

# Card Expenditure Statistics

July 2014

## Card Expenditure Statistics (Seasonally Adjusted) – July 2014

	Total Spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	July 2014	July 2013	July 2014	July 2013	July 2014	July 2013
<b>All payment cards</b>	<b>47.2</b>	44.6	<b>7.0%</b>	5.0%	<b>996</b>	917
<b>Debit cards</b>	<b>33.5</b>	31.2	<b>8.1%</b>	6.4%	<b>766</b>	703
<b>Credit cards</b>	<b>13.7</b>	13.4	<b>4.6%</b>	2.1%	<b>230</b>	214

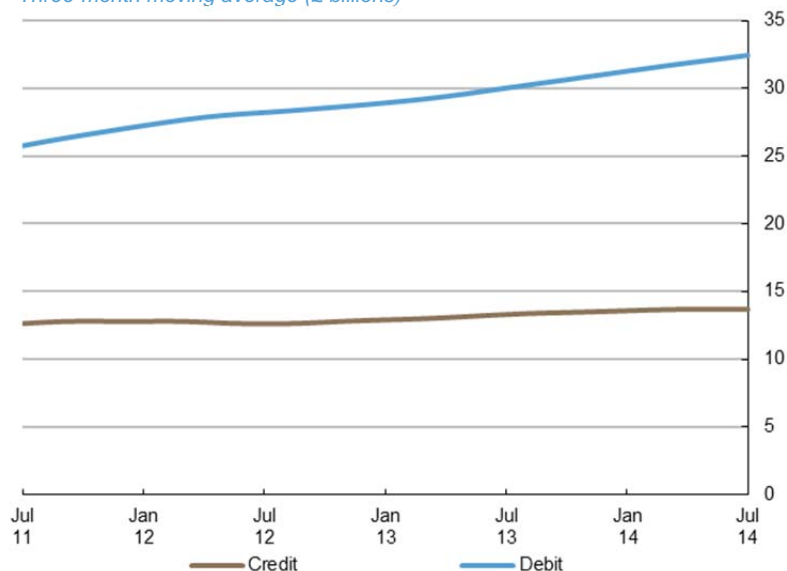
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - was changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted data are located 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.

### Introduction

**Payment card spending** reached £47.2 billion in July after growing by £0.2 billion on the previous month. The **number of purchases** reached a record monthly total of 996 million, up from 991 million in June. During July consumers made 11 million more purchases and spent £0.3 billion above the monthly average for the second quarter. The increase in payment card expenditure comes after growth of 0.8% in GDP<sup>1</sup>, the second consecutive quarterly increase this year, and a continuing rise in **consumer confidence**.

Chart 1

Average monthly expenditure  
Three-month moving average (£ billions)



<sup>1</sup> ONS Gross Domestic Product Preliminary Estimate Q2 2014: <http://www.ons.gov.uk/ons/rel/gva/gross-domestic-product--preliminary-estimate/q2-2014/stb-gdp-preliminary-estimate--q2-2014.html>

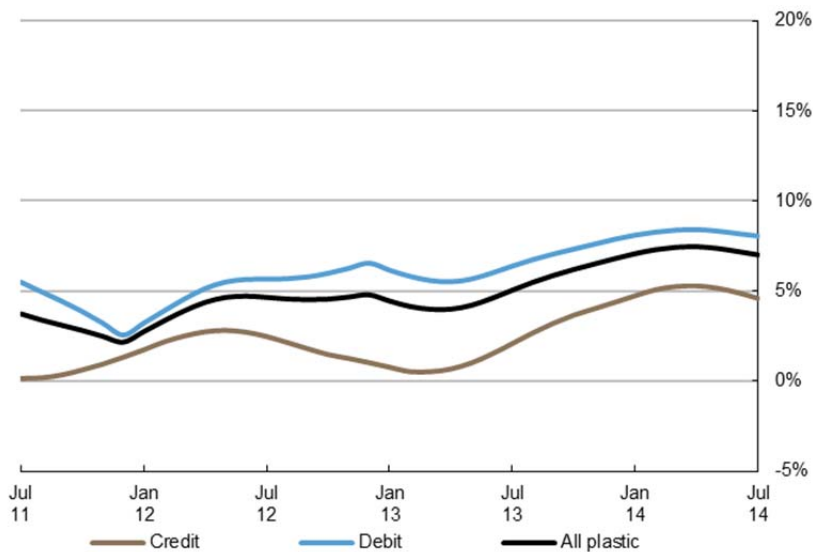
## Annual growth rates

**Annual growth** in payment card spending eased for the third consecutive month after peaking at 7.5% in April. The **annual growth rate** fell to 7.0% in July, following respective growth rates of 7.4% and 7.2% in May and June. Debit card spending grew by 8.1%, while credit card spending rose more modestly by 4.6%.

The Office for National Statistics recently released figures showing that annual consumer price inflation slowed down to 1.6% in the year to July, down from 1.9% in June<sup>2</sup>. The downward pressure on the price index was driven by price discounting among clothing retailers, alongside a decrease in the price of several consumer products including food and alcohol as well as financial services. This could in part, account for the recent deceleration in the growth in payment card spending.

The **annual growth rate of the number of purchases** has consistently outstripped that of values since April 2011, highlighting a growing consumer preference of utilising payment cards to make a higher number of lower value payments. During July the annual number of purchases grew by 9.2% representing the highest rate of growth since early 2005. It is also worth noting that the annual growth in the **service** sector continues to outstrip that of **retail sales**, with respective annual growth rates of 9.4% and 4.7% in July.

Chart 2  
Spending on payment cards  
Year-on-year growth rates



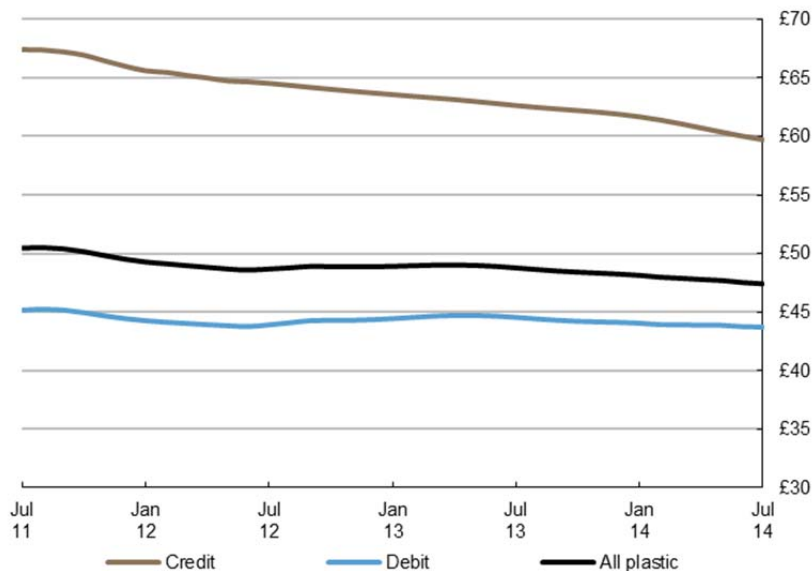
<sup>2</sup> ONS, Consumer Price Inflation, July 2014: <http://www.ons.gov.uk/ons/rel/cpi/consumer-price-indices/july-2014/index.html>

## Average transaction values

The **average transaction value** (ATV) on all payment cards decreased between June and July, falling by 11p to £47.41 and compares to an ATV of £48.78 a year ago. The ATV for debit cards decreased slightly by 5p to £43.71, while the ATV for credit cards fell more markedly by 30p to £59.72, falling below £60 for the first time since September 2005. Within the sectors, the ATV in **retail sales** decreased by 12p to £33.67, while the ATV for **services** increased by 4p to £78.09.

The consistent decline in the ATVs since the middle of 2011 is likely a reflection of the continuing migration of low value cash payments to cards alongside the increasing use of **contactless cards**. It is also likely **online spending** is boosting the number of smaller value transactions, particularly via mobile phones and tablet devices. Some consumer preferences have also been driving the decline in ATVs, such as taking advantage of promotions and sales, as they look for better value purchases at budget retailers and discount service providers. So-called “price wars” amongst the major British supermarkets is another factor cutting purchase values.

**Chart 3**  
Average transaction values  
Three-month moving average



## Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 3.3 million to 690 million, with the corresponding spend rising by £31 million to £23.2 billion. The majority of these increases in spending were in the **food & drink**, **household** and **automotive fuels** sub-sectors. The warmer weather and home improvement activities were likely drivers of strong expenditure growth in the household sub sector evidenced by the significant growth in spending at **DIY stores**. It is possible the beginning of the holiday season boosted car travel, contributing to the higher spend in automotive fuels. However, spending in the **mixed business** category declined for the eighth consecutive month, after falling by £12 million to £2.1 billion.

Meanwhile, the number of transactions in the **services sector** grew by 2.0 million to 307 million, corresponding to growth in spending of £171 million to £23.9 billion. A major contributor of growth was the **other services** sub-sector, which recorded an increase of £124 million to £7.3 billion, driven by continuing strong growth in spending in **government services**. **Entertainment** remained a strong contributor to growth after increasing by £15 million to £3.7 billion, driven by a rise in spending at **restaurants** and **tourist attractions**.

