,501	20,044	27,545
	Jul	764	2,669	3,433	1,571	2,780	4,351	993	543	1,535	1,781	2,310	4,091	521	5,726	6,247	1,942	6,065	8,007	7,571	20,093	27,664
	Aug	765	2,694	3,460	1,582	2,812	4,394	1,010	552	1,562	1,810	2,343	4,153	532	5,779	6,311	1,952	6,022	7,973	7,650	20,202	27,853
	Sep	767	2,729	3,496	1,592	2,850	4,443	1,027	563	1,589	1,841	2,380	4,222	545	5,838	6,383	1,962	6,020	7,983	7,734	20,381	28,115
	Oct	772	2,765	3,537	1,600	2,891	4,492	1,043	573	1,616	1,870	2,416	4,286	558	5,891	6,449	1,972	6,058	8,030	7,816	20,594	28,410
Year-on-year growth rates (percentages)²																						
Annual																						
2010	-40.5	-29.0	-32.3	3.8	16.9	11.7	4.3	13.9	7.6	-2.0	12.8	5.7	2.9	19.6	17.1	3.7	10.4	8.4	-7.7	3.4	-0.1	
2011	-10.5	-11.1	-10.9	41.8	21.1	28.7	56.5	24.9	45.1	26.8	16.0	20.8	19.8	18.3	18.5	17.7	14.4	15.3	23.4	12.2	15.5	
2012	-2.6	4.9	2.9	3.8	10.0	7.5	2.3	11.6	5.2	1.8	11.4	6.9	-23.1	6.9	2.9	1.0	4.7	3.7	-0.9	7.0	4.5	
2013	1.6	9.1	7.3	6.7	7.8	7.4	4.1	10.5	6.2	5.1	7.0	6.2	-6.1	11.5	9.7	7.8	15.8	13.6	4.8	11.3	9.4	
2014	5.4	12.2	10.6	11.2	16.1	14.2	12.5	17.3	14.2	15.3	14.2	14.7	-0.3	4.5	4.1	6.0	12.8	11.0	9.5	11.0	10.6	
Monthly																						
2014	Oct	6.0	13.2	11.5	10.2	14.2	12.7	12.4	16.7	13.9	15.3	14.1	14.6	-1.9	5.1	4.5	6.7	12.4	10.9	9.4	10.9	10.5
	Nov	5.7	12.8	11.2	10.8	15.2	13.5	12.5	17.1	14.1	15.6	14.4	14.9	-1.2	4.6	4.1	6.3	12.5	10.8	9.6	10.9	10.5
	Dec	5.4	12.2	10.6	11.2	16.1	14.2	12.5	17.3	14.2	15.3	14.2	14.7	-0.3	4.5	4.1	6.0	12.8	11.0	9.5	11.0	10.6
2015	Jan	5.1	11.5	10.1	11.4	16.9	14.7	12.4	17.4	14.1	14.4	13.7	14.0	1.1	4.8	4.5	5.7	13.5	11.5	9.4	11.2	10.7
	Feb	5.0	11.0	9.6	11.4	17.4	15.1	12.2	17.3	14.0	13.1	13.0	13.1	2.7	5.4	5.2	5.7	14.6	12.2	9.1	11.7	10.9
	Mar	5.0	10.6	9.4	11.3	17.9	15.3	11.9	17.2	13.7	11.6	12.4	12.0	4.4	6.2	6.0	5.7	15.9	13.2	8.9	12.2	11.3
	Apr	5.4	10.5	9.3	11.2	18.2	15.5	12.4	17.1	14.0	10.2	11.9	11.1	6.3	7.0	6.9	6.0	17.2	14.3	8.8	12.8	11.7
	May	6.0	10.5	9.5	11.2	18.4	15.6	12.8	17.0	14.2	9.0	11.7	10.5	8.1	7.9	7.9	6.4	18.2	15.1	8.9	13.4	12.1
	Jun	6.6	10.5	9.6	11.1	18.6	15.7	13.0	16.8	14.3	8.1	11.5	10.0	9.9	8.8	8.9	6.9	18.6	15.6	9.0	13.8	12.4
	Jul	7.4	10.5	9.8	10.9	18.7	15.7	13.2	16.7	14.4	7.5	11.4	9.7	11.9	10.0	10.1	7.4	18.6	15.7	9.2	14.1	12.7
	Aug	8.2	10.4	9.9	10.6	18.6	15.6	13.3	16.6	14.5	7.1	11.2	9.4	14.0	11.3	11.6	7.8	18.2	15.6	9.4	14.4	12.9
	Sep	9.0	10.4	10.1	10.1	18.4	15.3	13.6	16.5	14.6	6.8	11.0	9.2	16.3	12.9	13.2	8.2	17.6	15.2	9.5	14.6	13.2
	Oct	9.8	10.7	10.5	9.5	18.1	14.8	13.9	16.5	14.8	6.7	10.9	9.0	18.7	14.5	14.9	8.5	17.0	14.8	9.7	14.8	13.4

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 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Auto rental	543,475	457,587	449,455	993,632	976,166	1,193,921	1,196,151	1,275,474	1,359,244	1,434,851	1,326,238	1,303,950	1,151,878	13,118,547
Auto parts & accessories	751,478	696,196	719,396	726,957	707,777	840,390	779,734	751,096	792,874	804,641	719,173	756,119	739,903	9,034,256
Auto services	2,325,359	2,168,635	2,142,038	2,073,872	2,111,488	2,441,298	2,218,221	2,273,165	2,453,147	2,493,185	2,127,417	2,528,299	2,508,449	27,539,214
Auto repair shops	893,101	806,242	769,757	834,511	825,693	1,006,990	881,945	847,160	908,613	824,235	916,808	916,808	877,852	10,434,956
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	560,000	489,946	459,214	509,783	530,674	681,826	597,120	575,966	628,582	620,056	553,103	614,166	554,988	6,815,424
Vehicle Sales & Services	5,073,413	4,618,606	4,539,860	5,138,755	5,151,798	6,164,425	5,673,171	5,722,861	6,142,460	6,287,883	5,550,166	6,119,342	5,833,070	66,942,397
Restaurants	20,318,156	19,149,963	19,702,360	17,468,629	18,323,415	21,372,709	20,686,303	22,119,658	22,463,756	23,919,749	22,933,932	23,413,962	24,740,067	256,294,503
Public houses	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	3,720,743	3,557,930	3,682,197	3,629,802	38,507,424
Catering services	699,112	662,202	630,702	618,970	652,581	754,868	684,934	713,181	787,325	804,892	696,597	839,762	870,742	8,716,756
Video stores	194,779	175,577	222,622	248,637	396,261	275,979	270,335	200,510	35,927	34,860	29,729	30,210	31,055	1,951,702
Cinema, theatre & dance	2,193,403	2,408,504	2,556,896	2,062,579	2,062,271	2,041,377	1,938,168	1,925,388	2,085,082	2,051,696	1,982,932	1,917,111	2,629,822	25,661,826
Concerts & entertainers	156,016	186,409	204,442	155,894	142,819	152,074	149,345	166,935	156,513	163,827	157,728	157,250	185,450	1,978,686
Tourist attractions	621,739	371,649	383,982	279,687	364,966	459,616	708,431	726,952	776,021	996,011	1,104,976	825,239	723,794	7,721,324
Amusement parks	84,816	41,437	34,322	26,664	43,899	50,917	102,760	96,299	82,396	112,107	154,933	81,849	83,729	911,312
Aquariums	39,548	21,923	21,027	16,900	28,634	32,243	57,254	48,833	45,299	63,489	91,367	53,524	52,560	533,053
Sports & games establishments	3,851,656	3,395,489	4,367,895	4,437,815	3,403,643	3,952,897	3,460,588	3,737,930	2,731,521	1,275,631	1,162,078	1,161,583	1,161,583	34,299,601
Professional sports clubs	124,435	125,941	121,235	94,640	87,997	114,926	100,813	94,128	73,111	92,563	95,775	116,527	138,959	1,256,615
Gambling	6,060,666	5,739,677	6,803,324	6,217,794	6,029,887	6,897,959	6,432,579	6,069,026	6,069,113	5,686,552	5,634,252	6,975,395	6,650,524	75,205,764
Personal services	281,498	301,534	382,897	290,870	273,007	314,164	301,029	319,298	354,987	303,313	324,285	310,550	3,807,885	3,807,885
Miscellaneous entertainment	923,012	693,184	583,282	738,153	732,128	812,753	841,015	875,845	860,432	922,486	957,592	911,170	897,296	9,815,340
Entertainment	38,455,543	35,933,261	39,004,389	35,017,208	35,122,649	40,430,641	38,949,173	40,463,171	40,031,945	40,199,593	38,913,587	40,490,559	42,105,615	466,661,791
Hotels	5,360,924	4,841,041	4,424,903	4,632,595	4,799,973	5,565,834	5,269,172	5,733,646	6,004,296	6,248,486	5,741,106	6,140,996	6,095,088	65,497,136
Airlines	2,570,159	2,159,641	1,888,402	2,894,299	2,588,581	2,916,620	2,790,617	2,744,863	2,743,875	2,635,743	2,539,206	2,878,630	2,662,795	31,443,272
Airport terminals	38,562	28,808	27,230	31,176	31,655	39,309	40,221	42,867	60,967	79,724	69,473	77,169	64,862	593,461
Railways	6,582,071	6,104,469	5,771,604	5,368,574	5,448,994	6,243,563	5,716,846	5,907,351	6,470,149	6,335,560	5,327,447	6,625,896	6,689,202	72,009,655
Buses	640,292	588,222	568,612	766,613	770,893	897,373	877,078	942,005	1,039,151	1,072,411	921,100	1,054,895	1,060,034	10,558,387
Sea travel	205,729	159,628	150,167	204,276	196,904	244,440	245,222	284,646	313,454	342,783	336,070	280,470	249,453	3,007,513
Travel agents	1,872,174	1,633,859	1,555,971	2,263,803	2,080,753	2,325,325	2,148,541	2,158,345	2,300,118	2,493,286	2,466,853	2,872,155	2,683,957	26,982,966
Timeshares	18,488	16,426	16,631	26,135	19,605	18,926	16,463	15,428	15,078	15,406	15,226	15,495	16,149	206,968
Camping grounds	148,977	75,561	57,142	113,329	127,401	179,593	256,111	283,155	290,446	355,853	364,500	224,430	175,281	2,502,802
Miscellaneous travel	1,475,084	1,531,166	1,511,118	1,795,746	1,845,973	2,185,122	2,145,222	2,364,363	2,555,817	2,753,382	2,603,191	2,791,112	2,993,837	27,076,049
Travel	13,551,536	12,297,780	11,546,877	13,463,951	13,110,759	15,050,271	14,236,321	14,743,023	15,789,055	16,084,148	14,643,066	16,820,252	16,595,570	174,381,073
Telegraph services / Wire transfer money order	19,921	21,841	23,011	27,018	34,169	39,309	39,193	39,782	39,286	41,360	35,415	37,701	42,700	420,785
Insurance services	1,586,678	1,373,640	1,352,680	1,584,886	1,547,949	1,891,021	1,698,351	1,699,776	1,801,937	1,907,016	1,746,104	1,889,383	1,711,041	20,203,784
Fls - cash disbursements (auto & manual)	18,010	17,237	14,055	29,948	30,495	34,869	31,832	35,416	33,680	33,073	30,799	32,415	31,864	355,683
Fls - merchandise & services	132,630	113,345	118,764	196,393	196,932	226,114	204,758	206,765	216,127	205,252	206,980	230,273	229,139	2,350,842
Non-Fls - foreign currency, travellers' cheques	100,055	72,863	76,097	87,458	114,924	142,908	124,938	146,570	164,073	186,364	149,241	154,275	149,392	1,569,103
Security brokers and dealers	23,977	18,704	20,789	112,045	75,468	86,030	73,594	58,176	51,482	54,753	58,258	50,817	48,012	708,128
Tax preparation services	158	160	111	211	179	222	171	164	180	165	130	167	171	2,031
Tax payments	13,453	11,738	11,790	17,552	19,339	31,554	25,386	22,745	22,671	27,320	24,222	27,025	29,166	270,418
Fines, bail and bond payments	74,059	67,861	56,000	57,229	54,596	61,440	57,529	59,061	57,592	55,921	51,939	52,964	54,322	686,534
Miscellaneous financial	97,860	85,404	79,308	80,090	80,970	109,690	101,552	93,819	77,950	77,969	94,571	98,596	94,734	1,074,663
Financial	2,066,801	1,782,793	1,752,685	2,192,830	2,155,021	2,623,157	2,357,304	2,362,274	2,464,978	2,589,103	2,397,659	2,573,616	2,390,541	27,641,961

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Telecoms	2,027,933	1,909,784	2,072,859	1,974,035	1,759,888	2,011,489	1,880,500	1,922,334	1,928,822	1,973,383	1,924,936	2,092,987	2,080,681	23,531,699
Utilities	415,656	372,316	387,786	414,914	397,637	487,402	436,326	427,733	440,457	448,707	403,466	458,576	458,628	5,133,948
Contractors (residential & commercial)	312,244	280,539	252,097	261,417	263,301	305,029	269,581	256,792	282,117	287,241	252,139	298,479	300,990	3,309,722
Gardening services	50,137	45,904	60,258	32,281	36,526	49,745	61,814	61,712	57,097	44,371	38,766	37,797	35,660	561,931