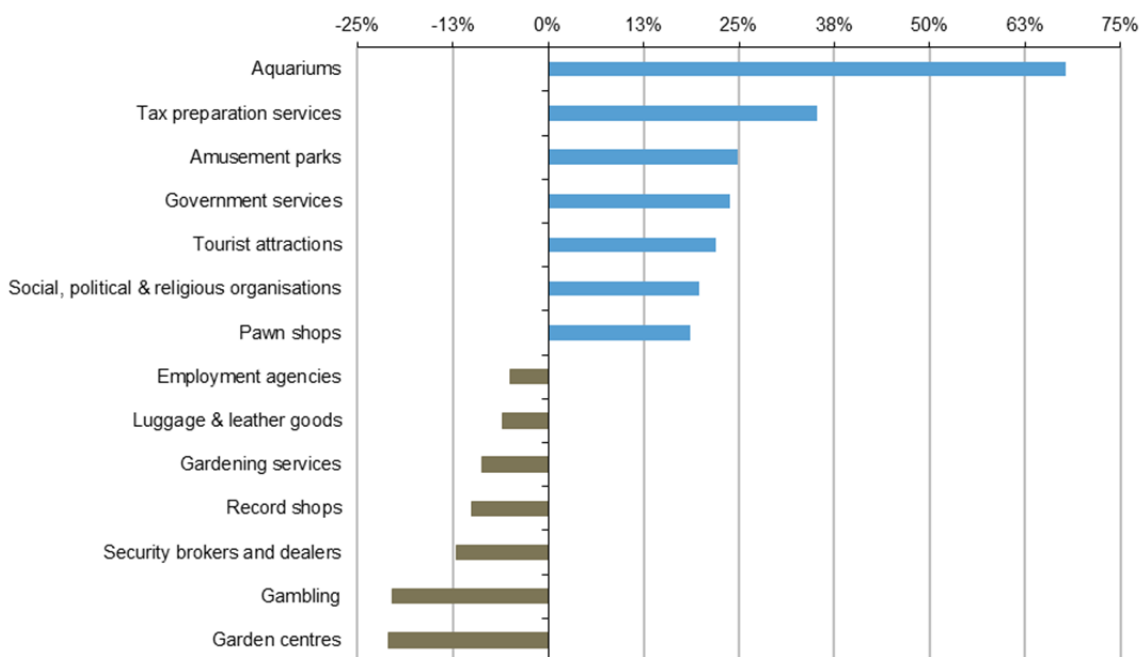
It is also interesting that **travel** was the only sub-sector within services that registered decreased spending, with lower spending at **travel agents** and **airlines**. Along with the earlier observation of the increased expenditure in automotive fuels, this could perhaps indicate that consumers were substituting international holidays for domestic breaks.

## Spending by merchant categories – retail sales and services (not seasonally adjusted)

Along with growth in government services, restaurants, tourist attractions and DIY stores, there were notable increases in card spending at a number of other merchants during the month. The biggest increases were recorded in the aquariums and tax preparation services categories coinciding with summer holidays and the looming tax submission deadline. There was also increased spending at merchants providing leisure activities such as amusement parks and other tourist attractions. Meanwhile, the largest falls in spending were recorded at garden centres and in gambling.

Chart 4<sup>3</sup>

Biggest change in total card spending between June and July



<sup>3</sup> Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total.

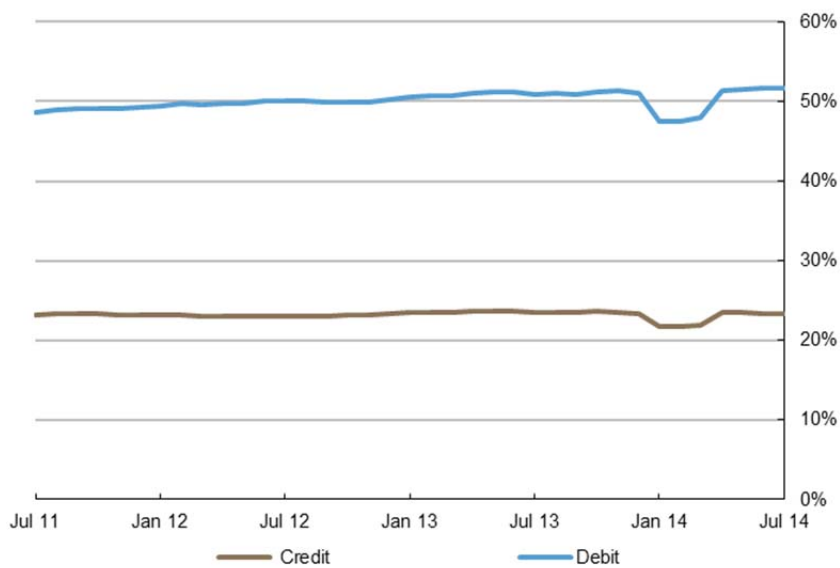
## Payment card spending within national retail sales

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 **payment card share** of total **retail sales** (including automotive fuels)<sup>4</sup> amounted to 75.2% during July with a split of 51.8% by debit and 23.4% by credit cards. The share of spending within **food & drink** accounted for by payment cards amounted to 70.6%, with the share of spending within **automotive fuels** amounting to 91.5%. These trends are signalling the increasing use of cards over cash within the retail space, driven by new technology and changing consumer preferences.

Chart 5<sup>5</sup>

Proportion of retail sales made on payment cards (including automotive fuel)

Three-month moving average



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<sup>4</sup> CES 3-month moving average spend of £23.2 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 £28.5 billion.

<sup>5</sup> The step change in between January and March 2014 stems from calendar day effects in total retail sales published by the ONS

# Table 1 Card expenditure statistics (seasonally adjusted)

## Summary<sup>1 and 2</sup>

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			
<b>Annual</b>																				
2009			2,004	5,944	7,947	1,227	3,896	5,123	777	2,048	2,825	125,112	262,235	387,347	61,586	125,417	187,003	63,526	136,818	200,344
2010			2,010	6,501	8,511	1,382	4,718	6,100	628	1,783	2,411	128,097	289,744	417,841	69,534	148,579	218,113	58,563	141,165	199,728
2011			2,259	7,228	9,487	1,555	5,300	6,855	704	1,928	2,632	151,342	324,272	475,614	78,898	165,538	244,436	72,444	158,734	231,178
2012			2,373	7,834	10,207	1,621	5,641	7,263	751	2,193	2,944	152,894	345,511	498,405	81,044	175,241	256,285	71,850	170,270	242,120
2013			2,550	8,390	10,940	1,737	5,962	7,699	814	2,428	3,241	159,582	372,723	532,305	84,551	183,530	268,081	75,032	189,193	264,224
<b>Monthly</b>																				
2013	Jul		214	703	917	146	500	646	68	203	271	13,375	31,209	44,584	7,099	15,382	22,481	6,276	15,828	22,103
	Aug		215	708	923	147	503	650	69	205	274	13,420	31,346	44,766	7,111	15,436	22,547	6,308	15,911	22,219
	Sep		216	712	929	147	505	652	69	208	277	13,456	31,492	44,948	7,114	15,477	22,591	6,342	16,015	22,357
	Oct		217	717	935	147	507	654	70	210	280	13,492	31,673	45,164	7,114	15,521	22,635	6,378	16,151	22,529
	Nov		219	723	942	148	510	658	71	213	284	13,535	31,910	45,445	7,119	15,570	22,688	6,416	16,340	22,756
	Dec		220	730	950	149	514	662	72	216	288	13,585	32,170	45,755	7,133	15,616	22,749	6,452	16,554	23,006
2014	Jan		222	737	959	150	518	667	72	219	292	13,634	32,402	46,037	7,157	15,668	22,826	6,477	16,734	23,211
	Feb		224	745	969	151	523	673	73	222	295	13,676	32,610	46,286	7,186	15,739	22,924	6,490	16,871	23,361
	Mar		226	745	971	152	520	673	74	225	298	13,703	32,806	46,509	7,211	15,822	23,033	6,492	16,984	23,476
	Apr		227	752	979	153	525	678	74	227	301	13,707	32,974	46,681	7,223	15,896	23,119	6,484	17,078	23,562
	May		228	757	985	154	529	683	74	228	303	13,698	33,121	46,819	7,225	15,945	23,169	6,473	17,176	23,650
	Jun		229	762	991	155	532	687	75	230	304	13,684	33,283	46,967	7,221	15,978	23,199	6,463	17,305	23,768
	Jul		230	766	996	155	535	690	75	232	307	13,672	33,497	47,169	7,216	16,015	23,230	6,457	17,482	23,939
<b>Year-on-year growth rates (percentages)</b>																				
<b>Annual</b>																				
2009			1.8	8.8	7.0	3.5	8.9	7.6	-0.7	8.7	5.9	-0.4	7.3	4.7	1.5	7.9	5.7	-2.2	6.6	3.7
2010			0.3	9.4	7.1	12.7	21.1	19.1	-19.2	-12.9	-14.7	2.4	10.5	7.9	12.9	18.5	16.6	-7.8	3.2	-0.3
2011			12.4	11.2	11.5	12.5	12.3	12.4	12.1	8.1	9.2	18.1	11.9	13.8	13.5	11.4	12.1	23.7	12.4	15.7
2012			5.0	8.4	7.6	4.3	6.4	5.9	6.8	13.7	11.9	1.0	6.5	4.8	2.7	5.9	4.8	-0.8	7.3	4.7
2013			7.5	7.1	7.2	7.1	5.7	6.0	8.3	10.7	10.1	4.4	7.9	6.8	4.3	4.7	4.6	4.4	11.1	9.1
<b>Monthly</b>																				
2013	Jul		5.6	5.8	5.8	5.3	4.0	4.3	6.3	10.5	9.4	2.1	6.4	5.0	3.1	3.9	3.7	1.0	8.9	6.5
	Aug		6.0	6.0	6.0	5.7	4.3	4.6	6.7	10.4	9.4	2.7	6.7	5.5	3.5	4.0	3.9	1.8	9.6	7.2
	Sep		6.4	6.2	6.2	6.2	4.6	4.9	7.1	10.3	9.5	3.2	7.1	5.9	3.8	4.1	4.0	2.5	10.1	7.8
	Oct		6.8	6.4	6.5	6.5	4.9	5.3	7.4	10.3	9.6	3.7	7.3	6.2	4.0	4.3	4.2	3.3	10.5	8.3
	Nov		7.1	6.7	6.8	6.8	5.3	5.6	7.8	10.4	9.8	4.0	7.6	6.5	4.2	4.5	4.4	3.8	10.8	8.7
	Dec		7.5	7.1	7.2	7.1	5.7	6.0	8.3	10.7	10.1	4.4	7.9	6.8	4.3	4.7	4.6	4.4	11.1	9.1
2014	Jan		7.9	7.5	7.6	7.4	6.1	6.4	8.8	11.1	10.5	4.7	8.1	7.1	4.5	4.9	4.8	5.0	11.3	9.5
	Feb		8.2	8.0	8.1	7.7	6.6	6.8	9.4	11.7	11.1	5.1	8.3	7.3	4.6	5.1	4.9	5.6	11.5	9.8
	Mar		8.5	8.4	8.5	7.9	6.9	7.2	10.0	12.3	11.7	5.2	8.4	7.4	4.6	5.3	5.1	6.0	11.6	9.9
	Apr		8.7	8.8	8.8	7.9	7.3	7.4	10.4	12.8	12.2	5.3	8.4	7.5	4.5	5.3	5.1	6.1	11.5	9.9
	May		8.7	9.1	9.0	7.8	7.5	7.6	10.7	13.3	12.6	5.2	8.3	7.4	4.3	5.4	5.0	6.1	11.3	9.8
	Jun		8.6	9.3	9.2	7.6	7.6	7.6	10.9	13.6	12.9	4.9	8.2	7.2	4.0	5.3	4.9	5.9	11.1	9.6
	Jul		8.5	9.4	9.2	7.3	7.6	7.5	10.9	13.9	13.2	4.6	8.1	7.0	3.6	5.2	4.7	5.7	10.9	9.4