Veterinary services	697,845	630,390	647,111	614,431	567,580	646,035	622,905	618,115	663,167	709,127	658,795	686,634	685,496	7,749,786
Photocopying & printing	282,420	313,482	364,848	358,977	318,632	356,810	306,707	313,631	329,218	324,485	300,813	347,779	366,925	4,002,307
Photographic studios	159,776	171,301	267,854	119,347	109,704	144,869	145,090	174,713	212,094	227,091	158,889	177,443	247,861	2,156,256
Beauty & barber shops	1,656,708	1,605,024	2,191,032	1,443,711	1,438,098	1,666,855	1,606,010	1,655,159	1,747,446	1,843,388	1,596,885	1,699,440	1,702,637	20,195,685
Employment agencies	26,367	23,779	20,711	23,717	23,327	30,983	23,911	25,445	24,751	29,264	24,469	24,417	27,041	301,815
Counselling services	6,685	6,314	5,780	6,461	6,082	6,617	6,086	6,166	6,396	6,401	6,112	6,568	6,421	75,404
Legal services	59,607	53,116	48,675	53,322	55,469	49,043	55,916	54,384	58,462	58,658	52,843	57,570	57,545	655,003
Laundry & cleaning	220,407	201,731	193,987	186,139	174,962	201,096	196,740	205,190	231,906	231,540	194,883	223,378	225,063	2,466,615
Funeral services	12,361	11,691	12,157	13,705	12,929	14,892	13,428	12,481	13,209	13,013	11,509	12,676	12,533	154,223
Medical services	1,382,020	1,277,573	1,197,862	1,301,976	1,256,337	1,427,029	1,315,926	1,273,377	1,423,803	1,424,064	1,227,114	1,429,760	1,419,589	15,974,410
Moving & courier services	475,027	452,289	447,052	425,125	424,700	472,955	438,750	446,512	489,862	481,773	401,022	493,607	515,683	5,489,330
Repair shops (not auto)	67,310	71,419	81,348	245,823	217,026	248,012	230,754	233,869	227,133	251,891	256,669	251,599	255,334	2,570,877
Accounting services	38,225	36,612	36,556	39,336	32,285	33,980	26,293	25,139	27,343	28,710	30,067	36,118	33,872	386,311
Advertising, consultancy & PR	70,554	62,688	56,340	63,786	66,416	76,871	69,968	67,593	213,928	213,188	194,280	238,152	229,117	1,552,327
Computer programming	1,610,805	1,971,380	2,396,813	1,844,605	1,627,875	1,770,182	1,522,341	1,683,941	1,767,243	1,796,768	1,679,534	1,826,515	1,984,028	21,871,225
Farming services	108,025	105,173	125,069	103,315	96,146	120,886	112,230	111,653	113,763	110,614	103,310	112,362	110,239	1,324,760
Miscellaneous professional services	1,183,746	1,117,761	1,128,921	1,126,257	1,121,432	1,256,221	1,145,396	1,172,760	1,222,125	1,223,140	1,132,654	1,229,566	1,249,715	14,125,948
Engineering services	55,842	48,022	44,733	47,774	49,064	55,916	51,747	49,923	55,074	47,347	55,177	51,070	52,002	607,849
Marina services	49,673	38,140	34,678	34,278	34,104	52,246	72,247	76,153	87,219	99,722	96,960	72,889	54,329	752,965
Wrecking & salvage yards	3,899	3,423	2,955	3,533	3,778	4,567	4,397	4,073	4,333	4,265	3,576	3,878	3,924	46,702
Pest control	4,019	2,843	2,969	3,120	2,752	3,196	3,238	3,210	4,040	4,354	3,285	3,137	3,166	39,310
Educational establishments	861,563	814,901	671,390	939,826	776,408	942,386	772,482	788,699	850,900	724,232	564,038	1,127,616	1,027,536	10,000,414
Child care services	22,777	19,371	19,787	22,647	24,072	24,365	21,413	23,088	22,023	24,734	23,962	23,504	25,052	274,018
Social, political & religious organisations	1,467,619	1,380,576	1,387,283	1,172,813	1,141,191	1,532,543	1,572,461	1,596,456	1,535,985	1,489,763	1,390,248	1,595,973	1,448,509	17,243,801
Government services	2,609,311	2,317,183	2,216,602	2,636,231	2,626,626	2,965,516	2,804,226	2,812,774	2,999,614	3,000,265	2,717,590	2,985,182	2,914,716	32,996,525
Miscellaneous services	1,415,175	1,386,545	2,097,444	1,328,314	1,282,991	1,577,042	1,461,026	1,404,915	1,597,799	1,524,738	1,343,005	1,580,527	1,542,490	18,126,836
Commercial equipment	993,836	943,241	931,419	945,828	865,328	988,720	875,358	854,010	883,758	880,569	782,068	951,208	910,033	10,811,540
Other services	18,347,572	17,674,788	19,404,250	17,786,893	16,812,666	19,523,498	18,125,267	18,362,000	19,521,087	19,534,636	17,621,234	20,136,407	19,986,815	224,489,541
Total services	82,855,789	77,148,269	80,672,964	78,232,232	77,152,866	89,357,826	84,610,408	87,386,975	89,953,821	90,943,849	84,866,818	92,281,172	93,006,699	1,025,613,899
TOTAL	245,838,858	244,115,617	286,022,356	229,707,046	218,593,883	257,406,489	249,347,597	254,932,499	269,204,483	272,998,787	251,255,618	273,967,136	272,737,295	3,080,288,806

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Telecoms	94,772,998	93,006,909	98,948,665	93,190,182	79,443,654	87,840,085	80,615,666	82,088,386	80,972,314	85,012,575	82,703,450	92,947,387	95,617,975	1,052,387,249
Utilities	64,056,758	56,856,139	55,353,768	67,503,406	66,619,309	85,907,565	75,339,731	70,392,244	70,069,707	67,902,548	58,719,985	67,445,974	67,653,200	809,763,576
Contractors (residential & commercial)	98,694,498	92,082,103	80,121,717	84,556,259	86,325,875	102,112,164	88,432,338	89,063,293	97,327,231	94,783,903	82,603,621	101,407,698	98,532,783	1,097,348,965
Gardening services	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	5,771,320	4,558,448	5,803,969	4,269,502	66,725,906
Veterinary services	64,732,297	58,803,201	59,680,217	59,970,251	55,395,185	63,640,842	61,323,389	60,628,149	65,289,881	68,961,663	63,601,203	66,725,128	66,835,368	750,854,477
Photocopying & printing	41,280,237	40,425,799	37,982,605	49,550,846	46,878,895	49,794,168	44,074,718	42,185,198	44,933,136	42,244,687	39,539,847	48,566,660	49,173,439	535,349,998
Photographic studios	8,628,097	9,798,565	10,636,572	6,184,194	6,365,785	7,754,624	7,503,910	8,367,461	9,380,420	10,948,180	7,967,319	8,793,083	10,688,905	104,389,018
Beauty & barber shops	91,488,717	90,824,734	116,659,521	80,127,235	79,895,265	93,279,346	89,872,540	92,493,995	96,310,049	100,737,543	88,405,995	95,226,709	97,009,055	1,120,841,987
Employment agencies	29,760,796	27,415,997	26,708,354	23,140,031	26,565,378	33,059,121	24,078,232	27,482,769	29,995,881	33,913,788	29,593,814	29,907,174	33,347,226	345,207,765
Counselling services	1,638,767	1,147,901	1,804,258	1,573,832	1,551,677	1,602,832	1,483,461	1,533,704	1,569,197	1,635,442	1,503,756	1,550,569	1,589,319	18,593,190
Legal services	25,849,305	21,556,756	20,352,654	21,631,662	22,613,879	26,143,020	22,567,722	22,217,555	24,811,064	24,533,203	21,224,778	23,710,453	24,050,736	275,413,482
Laundry & cleaning	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	7,940,675	6,785,612	7,698,303	7,715,978	84,336,407
Funeral services	14,944,016	14,620,960	14,741,102	16,939,080	16,287,416	18,775,262	15,805,909	14,081,297	14,640,338	14,072,307	12,856,110	14,218,937	15,188,382	182,227,100
Medical services	190,514,834	176,710,591	160,247,893	173,984,776	174,931,122	197,252,618	178,832,074	176,910,998	195,038,959	195,676,704	166,156,954	192,129,662	195,210,910	2,183,083,261
Moving & courier services	46,051,396	43,645,087	42,254,825	42,040,591	41,839,434	46,957,486	43,290,103	43,355,686	48,681,948	52,140,616	39,985,486	47,012,957	47,833,270	539,037,489
Repair shops (not auto)	11,643,854	11,388,780	12,435,217	19,592,756	17,644,193	21,895,955	17,692,017	19,096,738	18,577,784	22,696,987	20,597,007	20,255,260	20,708,574	222,581,268
Accounting services	7,724,817	7,523,946	8,599,594	10,096,831	8,945,675	9,487,893	7,184,082	6,521,564	6,886,821	7,442,988	7,095,400	7,892,602	7,775,594	95,452,990
Advertising, consultancy & PR	8,367,861	7,092,562	6,795,343	8,153,575	7,980,934	9,428,613	8,283,046	7,771,648	19,682,774	19,611,818	17,539,859	21,650,491	21,515,796	155,506,459
Computer programming	108,359,998	128,369,053	146,022,163	119,170,383	104,019,859	118,672,351	108,221,422	114,481,556	122,083,687	118,411,210	110,315,539	117,111,871	128,945,691	1,435,824,785
Farming services	11,782,430	10,457,731	11,254,931	10,501,259	9,755,574	12,275,257	11,005,129	10,846,069	12,064,602	12,080,762	10,948,496	11,989,201	11,853,475	135,032,486
Miscellaneous professional services	177,132,251	160,748,512	154,357,611	178,978,981	169,634,098	203,128,533	179,563,189	174,233,195	188,019,778	180,749,574	174,674,194	206,893,863	183,398,931	2,154,380,459
Engineering services	17,273,640	14,214,895	13,242,871	14,950,577	15,230,850	17,339,285	15,424,298	14,558,375	16,964,189	16,927,353	14,247,722	15,368,369	15,366,499	183,835,283
Marina services	7,002,059	5,458,747	5,636,031	6,703,353	6,213,521	11,186,321	10,805,830	10,406,418	11,776,069	11,782,882	10,066,496	8,538,055	6,791,605	105,365,328
Wrecking & salvage yards	849,871	760,361	659,424	733,703	815,137	1,005,827	890,164	806,687	905,261	931,617	729,360	830,684	865,837	9,934,062
Pest control	768,440	641,360	668,535	650,935	624,527	668,748	641,273	660,846	781,028	825,106	698,923	698,514	694,076	8,253,871
Educational establishments	196,945,112	111,474,301	109,713,169	251,317,005	140,884,476	147,228,439	178,384,234	143,923,642	145,560,177	148,633,293	185,549,246	412,611,719	248,488,439	2,223,768,140
Child care services	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	3,121,760	2,544,788	3,067,731	2,945,985	33,182,939
Social, political & religious organisations	93,731,593	81,573,597	94,118,627	97,315,050	84,249,472	107,773,218	93,746,360	90,785,591	91,642,357	94,457,506	81,110,835	98,171,005	99,937,531	1,114,881,149
Government services	256,544,338	227,249,618	244,263,188	353,415,054	295,008,807	291,162,522	282,484,904	261,961,093	276,131,076	296,889,828	272,117,869	271,887,691	229,862,472	3,302,434,122