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

2 With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

# Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales<sup>1 and 2</sup>

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 <sup>3</sup>			Number of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
<b>Annual</b>																						
2009	514	2,087	2,601	132	404	535	125	405	530	146	319	465	310	682	992	158	475	633	1,227	3,896	5,123	
2010	533	2,281	2,814	139	406	545	128	424	553	148	350	498	273	733	1,006	161	524	685	1,382	4,718	6,100	
2011	602	2,564	3,166	137	425	562	139	428	567	157	370	526	297	781	1,077	223	733	956	1,555	5,300	6,855	
2012	662	2,822	3,484	149	479	628	145	453	598	157	375	532	281	757	1,038	227	755	983	1,621	5,641	7,263	
2013	722	3,061	3,783	184	523	708	152	460	613	165	403	568	277	722	999	236	793	1,029	1,737	5,962	7,699	
<b>Monthly</b>																						
2013	Jul	61	256	317	16	44	60	13	39	51	14	34	48	23	60	83	20	67	87	146	500	646
	Aug	61	258	319	16	45	61	13	39	52	14	34	48	23	60	84	20	67	87	147	503	650
2013	Sep	61	259	320	16	45	62	13	39	52	14	34	48	23	61	84	20	67	87	147	505	652
	Oct	61	261	322	17	46	62	13	39	52	14	34	48	23	61	84	20	67	86	147	507	654
2013	Nov	61	263	325	17	46	63	13	39	52	14	35	49	23	61	83	20	67	86	148	510	658
	Dec	62	266	328	18	46	64	13	39	52	14	35	49	22	61	83	20	67	86	149	514	662
2014	Jan	62	269	331	18	46	64	13	39	52	14	35	49	22	61	84	20	67	87	150	518	667
	Feb	63	272	335	19	46	65	13	40	53	14	35	50	22	62	84	20	67	87	151	523	673
2014	Mar	63	276	339	19	39	58	13	40	53	14	35	50	22	62	85	20	68	87	152	520	673
	Apr	63	280	343	20	39	58	14	40	54	14	35	50	23	63	86	20	68	88	153	525	678
2014	May	64	283	346	20	38	58	14	40	54	14	36	50	23	64	87	20	68	88	154	529	683
	Jun	64	285	349	20	38	58	14	41	54	14	36	50	23	64	87	20	68	88	155	532	687
2014	Jul	64	287	351	20	38	59	14	41	54	14	36	50	23	65	88	20	68	88	155	535	690
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
2009	2.7	11.4	9.6	-1.8	-1.0	-1.2	3.2	9.5	7.9	2.1	9.3	6.9	8.0	7.4	7.6	-5.4	3.8	1.3	3.5	8.9	7.6	
2010	3.6	9.3	8.2	5.5	0.7	1.9	2.6	4.8	4.3	1.7	9.7	7.2	-12.0	7.5	1.4	2.0	10.3	8.3	12.7	21.1	19.1	
2011	13.1	12.4	12.5	-1.0	4.7	3.2	8.2	0.8	2.5	5.8	5.7	5.7	8.7	6.5	7.1	38.4	39.9	39.6	12.5	12.3	12.4	
2012	10.0	10.1	10.0	8.4	12.7	11.6	4.6	5.8	5.5	0.0	1.5	1.0	-5.3	-3.0	-3.6	1.8	3.1	2.8	4.3	6.4	5.9	
2013	9.0	8.5	8.6	23.9	9.2	12.7	4.8	1.7	2.5	5.2	7.4	6.8	-1.4	-4.7	-3.8	3.9	5.0	4.7	7.1	5.7	6.0	
<b>Monthly</b>																						
2013	Jul	9.7	7.9	8.3	13.6	7.5	9.0	4.1	2.2	2.6	2.0	2.7	2.5	-4.3	-9.4	-8.0	2.5	3.6	3.4	5.3	4.0	4.3
	Aug	9.7	8.0	8.3	15.2	7.5	9.3	4.5	2.1	2.7	2.8	3.6	3.3	-3.5	-8.6	-7.2	3.0	4.1	3.8	5.7	4.3	4.6
2013	Sep	9.6	8.0	8.3	17.0	7.7	9.9	4.7	2.0	2.6	3.4	4.5	4.1	-2.7	-7.7	-6.3	3.3	4.4	4.2	6.2	4.6	4.9
	Oct	9.4	8.1	8.3	19.1	8.1	10.7	4.8	1.8	2.5	3.9	5.4	4.9	-2.1	-6.7	-5.5	3.5	4.7	4.4	6.5	4.9	5.3
2013	Nov	9.2	8.3	8.4	21.5	8.6	11.6	4.8	1.7	2.4	4.5	6.4	5.8	-1.7	-5.8	-4.7	3.7	4.9	4.6	6.8	5.3	5.6
	Dec	9.0	8.5	8.6	23.9	9.2	12.7	4.8	1.7	2.5	5.2	7.4	6.8	-1.4	-4.7	-3.8	3.9	5.0	4.7	7.1	5.7	6.0
2014	Jan	8.8	8.7	8.7	26.3	10.0	13.9	5.0	2.0	2.7	5.9	8.5	7.7	-1.3	-3.5	-2.9	4.0	5.1	4.9	7.4	6.1	6.4
	Feb	8.6	8.9	8.8	28.5	10.7	15.0	5.4	2.3	3.1	6.5	9.3	8.5	-1.2	-2.3	-2.0	4.1	5.3	5.0	7.7	6.6	6.8
2014	Mar	8.4	9.2	9.0	30.5	9.8	14.8	5.8	2.8	3.5	6.8	9.9	8.9	-1.1	-0.9	-0.9	4.1	5.3	5.0	7.9	6.9	7.2
	Apr	8.0	9.5	9.2	32.0	8.7	14.3	6.2	3.2	3.9	6.7	10.0	9.0	-1.0	0.6	0.2	3.9	5.2	4.9	7.9	7.3	7.4
2014	May	7.7	9.9	9.4	33.1	7.1	13.5	6.3	3.5	4.2	6.3	9.8	8.8	-1.1	2.2	1.3	3.5	4.9	4.6	7.8	7.5	7.6
	Jun	7.3	10.2	9.6	33.9	5.3	12.3	6.3	3.7	4.3	5.7	9.4	8.3	-1.2	3.9	2.4	2.9	4.5	4.2	7.6	7.6	7.6
2014	Jul	6.9	10.4	9.7	34.3	3.1	10.8	6.2	3.8	4.4	5.1	8.9	7.8	-1.4	4.3	2.7	2.3	4.1	3.7	7.3	7.6	7.5