Miscellaneous services	94,346,652	82,274,910	101,961,666	81,404,193	77,281,547	100,539,107	86,575,646	88,749,771	92,845,523	88,921,924	84,652,201	94,182,215	91,685,826	1,071,074,529
Commercial equipment	141,904,325	130,932,437	115,811,389	126,162,123	123,821,690	150,582,767	128,331,261	127,580,216	135,192,369	137,543,065	120,815,761	139,209,325	137,941,430	1,573,923,833
Other services	1,921,759,215	1,720,927,250	1,765,854,425	2,011,666,438	1,779,094,896	2,033,687,847	1,879,264,266	1,819,255,311	1,937,051,312	1,967,236,582	1,819,910,074	2,233,588,132	2,023,455,059	22,990,991,592
Total services	7,199,831,138	6,403,539,325	6,369,078,522	7,226,918,494	6,765,544,300	7,986,230,270	7,389,801,932	7,651,943,335	7,969,691,217	8,103,235,908	7,313,472,205	8,203,967,979	7,844,053,647	89,227,477,134
TOTAL	14,820,506,046	14,210,825,654	16,006,358,421	13,984,237,134	13,023,748,592	15,515,429,703	14,650,360,686	15,018,977,361	15,717,281,585	15,818,165,377	14,364,831,113	15,912,435,561	15,571,898,738	179,794,549,925

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Auto rental	465,783	417,682	419,694	597,108	607,222	723,739	733,045	766,330	809,028	861,277	814,403	782,453	726,539	8,258,520
Auto parts & accessories	1,647,237	1,514,437	1,531,135	1,587,043	1,594,313	1,807,082	1,733,359	1,677,413	1,757,107	1,794,227	1,622,556	1,729,711	1,723,516	20,071,899
Auto services	5,616,648	5,320,118	5,964,368	5,150,612	5,276,268	6,079,092	5,786,788	5,960,997	6,243,592	6,461,731	5,926,722	6,666,646	6,713,529	71,550,463
Auto repair shops	1,856,634	1,663,458	1,542,237	1,746,188	1,754,066	2,091,334	1,906,390	1,845,954	1,957,282	2,021,309	1,792,264	2,002,377	1,959,904	22,282,753
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,205,260	1,049,459	962,902	1,105,860	1,155,992	1,465,178	1,341,974	1,304,324	1,393,684	1,395,448	1,273,628	1,403,841	1,287,479	15,139,769
Vehicle Sales & Services	10,791,562	9,965,154	10,420,336	10,186,811	10,387,861	12,166,425	11,501,546	11,555,018	12,160,693	12,533,992	11,429,573	12,585,028	12,410,967	137,303,404
Restaurants	83,012,359	80,466,764	85,666,613	75,682,739	79,833,795	93,500,204	89,307,716	96,536,129	92,098,252	95,443,427	96,356,379	97,407,724	106,813,856	1,089,113,598
Public houses	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	15,385,374	15,398,155	161,950,190
Catering services	2,685,659	2,604,738	2,410,320	2,503,120	2,721,843	3,166,277	2,785,753	2,941,984	3,084,055	3,198,407	2,825,539	3,464,917	3,777,595	35,484,548
Video stores	47,409	47,156	54,618	51,411	66,562	59,131	56,947	50,290	37,103	32,324	27,893	28,485	30,817	542,737
Cinema, theatre & dance	5,733,618	5,717,666	6,642,095	5,853,072	6,111,216	5,222,015	6,282,496	5,573,609	6,329,700	6,022,647	5,732,984	5,358,151	7,223,830	72,069,481
Concerts & entertainers	402,515	426,241	449,456	433,359	417,193	420,837	411,175	469,710	406,311	444,536	471,229	433,830	496,054	5,279,931
Tourist attractions	1,143,805	709,782	722,334	529,517	793,134	1,470,138	1,246,987	1,324,234	1,246,400	1,246,335	1,586,400	1,475,346	1,413,199	14,347,154
Amusement parks	327,845	168,492	111,778	96,927	169,731	194,669	404,226	389,695	335,347	402,204	585,657	348,473	344,076	3,551,275
Aquariums	131,313	77,930	66,836	67,071	119,314	135,747	225,420	188,315	172,673	219,189	333,136	210,462	202,754	2,018,847
Sports & games establishments	4,187,202	3,636,597	3,967,071	4,664,389	4,078,557	4,567,241	4,398,042	4,923,177	4,369,973	3,820,778	3,916,486	3,606,927	3,669,012	49,618,250
Professional sports clubs	252,951	249,731	257,602	220,085	209,543	253,113	244,215	260,980	201,352	253,114	272,854	292,663	323,305	3,038,557
Gambling	25,015,915	22,386,666	26,904,005	25,389,507	26,040,163	33,237,256	31,280,685	26,972,947	24,717,510	21,087,634	23,371,720	26,652,891	26,102,952	314,143,936
Personal services	419,980	387,487	443,673	428,216	444,222	538,480	515,890	531,825	586,675	578,353	470,185	507,286	438,612	5,870,904
Miscellaneous entertainment	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	1,208,396	1,268,462	13,390,174
Entertainment	136,054,818	128,720,225	140,901,319	127,029,083	133,362,004	157,299,992	152,573,713	155,787,748	149,192,363	148,887,388	152,782,143	156,380,925	167,502,679	1,770,419,582
Hotels	5,372,816	5,003,321	5,100,211	5,101,547	5,404,788	6,179,040	6,153,720	6,510,714	6,407,385	6,830,350	7,215,413	6,680,119	6,730,681	73,317,289
Airlines	2,191,324	1,808,807	1,733,290	2,620,080	2,249,620	2,597,389	2,735,689	2,539,694	2,576,766	2,617,254	2,527,732	2,627,469	2,418,202	29,051,992
Airport terminals	49,536	34,089	36,909	37,705	40,613	53,131	57,303	61,166	95,774	143,419	136,221	145,613	108,922	950,865
Railways	19,683,575	18,030,141	18,720,621	16,159,293	16,427,164	18,726,186	16,821,310	16,978,171	18,284,136	17,814,699	15,721,937	19,018,031	19,328,179	212,029,868
Buses	1,652,047	1,597,815	1,620,129	2,338,506	2,290,094	2,616,455	2,476,466	2,601,165	2,634,657	2,623,817	2,517,134	2,760,560	2,984,519	29,061,317
Sea travel	178,354	138,973	137,089	172,181	173,939	215,397	251,162	262,288	289,016	334,092	371,819	273,980	237,962	2,857,898
Travel agents	1,523,683	1,256,721	1,166,905	2,278,583	2,058,904	2,403,521	2,162,095	2,220,577	2,239,108	2,246,077	2,020,766	1,956,929	1,760,123	23,770,309
Timeshares	4,815	4,101	4,173	6,764	5,160	5,164	4,479	4,420	4,132	4,333	4,124	4,041	4,770	55,661
Camping grounds	549,421	276,998	184,658	339,600	406,150	626,283	940,746	997,412	946,989	1,200,855	1,439,346	796,241	693,983	8,849,261
Miscellaneous travel	4,202,302	4,819,112	5,378,322	6,285,288	6,593,926	7,932,037	8,062,357	9,208,544	9,762,490	10,742,465	10,669,782	11,456,326	12,932,262	103,842,911
Travel	30,035,057	27,966,757	28,982,096	30,238,000	30,245,570	35,175,563	33,511,607	34,873,437	36,833,068	37,727,011	35,408,861	39,039,190	40,468,922	410,470,082
Telegraph services / Wire transfer money order	117,353	115,836	137,847	140,830	238,884	288,381	277,848	297,114	306,139	314,377	307,340	318,340	327,696	3,070,632
Insurance services	3,498,704	3,014,661	2,791,703	3,427,398	3,396,614	4,117,322	3,825,147	3,820,985	4,034,057	4,237,979	3,916,536	4,224,869	3,967,139	44,774,410
FiS - cash disbursements (auto & manual)	9,845	6,691	10,653	45,863	47,106	59,815	62,053	74,868	80,326	93,774	82,414	71,309	66,070	700,942
FiS - merchandise & services	8,393,281	7,900,393	8,534,787	8,416,699	7,722,528	9,170,794	8,250,848	8,559,706	8,619,092	8,913,967	8,670,555	8,988,249	9,300,289	103,047,907
Non-FiS - foreign currency, travellers' cheques	820,268	648,508	711,740	722,917	838,326	1,004,685	925,719	1,082,533	1,252,894	1,452,583	1,279,891	1,114,077	1,020,188	12,054,061
Security brokers and dealers	246,706	212,362	215,529	293,050	259,586	340,988	343,533	299,020	262,572	268,671	273,171	248,724	246,373	3,263,579
Tax preparation services	499	429	428	686	496	596	517	514	541	570	482	524	550	6,333
Tax payments	116,892	106,133	106,197	531,551	428,290	256,706	207,366	187,960	205,893	283,915	205,615	253,951	302,011	3,075,588
Fines, bail and bond payments	641,353	612,274	566,958	594,854	553,770	625,302	596,625	636,182	597,015	633,600	614,343	603,518	662,041	7,296,482
Miscellaneous financial	182,181	157,462	144,289	135,169	143,383	178,217	195,197	189,394	154,367	156,218	192,936	200,274	194,475	2,041,381
Financial	14,027,082	12,774,749	13,220,131	14,309,017	13,628,983	16,042,806	14,684,853	15,148,276	15,512,896	16,355,654	15,543,283	16,023,835	16,086,832	179,331,315

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Telecoms	11,780,321	11,357,039	12,148,809	11,668,588	10,556,637	12,102,464	11,385,024	11,830,487	11,459,811	11,812,331	11,750,977	12,137,640	12,483,808	140,693,615
Utilities	2,418,817	2,256,634	2,480,211	2,771,054	2,587,807	3,012,092	2,762,973	2,745,037	2,760,743	2,830,632	2,497,955	2,682,454	2,742,397	32,129,989
Contractors (residential & commercial)	670,798	607,875	562,070	547,458	563,119	625,346	601,936	572,201	638,709	651,765	580,639	692,068	701,458	7,344,644
Gardening services	108,344	103,975	140,570	73,969	82,354	101,250	127,534	130,078	83,590	96,257	83,590	84,254	79,834	1,225,145
Veterinary services	1,976,059	1,772,689	1,770,760	1,728,216	1,630,090	1,838,669	1,785,870	1,789,097	1,891,374	2,030,535	1,927,330	2,008,607	2,021,930	22,195,167
Photocopying & printing	460,159	535,658	604,398	524,620	508,833	566,022	524,733	543,503	565,908	561,525	547,385	629,685	638,512	6,750,782
Photographic studios	499,858	525,261	802,062	407,401	409,383	526,284	517,470	608,533	704,388	557,532	599,326	599,326	825,535	7,212,592
Beauty & barber shops	5,350,502	5,043,651	6,888,108	4,682,127	4,887,363	5,720,662	5,477,128	5,731,831	5,908,854	6,175,325	5,488,314	5,794,306	5,866,583	67,664,252
Employment agencies	9,837	8,722	7,576	9,349	9,603	10,559	10,285	11,060	10,478	10,410	8,466	10,301	10,223	117,032
Counselling services	119,031	112,483	116,972	115,541	109,507	121,883	108,707	111,090	114,890	109,103	120,690	125,240	125,240	1,380,086
Legal services	179,930	157,112	140,671	159,771	166,981	199,467	178,332	175,970	196,185	200,270	176,219	198,165	198,869	2,148,012
Laundry & cleaning	551,180	509,558	490,742	462,576	447,616	508,569	490,085	517,900	567,827	559,914	493,511	572,053	593,123	6,213,474