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

2 With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

Total retail sales

	Value of purchase transactions (£ millions)																		Total retail sales		
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases		
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																					
2009	18,109	60,237	78,345	7,065	13,905	20,969	6,359	12,668	19,027	14,411	16,579	30,989	15,644	22,029	37,672	5,860	12,668	18,528	61,586	125,417	187,003
2010	18,720	63,694	82,413	7,164	13,946	21,110	6,807	13,645	20,452	14,683	18,861	33,544	15,528	23,572	39,100	6,634	14,860	21,494	69,534	148,579	218,113
2011	21,053	69,444	90,497	7,089	14,755	21,844	7,847	14,465	22,312	15,187	20,533	35,720	17,526	24,364	41,889	10,196	21,977	32,174	78,898	165,538	244,436
2012	22,572	74,045	96,617	7,729	16,404	24,133	8,209	15,632	23,841	15,376	21,634	37,010	16,730	24,444	41,175	10,428	23,081	33,509	81,044	175,241	256,285
2013	24,114	77,916	102,030	8,721	17,954	26,675	8,658	16,075	24,733	15,928	23,258	39,186	16,456	24,420	40,876	10,673	23,908	34,581	84,551	183,530	268,081
<b>Monthly</b>																					
2013 Jul	2,024	6,510	8,533	737	1,522	2,259	733	1,349	2,081	1,340	1,962	3,302	1,369	2,033	3,401	897	2,006	2,904	7,099	15,382	22,481
Aug	2,029	6,515	8,544	743	1,538	2,281	736	1,355	2,091	1,345	1,977	3,322	1,362	2,044	3,405	896	2,007	2,903	7,111	15,436	22,547
Sep	2,032	6,519	8,551	748	1,550	2,297	737	1,358	2,095	1,348	1,991	3,339	1,357	2,054	3,411	893	2,004	2,897	7,114	15,477	22,591
Oct	2,031	6,539	8,570	752	1,554	2,306	735	1,361	2,096	1,352	2,010	3,362	1,355	2,059	3,415	889	1,998	2,886	7,114	15,521	22,635
Nov	2,029	6,567	8,596	759	1,550	2,309	734	1,366	2,100	1,357	2,035	3,393	1,356	2,061	3,417	884	1,990	2,874	7,119	15,570	22,688
Dec	2,027	6,591	8,618	768	1,538	2,306	736	1,373	2,109	1,365	2,065	3,431	1,358	2,062	3,420	879	1,987	2,866	7,133	15,616	22,749
2014 Jan	2,028	6,623	8,651	778	1,515	2,294	741	1,384	2,126	1,374	2,094	3,468	1,359	2,065	3,425	876	1,986	2,863	7,157	15,668	22,826
Feb	2,032	6,680	8,712	787	1,484	2,271	748	1,399	2,147	1,382	2,117	3,499	1,362	2,071	3,433	874	1,988	2,862	7,186	15,739	22,924
Mar	2,038	6,756	8,794	792	1,446	2,238	755	1,413	2,168	1,389	2,133	3,522	1,366	2,085	3,451	871	1,989	2,860	7,211	15,822	23,033
Apr	2,041	6,827	8,868	792	1,408	2,200	759	1,424	2,183	1,392	2,143	3,536	1,369	2,105	3,474	869	1,989	2,858	7,223	15,896	23,119
May	2,043	6,872	8,915	790	1,375	2,165	761	1,432	2,193	1,393	2,150	3,543	1,371	2,125	3,496	867	1,991	2,858	7,225	15,945	23,169
Jun	2,044	6,898	8,942	788	1,353	2,141	761	1,437	2,198	1,392	2,158	3,550	1,370	2,137	3,507	866	1,995	2,861	7,221	15,978	23,199
Jul	2,044	6,923	8,967	789	1,341	2,130	759	1,439	2,199	1,391	2,169	3,560	1,368	2,141	3,509	865	2,001	2,866	7,216	16,015	23,230

Year-on-year growth rates (percentages)

<b>Annual</b>																					
2009	2.9	10.1	8.4	0.3	2.7	1.9	7.9	12.9	11.2	0.0	6.5	3.4	-0.5	4.0	2.1	-12.1	-2.1	-5.5	1.5	7.9	5.7
2010	3.4	5.7	5.2	1.4	0.3	0.7	7.0	7.7	7.5	1.9	13.8	8.2	-0.7	7.0	3.8	13.2	17.3	16.0	12.9	18.5	16.6
2011	12.5	9.0	9.8	-1.0	5.8	3.5	15.3	6.0	9.1	3.4	8.9	6.5	12.9	3.4	7.1	53.7	47.9	49.7	13.5	11.4	12.1
2012	7.2	6.6	6.8	9.0	11.2	10.5	4.6	8.1	6.9	1.2	5.4	3.6	-4.5	0.3	-1.7	2.3	5.0	4.2	2.7	5.9	4.8
2013	6.8	5.2	5.6	12.8	9.4	10.5	5.5	2.8	3.7	3.6	7.5	5.9	-1.6	-0.1	-0.7	2.4	3.6	3.2	4.3	4.7	4.6
<b>Monthly</b>																					
2013 Jul	7.4	5.3	5.8	10.6	8.0	8.8	3.7	2.9	3.2	0.6	3.7	2.4	-3.2	-1.8	-2.4	2.1	4.1	3.5	3.1	3.9	3.7
Aug	7.5	5.2	5.7	11.1	8.2	9.1	4.4	2.8	3.3	1.2	4.2	2.9	-2.8	-1.6	-2.1	2.4	4.2	3.6	3.5	4.0	3.9
Sep	7.5	5.1	5.7	11.5	8.6	9.5	4.8	2.7	3.4	1.8	4.7	3.5	-2.4	-1.4	-1.8	2.5	4.2	3.7	3.8	4.1	4.0
Oct	7.4	5.1	5.7	12.0	8.9	9.9	5.0	2.6	3.5	2.3	5.4	4.1	-2.1	-1.0	-1.5	2.5	4.1	3.6	4.0	4.3	4.2
Nov	7.2	5.2	5.7	12.4	9.2	10.3	5.2	2.6	3.5	2.9	6.3	4.9	-1.8	-0.6	-1.1	2.5	3.8	3.4	4.2	4.5	4.4
Dec	6.8	5.2	5.6	12.8	9.4	10.5	5.5	2.8	3.7	3.6	7.5	5.9	-1.6	-0.1	-0.7	2.4	3.6	3.2	4.3	4.7	4.6
2014 Jan	6.5	5.1	5.4	13.3	9.5	10.7	5.9	3.2	4.1	4.3	8.8	6.9	-1.5	0.4	-0.4	2.3	3.4	3.0	4.5	4.9	4.8
Feb	6.0	5.0	5.2	13.7	9.3	10.7	6.3	3.8	4.7	5.0	10.1	8.0	-1.4	0.9	0.0	2.2	3.2	2.9	4.6	5.1	4.9
Mar	5.6	4.9	5.1	13.9	8.8	10.5	6.8	4.4	5.2	5.5	11.2	8.9	-1.3	1.4	0.3	1.9	3.0	2.6	4.6	5.3	5.1
Apr	5.1	4.9	4.9	14.0	7.9	9.9	7.0	5.0	5.7	5.9	12.0	9.5	-1.3	1.9	0.6	1.5	2.6	2.3	4.5	5.3	5.1
May	4.5	4.9	4.8	13.7	6.6	8.9	6.9	5.4	5.9	6.1	12.5	9.9	-1.3	2.5	0.9	0.9	2.2	1.8	4.3	5.4	5.0
Jun	4.0	4.9	4.7	13.2	5.0	7.6	6.6	5.7	6.0	6.1	12.7	10.0	-1.3	3.0	1.3	0.1	1.7	1.2	4.0	5.3	4.9
Jul	3.4	5.0	4.7	12.5	3.0	6.1	6.2	5.8	6.0	5.9	12.8	10.0	-1.2	3.4	1.5	-0.7	1.3	0.7	3.6	5.2	4.7