Funeral services	33,124	31,118	30,841	36,036	36,693	41,198	36,311	34,372	36,575	32,411	35,882	37,279	37,279	425,290
Medical services	3,350,986	3,064,660	2,843,216	3,146,897	3,129,779	3,546,287	3,250,999	3,150,261	3,497,928	3,520,755	3,111,044	3,632,736	3,651,809	39,546,371
Moving & courier services	489,882	471,148	526,211	460,126	436,089	493,954	472,805	471,383	513,768	508,370	464,167	526,061	531,583	5,875,665
Repair shops (not auto)	129,025	137,812	174,218	381,400	351,616	400,119	373,632	381,535	365,218	403,356	413,797	413,797	427,274	4,213,803
Accounting services	268,775	231,651	148,594	85,389	70,902	77,791	66,970	67,570	76,373	75,899	74,127	87,618	85,439	1,148,323
Advertising, consultancy & PR	139,561	121,593	110,063	119,461	127,570	147,453	136,798	133,607	162,602	159,770	158,226	186,350	171,555	1,735,048
Computer programming	704,088	617,304	647,842	757,543	731,057	802,402	665,562	728,848	750,652	744,066	702,333	797,751	824,275	8,769,635
Farming services	307,918	299,254	353,148	298,545	284,947	327,633	320,209	321,352	329,406	322,761	309,926	334,580	333,793	3,835,554
Miscellaneous professional services	3,302,529	3,116,047	3,116,230	3,225,074	3,178,641	3,617,406	3,358,730	3,446,844	3,240,741	3,239,258	2,914,833	3,385,188	3,430,054	39,269,046
Engineering services	95,013	84,044	73,788	76,067	80,353	93,741	89,418	85,467	94,517	95,676	82,002	90,268	94,864	1,040,205
Marina services	88,976	70,120	67,115	62,706	67,371	94,637	130,593	132,814	146,567	164,857	174,933	130,630	105,508	1,347,851
Wrecking & salvage yards	9,785	8,336	7,434	8,971	9,545	11,473	11,160	10,626	11,293	11,228	9,984	10,956	10,935	121,941
Pest control	6,177	5,122	4,473	4,678	5,122	5,011	5,182	5,101	6,318	6,967	5,636	5,611	5,521	63,955
Educational establishments	3,816,832	3,621,829	2,609,438	3,693,130	3,472,268	4,125,101	3,062,343	3,599,887	3,127,839	2,128,231	1,449,257	4,058,381	4,683,074	39,630,778
Child care services	181,283	152,913	147,403	182,927	199,403	197,995	168,684	187,270	170,362	190,949	188,971	183,236	200,582	2,170,695
Social, political & religious organisations	3,328,228	2,942,952	2,857,263	2,487,774	2,651,009	3,563,849	3,610,835	3,770,425	4,022,097	3,995,489	3,621,123	4,343,290	4,126,296	41,992,402
Government services	8,462,613	7,343,485	7,193,867	8,512,075	8,002,835	9,031,161	8,978,517	8,825,996	9,017,502	8,991,685	8,451,636	9,374,322	9,185,071	102,908,152
Miscellaneous services	6,240,787	5,851,109	8,560,998	5,744,176	5,565,215	6,708,920	6,304,329	5,876,409	6,778,818	6,392,223	5,577,202	6,489,571	6,430,143	76,279,113
Commercial equipment	1,799,133	1,642,893	1,776,722	1,650,184	1,527,155	1,689,205	1,570,601	1,591,286	1,580,552	1,545,944	1,455,793	1,892,986	1,765,412	19,688,733
Other services	56,879,551	52,804,047	57,401,813	54,083,829	51,886,076	60,308,603	56,583,755	57,587,840	58,868,865	58,307,329	53,408,451	61,508,763	62,387,979	685,137,350
Total services	253,160,886	237,234,253	256,025,906	240,948,287	244,915,282	287,172,429	275,009,194	281,463,033	278,975,270	280,641,724	275,787,724	292,217,860	305,588,060	3,255,979,022
TOTAL	808,772,493	780,869,654	912,464,706	742,571,802	735,384,412	864,275,755	825,140,676	843,141,899	868,068,349	872,900,116	822,089,081	882,961,939	899,705,810	10,049,574,199

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total (latest 12 months)
Telecoms	375,046,891	360,082,214	375,493,377	371,069,101	322,437,897	369,775,651	339,079,060	355,579,852	337,849,422	352,968,220	352,076,795	366,712,073	388,714,105	4,291,837,767
Utilities	239,551,873	212,369,276	216,974,563	258,762,012	260,189,232	329,044,668	293,119,381	272,993,260	264,789,042	256,132,632	222,325,292	248,850,628	251,005,608	3,086,555,594
Contractors (residential & commercial)	196,972,622	180,614,814	162,293,188	156,827,656	162,504,839	186,259,010	177,617,982	173,690,832	193,759,445	196,562,448	177,253,122	216,455,656	217,999,627	2,201,838,619
Gardening services	7,483,651	6,312,204	7,381,002	4,936,708	5,818,499	8,533,939	10,350,714	10,139,673	8,441,852	6,954,786	7,201,912	6,652,579	92,830,641	92,830,641
Veterinary services	119,919,434	107,305,108	106,313,469	107,528,673	101,452,828	115,255,844	112,789,765	112,619,178	120,286,310	128,829,815	120,285,954	126,751,192	127,417,778	1,386,835,914
Photocopying & printing	28,460,589	29,016,914	27,521,464	29,664,582	28,923,171	32,187,940	30,344,140	29,927,845	31,748,306	30,731,267	27,582,593	33,444,172	33,488,824	364,581,217
Photographic studios	15,121,850	16,520,271	19,434,252	11,115,400	12,018,609	14,511,667	13,822,284	15,699,462	17,626,121	14,509,929	16,216,480	14,509,929	21,958,706	193,229,777