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

2 With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

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<sup>1 and 2</sup>

		Number of purchase transactions (millions)																		Total services		
		Vehicle Sales & Services <sup>3</sup>			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
<b>Annual</b>																						
	2009	236	658	894	206	593	798	37	31	68	101	183	284	32	112	144	167	470	637	777	2,048	2,825
	2010	76	204	280	222	726	948	37	35	72	97	202	300	32	129	161	164	487	650	628	1,783	2,411
	2011	51	89	139	268	881	1,149	51	43	94	116	236	352	33	145	178	186	535	721	704	1,928	2,632
	2012	50	93	144	309	1,062	1,371	53	48	100	124	265	389	30	160	190	186	564	750	751	2,193	2,944
	2013	53	104	157	352	1,220	1,572	54	53	108	129	284	413	29	174	202	196	593	789	814	2,428	3,241
<b>Monthly</b>																						
	2013 Jul	4	9	13	29	102	131	5	4	9	11	24	35	2	15	17	16	50	66	68	203	271
	Aug	4	9	13	30	103	133	5	5	9	11	24	35	2	15	17	17	50	66	69	205	274
	Sep	5	9	14	30	105	135	5	5	9	11	24	35	2	15	17	17	50	67	69	208	277
	Oct	5	9	14	31	107	138	5	5	9	11	24	35	2	15	17	17	50	67	70	210	280
	Nov	5	9	14	31	109	141	5	5	9	11	24	36	2	15	17	17	51	67	71	213	284
	Dec	5	9	14	32	112	144	5	5	9	11	25	36	2	15	17	17	51	68	72	216	288
	2014 Jan	5	10	14	33	114	147	5	5	10	11	25	36	2	15	17	17	51	68	72	219	292
	Feb	5	10	14	33	116	149	5	5	10	11	25	37	2	15	17	17	51	68	73	222	295
	Mar	5	10	14	34	118	152	5	5	10	11	26	37	2	15	17	17	51	68	74	225	298
	Apr	5	10	14	34	120	154	5	5	10	11	26	37	2	15	17	17	52	68	74	227	301
	May	5	10	14	34	121	155	5	5	10	11	26	38	2	15	17	17	52	69	74	228	303
	Jun	5	10	14	34	122	156	5	5	10	11	26	38	2	15	17	17	52	69	75	230	304
	Jul	5	10	14	35	123	158	5	5	10	11	27	38	2	15	17	17	52	70	75	232	307
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
	2009	-4.7	5.0	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.2	8.5	4.5	-0.6	1.2	0.8	0.0	4.4	3.2	-0.7	8.7	5.9
	2010	-67.8	-69.0	-68.7	7.8	22.5	18.7	1.7	10.2	5.6	-3.1	10.5	5.7	0.5	15.3	12.1	-1.9	3.5	2.1	-19.2	-12.9	-14.7
	2011	-33.4	-56.6	-50.3	20.7	21.3	21.2	36.5	24.4	30.7	19.2	16.7	17.5	3.2	11.9	10.2	13.5	9.9	10.8	12.1	8.1	9.2
	2012	-0.4	5.5	3.4	15.3	20.5	19.3	3.4	11.2	7.0	6.4	12.4	10.4	-9.8	10.8	7.0	0.5	5.4	4.1	6.8	13.7	11.9
	2013	5.1	11.6	9.3	14.1	14.9	14.7	3.5	11.4	7.3	4.8	6.9	6.2	-3.8	8.2	6.3	5.2	5.1	5.1	8.3	10.7	10.1
<b>Monthly</b>																						
	2013 Jul	1.7	7.2	5.2	14.4	16.1	15.7	-1.7	8.8	3.2	3.5	7.8	6.4	-7.9	8.3	5.5	1.6	3.1	2.7	6.3	10.5	9.4
	Aug	2.2	7.8	5.8	14.4	15.7	15.4	-0.9	9.4	3.9	3.6	7.5	6.2	-6.8	8.3	5.8	2.3	3.3	3.1	6.7	10.4	9.4
	Sep	2.7	8.6	6.5	14.3	15.3	15.1	0.0	9.9	4.7	3.8	7.1	6.0	-5.8	8.4	6.1	3.1	3.6	3.5	7.1	10.3	9.5
	Oct	3.4	9.5	7.3	14.2	15.1	14.9	1.1	10.3	5.5	4.0	6.8	5.9	-4.9	8.4	6.2	3.8	4.0	3.9	7.4	10.3	9.6
	Nov	4.2	10.4	8.3	14.0	14.9	14.7	2.3	10.8	6.3	4.3	6.7	6.0	-4.3	8.3	6.3	4.5	4.5	4.5	7.8	10.4	9.8
	Dec	5.1	11.6	9.3	14.1	14.9	14.7	3.5	11.4	7.3	4.8	6.9	6.2	-3.8	8.2	6.3	5.2	5.1	5.1	8.3	10.7	10.1
	2014 Jan	6.1	12.8	10.4	14.3	15.2	15.0	4.8	12.2	8.3	5.3	7.3	6.7	-3.4	8.0	6.2	5.8	5.7	5.7	8.8	11.1	10.5
	Feb	6.9	13.9	11.5	14.8	15.8	15.6	5.9	13.1	9.4	5.8	7.9	7.2	-3.2	7.9	6.2	6.3	6.1	6.2	9.4	11.7	11.1
	Mar	7.6	14.9	12.3	15.4	16.6	16.3	6.9	13.9	10.3	6.3	8.4	7.7	-2.9	7.8	6.2	6.6	6.4	6.5	10.0	12.3	11.7
	Apr	8.2	15.5	12.9	16.0	17.5	17.1	7.5	14.6	10.9	6.7	8.9	8.2	-2.8	7.6	6.1	6.8	6.5	6.6	10.4	12.8	12.2
	May	8.5	15.8	13.3	16.5	18.3	17.9	7.7	14.9	11.3	6.9	9.3	8.5	-2.7	7.3	5.8	6.8	6.5	6.5	10.7	13.3	12.6
	Jun	8.7	15.8	13.3	16.8	19.0	18.5	7.7	15.1	11.3	6.9	9.6	8.8	-2.7	6.7	5.3	6.6	6.4	6.5	10.9	13.6	12.9
	Jul	8.7	15.7	13.3	17.1	19.6	19.0	7.4	15.0	11.1	6.9	10.0	9.0	-2.9	6.0	4.7	6.4	6.4	6.4	10.9	13.9	13.2

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

2 With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

	Value of purchase transactions (£ millions)																		Total services		
	Vehicle Sales & Services <sup>3</sup>			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																					
2009	14,657	35,518	50,175	9,609	14,610	24,219	5,301	2,722	8,023	13,078	14,123	27,200	5,721	32,822	38,543	15,160	37,024	52,184	63,526	136,818	200,344
2010	8,753	24,842	33,595	9,961	17,043	27,004	5,502	3,083	8,585	12,767	15,890	28,657	5,909	39,411	45,320	15,670	40,897	56,567	58,563	141,165	199,728
2011	7,777	22,468	30,245	14,064	20,701	34,765	8,641	3,843	12,485	16,318	18,475	34,793	7,149	46,500	53,649	18,494	46,746	65,240	72,444	158,734	231,178
2012	7,547	23,556	31,102	14,745	22,797	37,542	8,875	4,316	13,190	16,544	20,629	37,173	5,468	50,059	55,527	18,672	48,914	67,586	71,850	170,270	242,120
2013	7,660	25,652	33,311	15,657	24,578	40,235	9,246	4,780	14,026	17,391	22,013	39,404	5,115	55,074	60,189	19,963	57,096	77,059	75,032	189,193	264,224
Monthly																					
2013 Jul	639	2,151	2,790	1,309	2,052	3,361	779	398	1,177	1,455	1,835	3,289	421	4,569	4,989	1,673	4,824	6,496	6,276	15,828	22,103
Aug	639	2,159	2,798	1,321	2,071	3,392	783	402	1,185	1,463	1,824	3,287	420	4,622	5,042	1,682	4,833	6,516	6,308	15,911	22,219
Sep	640	2,176	2,816	1,331	2,090	3,421	788	407	1,195	1,472	1,829	3,301	420	4,671	5,091	1,691	4,842	6,534	6,342	16,015	22,357
Oct	643	2,210	2,853	1,339	2,109	3,448	793	412	1,205	1,482	1,855	3,337	419	4,695	5,114	1,702	4,870	6,572	6,378	16,151	22,529
Nov	648	2,252	2,900	1,346	2,130	3,476	799	416	1,215	1,491	1,891	3,382	417	4,701	5,118	1,716	4,949	6,665	6,416	16,340	22,756
Dec	653	2,298	2,951	1,354	2,160	3,515	802	422	1,224	1,499	1,927	3,426	415	4,692	5,107	1,729	5,054	6,783	6,452	16,554	23,006
2014 Jan	657	2,339	2,996	1,363	2,201	3,564	803	429	1,232	1,504	1,953	3,457	412	4,687	5,099	1,738	5,126	6,864	6,477	16,734	23,211
Feb	659	2,366	3,025	1,371	2,241	3,612	804	435	1,239	1,503	1,967	3,470	411	4,700	5,111	1,742	5,163	6,905	6,490	16,871	23,361
Mar	659	2,377	3,035	1,379	2,272	3,651	806	440	1,246	1,494	1,972	3,466	410	4,736	5,146	1,743	5,187	6,931	6,492	16,984	23,476
Apr	656	2,373	3,030	1,385	2,288	3,673	810	444	1,253	1,479	1,969	3,448	410	4,776	5,186	1,744	5,228	6,972	6,484	17,078	23,562
May	653	2,368	3,022	1,390	2,288	3,678	815	446	1,261	1,459	1,961	3,420	408	4,811	5,219	1,747	5,303	7,049	6,473	17,176	23,650
Jun	650	2,374	3,025	1,395	2,286	3,681	820	448	1,268	1,437	1,956	3,393	407	4,833	5,240	1,754	5,408	7,162	6,463	17,305	23,768
Jul	648	2,393	3,042	1,399	2,298	3,696	825	449	1,274	1,416	1,958	3,373	406	4,862	5,268	1,764	5,522	7,285	6,457	17,482	23,939