Beauty & barber shops	215,319,107	206,531,968	272,839,930	185,617,761	196,546,085	229,581,715	219,892,169	229,859,569	234,244,210	245,102,859	218,999,175	233,985,573	238,700,701	2,711,901,715
Employment agencies	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	1,699,110	1,418,238	1,463,026	1,428,999	18,689,487
Counselling services	6,587,466	6,427,843	6,555,645	6,858,643	6,181,017	6,699,237	6,143,816	6,450,585	6,800,723	6,881,874	6,319,740	6,696,256	6,701,778	78,717,157
Legal services	91,531,378	82,276,630	73,697,655	76,116,977	76,973,651	93,482,241	82,693,466	82,074,390	95,341,993	95,010,888	85,309,945	93,382,860	95,514,417	1,031,875,113
Laundry & cleaning	14,634,388	13,611,688	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	15,477,467	15,691,321	165,830,607
Funeral services	44,740,704	42,755,693	40,518,419	50,568,037	51,436,670	58,261,530	49,427,209	45,447,373	48,679,676	48,449,736	43,471,055	48,210,447	52,822,267	580,048,112
Medical services	285,383,184	262,914,250	235,651,682	262,409,139	266,104,767	305,622,470	279,710,453	275,029,602	303,244,936	305,972,885	263,776,969	309,248,578	314,211,978	3,383,897,709
Moving & courier services	40,843,689	37,315,479	37,181,930	34,488,340	33,232,750	37,941,458	36,560,835	37,287,565	42,713,374	45,119,382	40,495,030	43,875,786	42,511,237	468,723,166
Repair shops (not auto)	13,857,900	14,003,752	16,438,515	23,338,756	22,370,483	27,580,853	24,429,983	25,070,328	24,274,445	27,732,809	25,985,955	27,748,253	27,848,424	286,822,556
Accounting services	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	16,102,772	15,700,231	185,232,085
Advertising, consultancy & PR	11,447,384	10,144,793	9,206,509	10,380,962	10,512,238	12,014,949	11,459,352	11,155,921	12,557,125	12,351,328	11,288,011	13,327,752	12,724,086	137,123,026
Computer programming	36,234,290	33,476,652	32,950,400	37,284,610	34,688,696	38,674,661	35,029,030	35,732,501	37,107,796	36,706,691	34,445,173	39,129,832	40,065,589	435,291,631
Farming services	27,960,379	22,981,478	25,228,523	22,869,432	21,472,663	24,153,642	25,031,472	24,540,976	26,814,445	26,881,019	25,746,365	27,417,211	29,391,127	302,528,353
Miscellaneous professional services	652,090,767	560,057,349	540,308,189	679,347,601	621,467,100	742,282,335	763,311,767	641,229,567	615,227,139	624,812,045	587,506,676	690,752,785	607,740,148	7,664,042,701
Engineering services	21,945,529	19,564,696	16,454,443	17,216,126	18,318,895	21,312,670	20,037,824	19,457,001	22,493,945	22,105,425	19,163,854	20,848,007	21,242,131	238,215,017
Marina services	10,526,136	7,745,180	8,062,195	8,863,504	9,162,519	15,384,776	16,106,954	15,370,403	16,948,324	16,583,052	14,821,153	13,263,533	11,193,479	153,505,072
Wrecking & salvage yards	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	1,857,689	1,976,810	20,891,447
Pest control	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	1,023,504	1,043,060	11,102,092
Educational establishments	634,640,046	240,017,096	186,674,300	600,615,992	270,258,209	229,102,894	356,643,370	237,364,841	189,927,450	186,089,149	277,438,371	1,071,243,062	808,239,824	4,653,614,558
Child care services	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	16,656,220	16,453,305	184,237,202
Social, political & religious organisations	131,629,901	101,182,423	100,165,842	100,789,272	94,401,993	129,581,044	124,717,180	124,427,810	194,091,213	215,389,002	186,064,952	216,275,035	229,073,141	1,816,158,907
Government services	1,891,940,201	1,676,017,231	1,734,264,844	6,693,516,793	3,168,497,748	2,817,964,701	2,791,280,069	2,783,085,667	2,306,854,028	2,364,077,268	2,042,367,066	2,011,331,661	2,002,403,353	32,391,660,429
Miscellaneous services	582,953,341	509,646,504	571,832,069	587,707,183	506,926,582	626,128,994	575,728,396	505,786,917	649,573,793	640,653,103	396,834,909	445,001,049	443,808,591	6,459,628,090
Commercial equipment	163,343,631	151,173,250	133,798,934	141,219,411	139,039,443	162,316,243	158,040,914	158,787,884	168,921,352	169,190,677	153,329,942	180,866,106	176,104,870	1,892,789,026
Other services	5,898,193,519	4,944,242,390	5,002,084,449	10,529,299,976	6,486,167,474	6,684,410,271	6,600,367,328	6,275,233,115	6,023,294,963	6,134,503,296	5,399,986,855	6,550,816,577	6,259,828,094	76,890,234,788
Total services	18,126,645,025	15,790,698,374	16,160,507,903	23,656,338,284	19,154,339,365	22,185,329,416	21,408,037,347	20,445,427,805	20,231,101,801	20,890,875,421	19,239,927,183	20,926,689,919	20,311,280,492	240,400,553,310
TOTAL	34,672,191,066	32,323,363,756	37,072,881,595	38,112,235,705	33,081,623,487	38,667,556,956	37,306,861,635	36,627,048,779	37,059,068,884	37,630,213,569	34,846,817,747	37,846,851,451	37,248,294,714	437,822,818,278