## Year-on-year growth rates (percentages)<sup>2</sup>

Annual																					
2009	-5.1	7.7	3.6	-0.3	12.7	7.1	-3.3	11.9	1.3	-5.3	3.0	-1.1	-2.9	11.2	8.8	3.1	0.9	1.6	-2.2	6.6	3.7
2010	-40.3	-30.1	-33.0	3.7	16.7	11.5	3.8	13.2	7.0	-2.4	12.5	5.4	3.3	20.1	17.6	3.4	10.5	8.4	-7.8	3.2	-0.3
2011	-11.1	-9.6	-10.0	41.2	21.5	28.7	57.1	24.7	45.4	27.8	16.3	21.4	21.0	18.0	18.4	18.0	14.3	15.3	23.7	12.4	15.7
2012	-3.0	4.8	2.8	4.8	10.1	8.0	2.7	12.3	5.7	1.4	11.7	6.8	-23.5	7.7	3.5	1.0	4.6	3.6	-0.8	7.3	4.7
2013	1.5	8.9	7.1	6.2	7.8	7.2	4.2	10.8	6.3	5.1	6.7	6.0	-6.5	10.0	8.4	6.9	16.7	14.0	4.4	11.1	9.1
Monthly																					
2013 Jul	-1.4	6.0	4.1	5.3	8.1	7.0	-2.6	9.7	1.3	4.0	8.7	6.6	-15.0	8.6	6.0	2.9	11.1	8.8	1.0	8.9	6.5
Aug	-0.9	6.3	4.5	5.6	8.1	7.2	-1.5	10.0	2.1	4.4	8.1	6.4	-12.8	9.1	6.7	3.8	12.9	10.3	1.8	9.6	7.2
Sep	-0.4	6.6	4.9	5.9	8.2	7.3	-0.3	10.3	3.1	4.7	7.4	6.2	-10.6	9.6	7.5	4.7	14.2	11.6	2.5	10.1	7.8
Oct	0.2	7.1	5.4	6.0	8.1	7.3	1.1	10.5	4.1	4.8	6.8	5.9	-8.3	10.0	8.1	5.5	15.2	12.5	3.3	10.5	8.3
Nov	0.8	7.9	6.2	6.1	8.0	7.2	2.6	10.6	5.2	4.9	6.6	5.8	-7.4	10.2	8.4	6.2	16.0	13.3	3.8	10.8	8.7
Dec	1.5	8.9	7.1	6.2	7.8	7.2	4.2	10.8	6.3	5.1	6.7	6.0	-6.5	10.0	8.4	6.9	16.7	14.0	4.4	11.1	9.1
2014 Jan	2.2	10.0	8.1	6.4	7.9	7.3	5.8	11.0	7.5	5.4	7.1	6.4	-5.5	9.6	8.1	7.5	17.2	14.5	5.0	11.3	9.5
Feb	2.8	11.2	9.1	6.7	8.3	7.7	7.2	11.3	8.6	5.7	7.5	6.7	-4.3	9.0	7.8	7.9	17.4	14.8	5.6	11.5	9.8
Mar	3.2	12.0	9.9	7.1	8.9	8.2	8.3	11.7	9.4	5.9	7.8	6.9	-5.0	8.5	7.2	8.2	17.3	14.8	6.0	11.6	9.9
Apr	3.4	12.6	10.4	7.4	9.6	8.7	9.0	12.0	10.0	5.8	7.7	6.9	-5.4	8.0	6.8	8.3	16.9	14.6	6.1	11.5	9.9
May	3.4	12.8	10.5	7.7	10.2	9.2	9.3	12.4	10.3	5.5	7.4	6.6	-5.5	7.7	6.5	8.3	16.3	14.1	6.1	11.3	9.8
Jun	3.4	12.9	10.6	7.8	10.7	9.5	9.2	12.6	10.4	4.9	7.2	6.2	-5.5	7.5	6.3	8.1	15.6	13.6	5.9	11.1	9.6
Jul	3.4	13.0	10.8	7.7	11.1	9.8	9.0	12.7	10.3	4.1	7.1	5.8	-5.4	7.2	6.0	7.8	15.0	13.1	5.7	10.9	9.4

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> 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)

	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Auto rental	568,433	543,062	485,611	473,719	405,564	378,236	396,858	383,576	444,885	461,221	484,255	487,455	555,151	5,499,593
Auto parts & accessories	840,498	769,158	727,202	749,248	737,727	675,823	731,647	702,179	813,522	785,705	784,299	775,934	811,061	9,063,505
Auto services	1,940,151	1,744,976	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	2,069,744	2,159,670	23,384,089
Auto repair shops	964,830	887,079	872,674	897,179	858,596	773,682	873,209	836,421	988,773	879,423	896,408	894,770	929,910	10,588,124
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	642,726	594,801	582,371	552,130	503,874	447,933	526,409	519,371	650,525	591,055	607,552	611,729	623,550	6,811,300
<b>Vehicle Sales &amp; Services</b>	<b>4,956,638</b>	<b>4,539,076</b>	<b>4,541,797</b>	<b>4,709,278</b>	<b>4,472,616</b>	<b>4,124,235</b>	<b>4,406,626</b>	<b>4,267,654</b>	<b>4,916,366</b>	<b>4,622,304</b>	<b>4,827,685</b>	<b>4,839,632</b>	<b>5,079,342</b>	<b>55,346,611</b>
Restaurants	16,863,448	16,623,470	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	18,681,211	19,675,271	201,354,689
Public houses	3,110,038	2,979,687	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	2,966,619	3,105,470	34,248,677
Catering services	520,905	471,538	504,396	550,595	551,530	522,021	502,140	509,397	577,975	546,378	592,204	611,256	637,607	6,577,037
Video stores	236,033	238,633	260,410	253,977	259,755	257,361	291,986	236,679	216,475	193,799	183,136	198,539	187,600	2,778,350
Cinema, theatre & dance	1,749,483	1,906,702	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	1,625,643	1,799,514	22,829,732
Concerts & entertainers	50,850	60,150	70,775	55,633	69,054	65,612	53,303	56,341	58,889	60,358	60,358	53,412	57,313	717,511
Tourist attractions	829,470	1,016,178	587,624	510,639	319,256	315,830	259,559	313,539	394,829	680,919	640,833	679,940	869,862	6,589,008
Amusement parks	101,739	159,874	69,718	67,845	35,059	25,533	20,430	33,766	38,110	97,405	75,533	78,563	105,874	807,710
Aquariums	34,775	46,964	24,187	13,471	14,471	13,400	14,041	20,535	23,566	41,437	31,713	29,453	53,005	334,029
Sports & games establishments	2,409,896	2,358,234	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,526,019	3,163,540	3,152,681	36,235,590
Professional sports clubs	144,167	143,750	121,256	119,270	123,279	150,241	118,217	102,277	129,269	140,729	156,949	111,385	144,396	1,561,018
Gambling	4,452,755	4,406,338	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	5,710,887	5,298,448	64,646,392
Personal services	325,713	301,968	284,495	288,351	265,324	303,603	241,369	220,650	244,799	239,993	255,865	254,380	259,245	3,160,042
Miscellaneous entertainment	728,678	729,031	639,812	651,210	555,754	458,249	588,093	572,751	644,883	680,714	704,453	654,885	717,810	7,597,645
<b>Entertainment</b>	<b>31,557,950</b>	<b>31,442,517</b>	<b>30,093,726</b>	<b>31,262,016</b>	<b>30,320,029</b>	<b>32,771,655</b>	<b>30,312,148</b>	<b>29,970,556</b>	<b>34,296,926</b>	<b>33,435,447</b>	<b>34,648,601</b>	<b>34,819,713</b>	<b>36,064,096</b>	<b>389,437,430</b>
<b>Hotels</b>	<b>5,218,476</b>	<b>4,863,682</b>	<b>4,682,612</b>	<b>4,840,124</b>	<b>4,467,429</b>	<b>4,088,300</b>	<b>4,083,032</b>	<b>4,145,655</b>	<b>4,779,228</b>	<b>4,621,856</b>	<b>5,088,404</b>	<b>5,144,954</b>	<b>5,392,087</b>	<b>56,197,563</b>
Airlines	1,547,170	1,494,484	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	1,466,496	1,439,314	18,304,466
Airport terminals	49,342	42,104	39,687	37,187	28,978	26,467	30,805	30,311	37,202	39,803	43,787	45,051	47,702	449,084
Railways	6,086,672	5,318,403	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	6,308,006	6,493,007	69,795,819
Buses	772,351	687,817	779,826	780,117	747,833	641,808	699,472	705,467	797,647	785,207	851,027	796,410	834,718	9,107,349
Sea travel	198,375	205,810	152,438	139,008	117,598	108,514	129,609	141,283	180,642	195,449	231,008	226,843	251,004	2,079,206
Travel agents	1,913,479	1,677,311	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	1,789,819	1,890,807	1,855,617	1,836,259	21,679,166
Timeshares	18,896	20,169	15,865	17,274	19,255	17,424	27,484	20,608	18,897	18,170	17,870	15,935	17,550	226,501
Camping grounds	336,029	351,884	192,332	138,217	74,780	65,531	108,435	113,108	160,290	243,032	272,975	271,336	338,850	2,330,770
Miscellaneous travel	955,758	895,220	866,976	918,403	852,825	814,053	794,911	793,733	902,792	873,155	947,789	948,123	1,008,342	10,616,322
<b>Travel</b>	<b>11,878,072</b>	<b>10,693,202</b>	<b>11,344,749</b>	<b>11,651,317</b>	<b>10,737,239</b>	<b>9,714,594</b>	<b>11,118,692</b>	<b>10,251,465</b>	<b>11,708,451</b>	<b>11,160,450</b>	<b>12,007,961</b>	<b>11,933,817</b>	<b>12,266,746</b>	<b>134,588,683</b>
Telegraph services / Wire transfer money order	8,853	10,710	3,562	14,162	12,789	14,129	15,188	15,915	16,698	15,785	18,603	17,196	17,288	172,025
Insurance services	1,990,189	1,825,786	1,817,639	1,777,630	1,495,708	1,433,304	1,629,910	1,526,165	1,760,216	1,664,767	1,655,283	1,667,084	1,839,112	20,092,604
FIs - cash disbursements (auto & manual)	21,056	17,902	19,838	20,716	17,252	13,429	15,639	16,258	17,396	14,963	16,682	17,106	16,167	203,348
FIs - merchandise & services	383,972	367,453	370,040	382,694	367,261	367,935	390,220	353,889	417,721	377,995	375,943	367,773	374,318	4,513,242
Non-FIs - foreign currency, travellers' cheques	117,080	110,369	109,358	73,686	53,056	53,897	56,886	63,712	74,872	96,032	126,063	134,594	133,160	1,085,685
Security brokers and dealers	10,116	9,218	9,663	10,294	10,311	9,894	10,758	8,450	8,458	7,825	7,620	6,234	6,704	105,429
Tax preparation services	165	158	160	153	150	121	203	201	216	171	160	168	166	2,027
Tax payments	5,687	5,410	15,128	4,248	3,859	3,900	3,494	3,719	3,648	4,484	4,192	4,497	5,484	62,063
Fines, bail and bond payments	71,377	68,253	66,050	75,357	71,201	69,803	71,855	68,784	74,170	69,133	70,008	70,385	75,076	805,075
Miscellaneous financial	97,861	97,862	83,017	84,951	77,303	66,068	71,097	69,499	86,999	93,520	91,650	94,717	100,733	1,017,416
<b>Financial</b>	<b>2,706,386</b>	<b>2,513,121</b>	<b>2,494,455</b>	<b>2,443,891</b>	<b>2,108,890</b>	<b>2,032,480</b>	<b>2,265,250</b>	<b>2,126,592</b>	<b>2,460,394</b>	<b>2,344,675</b>	<b>2,366,204</b>	<b>2,379,754</b>	<b>2,568,208</b>	<b>28,103,914</b>

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Telecoms	2,030,451	1,957,400	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	1,820,424	1,940,226	23,007,889
Utilities	385,297	355,440	372,424	404,266	361,679	358,992	395,102	375,005	423,441	360,426	394,018	361,589	386,438	4,548,820
Contractors (residential & commercial)	280,760	263,823	272,471	301,694	287,437	238,202	264,917	254,564	279,307	259,777	264,691	264,216	283,335	3,234,434
Gardening services	61,476	51,862	46,834	47,954	47,483	61,863	34,612	37,552	66,987	77,143	79,009	70,139	58,339	679,777
Veterinary services	662,903	663,843	617,063	654,717	605,735	590,999	618,075	561,027	612,151	614,798	635,408	642,890	708,302	7,525,008
Photocopying & printing	253,464	249,200	273,726	310,710	320,936	344,367	298,378	237,636	267,338	238,934	253,817	244,676	250,786	3,290,504
Photographic studios	144,646	109,804	108,821	145,031	150,555	137,012	88,093	86,768	102,648	101,318	122,873	136,376	155,656	1,444,955
Beauty & barber shops	1,716,842	1,607,502	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	1,655,854	1,723,337	19,347,653
Employment agencies	29,770	28,316	26,477	29,037	26,698	23,239	22,428	21,330	22,317	22,626	22,134	24,877	25,676	295,155
Counselling services	6,617	6,270	6,485	6,576	5,798	4,636	5,896	5,458	6,201	6,229	6,016	5,893	6,146	71,604
Legal services	78,636	40,894	73,516	60,488	41,321	66,712	58,778	39,898	78,454	56,243	56,778	55,962	57,733	686,777
Laundry & cleaning	222,004	188,185	196,271	206,888	193,682	181,537	183,012	163,424	190,058	187,756	203,512	219,132	220,051	2,333,508
Funeral services	12,360	11,059	10,783	12,250	11,806	11,689	12,826	11,994	13,069	12,330	12,390	12,379	12,818	145,393
Medical services	1,274,330	1,154,617	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	1,276,436	1,333,469	14,942,204
Moving & courier services	435,212	381,354	391,457	448,352	435,760	418,601	386,531	384,439	418,748	406,900	437,923	421,904	444,248	4,976,217
Repair shops (not auto)	66,113	61,440	60,133	66,033	65,551	63,803	66,667	58,736	60,509	57,755	59,730	60,119	64,539	745,015
Accounting services	29,496	32,711	35,968	38,928	37,146	36,013	45,387	35,026	36,575	28,873	27,888	28,911	30,566	413,992
Advertising, consultancy & PR	86,779	82,752	79,424	82,082	83,131	61,132	70,899	64,049	73,146	69,793	70,583	69,569	71,795	878,355
Computer programming	1,352,741	1,249,594	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	1,358,164	1,416,607	17,016,864
Farming services	107,924	99,169	98,637	102,921	105,644	120,129	103,931	97,123	111,280	112,038	113,761	110,134	107,943	1,282,710
Miscellaneous professional services	930,223	900,722	946,325	967,131	926,776	875,755	935,356	880,584	958,144	907,397	885,235	884,102	922,738	10,990,265
Engineering services	58,159	51,674	50,428	55,696	50,653	44,337	50,440	48,815	54,097	52,167	52,282	53,549	56,524	620,662
Marina services	107,982	101,596	62,551	46,742	36,912	36,047	34,776	31,179	50,505	69,437	74,883	84,199	100,634	729,461
Wrecking & salvage yards	4,443	3,982	3,633	3,894	3,365	2,530	3,544	3,178	3,606	3,710	3,579	3,572	3,914	42,507
Pest control	3,939	3,599	2,996	3,426	2,786	2,363	2,526	2,287	2,657	2,811	3,431	3,392	3,888	36,162
Educational establishments	542,482	455,560	785,644	752,379	704,570	571,025	776,327	629,403	757,142	596,396	670,953	668,813	606,935	7,975,147
Child care services	17,279	18,590	17,732	21,442	18,613	18,333	23,664	22,588	19,639	20,424	21,473	18,318	18,682	239,498
Social, political & religious organisations	1,345,963	1,277,436	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	1,438,502	1,422,725	16,307,143
Government services	2,449,924	2,244,558	2,298,025	2,412,727	2,221,893	2,103,513	2,408,356	2,342,378	2,567,896	2,526,309	2,661,148	2,659,224	2,703,299	29,149,326
Miscellaneous services	1,467,129	1,327,713	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	1,457,208	1,513,345	17,344,515
Commercial equipment	910,074	892,327	979,572	1,015,092	995,875	948,365	987,945	868,457	927,720	860,208	887,130	869,808	910,146	11,142,645
Other services	17,075,418	15,872,992	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	16,980,331	17,560,840	201,444,165
<b>Total services</b>	<b>73,392,940</b>	<b>69,924,790</b>	<b>69,782,568</b>	<b>72,310,058</b>	<b>69,194,943</b>	<b>70,518,723</b>	<b>68,747,894</b>	<b>65,962,469</b>	<b>75,405,798</b>	<b>72,319,858</b>	<b>75,921,745</b>	<b>76,098,201</b>	<b>78,931,319</b>	<b>865,118,366</b>
<b>TOTAL</b>	<b>231,087,375</b>	<b>214,382,708</b>	<b>212,830,944</b>	<b>219,808,091</b>	<b>223,264,099</b>	<b>250,471,267</b>	<b>207,496,933</b>	<b>192,622,510</b>	<b>224,042,288</b>	<b>219,905,657</b>	<b>228,394,498</b>	<b>232,491,914</b>	<b>239,585,973</b>	<b>2,665,296,882</b>







Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Telecoms	88,500,373	86,233,671	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	77,845,629	82,689,087	1,037,756,104
Utilities	64,187,210	56,392,681	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	61,847,292	62,153,745	775,825,926
Contractors (residential & commercial)	83,751,304	79,291,180	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	85,946,850	91,749,412	1,015,259,774
Gardening services	6,123,235	5,262,106	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	7,461,580	9,592,559	6,928,509	6,221,464	71,058,231
Veterinary services	60,290,487	59,554,710	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	60,647,263	66,244,865	697,803,815
Photocopying & printing	34,713,686	35,640,936	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	33,337,441	34,146,077	430,894,772
Photographic studios	9,185,796	7,474,123	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	7,714,278	8,992,910	93,012,710
Beauty & barber shops	90,568,016	85,292,648	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	88,569,515	92,706,884	1,046,162,066
Employment agencies	28,902,730	26,933,153	25,761,253	29,767,087	27,872,176	24,922,636	19,759,846	22,453,643	23,432,930	24,231,968	22,928,748	30,440,195	28,667,999	307,171,634
Counselling services	950,697	1,236,494	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	1,284,517	1,269,641	15,287,406
Legal services	22,855,586	21,470,962	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	22,509,288	23,681,733	267,154,560
Laundry & cleaning	7,636,844	6,669,304	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	6,457,960	6,883,228	7,429,596	7,473,393	80,597,445
Funeral services	13,133,184	11,812,162	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	12,906,279	14,298,273	164,827,142
Medical services	175,069,265	156,517,872	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	176,430,746	182,096,979	2,046,076,018
Moving & courier services	45,508,150	39,098,386	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	43,324,975	47,391,562	506,170,224
Repair shops (not auto)	11,203,334	9,844,847	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	10,231,242	10,682,283	119,734,974
Accounting services	6,478,360	6,550,649	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	6,473,904	7,035,924	89,300,058
Advertising, consultancy & PR	9,146,672	7,834,617	8,203,546	8,593,682	8,028,212	6,512,091	8,178,067	7,155,563	7,838,293	7,385,859	7,675,258	7,184,307	7,898,813	92,488,308
Computer programming	87,158,397	100,476,099	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	86,059,234	87,831,769	1,095,450,984
Farming services	11,388,989	10,613,297	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	11,274,029	11,868,368	130,384,623
Miscellaneous professional services	163,085,183	163,781,037	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	158,640,726	162,161,215	1,897,231,351
Engineering services	16,556,080	15,188,188	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	16,134,542	17,091,781	183,372,048
Marina services	13,326,157	11,311,648	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	11,579,277	12,222,098	107,145,630
Wrecking & salvage yards	903,496	855,994	872,093	885,622	718,845	540,929	794,461	696,363	791,639	778,303	735,794	788,548	860,241	9,318,832
Pest control	596,394	544,015	619,276	593,733	505,576	460,647	524,890	544,576	544,726	517,166	596,106	607,555	740,819	6,799,085
Educational establishments	113,419,428	148,496,229	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	110,065,475	119,191,324	1,758,557,754
Child care services	2,490,953	2,178,294	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	2,639,706	2,810,358	29,156,065
Social, political & religious organisations	78,655,030	73,051,946	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	78,147,058	84,037,234	1,027,040,033
Government services	263,214,014	252,260,711	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	271,139,732	296,742,331	3,152,185,330
Miscellaneous services	88,144,010	81,376,749	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	98,238,156	94,141,002	1,064,082,445
Commercial equipment	132,251,768	125,950,579	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	127,178,174	137,349,665	1,559,735,379
Other services	1,729,394,828	1,689,195,287	1,850,503,943	1,823,920,175	1,661,203,659	1,623,365,032	1,874,197,980	1,629,607,300	1,782,655,862	1,694,438,933	1,731,959,268	1,713,544,038	1,802,449,249	20,877,040,726
<b>Total services</b>	<b>6,836,875,214</b>	<b>6,385,585,611</b>	<b>6,549,767,976</b>	<b>6,543,256,081</b>	<b>5,954,199,318</b>	<b>5,712,683,532</b>	<b>6,518,159,626</b>	<b>5,923,244,232</b>	<b>6,750,046,369</b>	<b>6,427,484,069</b>	<b>6,876,812,916</b>	<b>6,750,606,857</b>	<b>6,926,867,316</b>	<b>77,318,713,903</b>
<b>TOTAL</b>	<b>14,240,977,070</b>	<b>13,390,014,496</b>	<b>13,541,544,948</b>	<b>13,788,057,915</b>	<b>13,620,574,454</b>	<b>14,577,110,119</b>	<b>13,129,139,250</b>	<b>11,900,920,532</b>	<b>13,749,151,958</b>	<b>13,387,174,435</b>	<b>14,000,109,944</b>	<b>13,954,065,534</b>	<b>14,179,660,641</b>	<b>163,217,524,226</b>



Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Auto rental	577,243	557,777	498,134	517,988	471,383	461,894	454,600	451,410	514,159	524,895	499,222	454,641	514,625	5,920,728
Auto parts & accessories	1,690,518	1,549,472	1,482,669	1,540,011	1,513,042	1,371,648	1,499,221	1,490,642	1,771,765	1,661,179	1,656,262	1,642,401	1,715,202	18,893,514
Auto services	4,213,611	3,961,649	4,063,540	4,421,938	4,325,723	4,586,904	4,193,395	4,138,412	4,633,178	4,478,062	4,788,630	4,768,582	5,008,165	53,348,178
Auto repair shops	1,849,378	1,692,522	1,672,303	1,761,197	1,655,639	1,466,292	1,704,640	1,670,663	2,009,072	1,791,806	1,817,611	1,799,499	1,885,760	20,927,004
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,268,469	1,175,654	1,143,899	1,086,278	983,254	872,981	1,042,666	1,040,754	1,351,666	1,235,178	1,274,094	1,278,265	1,321,833	13,806,522
<b>Vehicle Sales &amp; Services</b>	<b>9,599,219</b>	<b>8,937,074</b>	<b>8,860,545</b>	<b>9,327,412</b>	<b>8,949,041</b>	<b>8,759,719</b>	<b>8,894,522</b>	<b>8,791,881</b>	<b>10,279,840</b>	<b>9,691,120</b>	<b>10,015,819</b>	<b>9,943,368</b>	<b>10,445,585</b>	<b>112,895,946</b>
Restaurants	61,305,013	60,575,958	59,708,345	63,760,719	63,027,311	65,601,268	59,350,203	62,087,330	72,931,097	69,485,689	75,446,688	74,179,709	74,687,576	800,841,893
Public houses	11,886,431	11,093,333	10,695,756	10,794,019	10,667,601	12,689,124	10,751,670	11,791,199	14,081,221	11,820,064	11,558,612	11,608,195	11,528,950	139,079,744
Catering services	1,548,396	1,478,991	1,561,808	1,863,468	1,895,032	1,728,899	1,734,223	1,829,422	2,093,311	1,886,252	2,080,951	2,035,276	2,117,541	22,305,174
Video stores	318,552	390,601	624,193	380,396	447,308	311,703	198,588	182,634	188,577	155,203	122,925	74,080	47,236	3,123,444
Cinema, theatre & dance	5,027,141	5,637,914	4,135,979	4,768,837	5,606,455	6,022,338	5,558,432	5,114,323	4,635,390	4,740,692	5,186,848	4,587,293	4,896,059	60,890,560
Concerts & entertainers	119,481	163,355	141,321	177,875	170,571	169,888	159,777	180,527	174,707	173,989	180,817	138,392	154,280	1,985,499
Tourist attractions	1,232,206	1,802,302	945,489	870,049	584,727	557,832	459,281	636,561	765,262	1,304,257	1,096,840	1,070,595	1,309,431	11,402,626
Amusement parks	352,172	507,622	269,535	252,891	140,141	88,580	81,873	130,790	158,919	349,531	300,311	327,866	379,480	2,987,539
Aquariums	126,611	168,193	92,852	52,130	52,130	44,242	54,512	81,936	105,289	117,842	130,012	117,842	169,193	1,253,384
Sports & games establishments	2,754,774	3,268,650	2,969,255	3,094,336	2,778,843	3,241,403	3,646,461	3,435,505	3,858,399	3,797,167	3,875,815	3,449,247	3,678,730	41,093,811
Professional sports clubs	258,392	278,035	223,763	218,100	217,694	269,481	219,775	202,934	251,178	259,698	268,524	213,423	256,362	2,878,967
Gambling	18,086,390	19,057,100	20,068,703	21,335,951	19,766,979	22,660,450	23,133,686	21,534,909	26,200,510	25,935,106	22,076,829	25,276,498	21,466,970	268,513,691
Personal services	497,745	461,906	436,599	445,625	368,826	389,121	394,394	394,688	461,679	446,634	489,218	463,596	451,427	5,203,713
Miscellaneous entertainment	1,286,023	1,112,756	743,412	802,071	643,017	598,712	766,700	840,306	852,830	999,646	961,727	858,690	997,577	10,177,444
<b>Entertainment</b>	<b>104,798,877</b>	<b>105,996,716</b>	<b>102,617,010</b>	<b>108,839,253</b>	<b>106,366,635</b>	<b>114,373,041</b>	<b>106,509,575</b>	<b>108,443,064</b>	<b>126,758,369</b>	<b>121,516,195</b>	<b>123,776,117</b>	<b>124,400,702</b>	<b>122,140,812</b>	<b>1,371,737,489</b>
<b>Hotels</b>	<b>5,091,596</b>	<b>5,128,864</b>	<b>4,465,880</b>	<b>4,579,835</b>	<b>4,242,980</b>	<b>4,322,729</b>	<b>4,291,520</b>	<b>4,396,419</b>	<b>5,149,527</b>	<b>5,132,395</b>	<b>5,309,532</b>	<b>5,243,412</b>	<b>5,553,549</b>	<b>57,816,642</b>
Airlines	1,665,068	1,611,641	1,390,724	1,560,545	1,217,459	1,121,761	1,825,452	1,494,520	1,737,978	1,747,465	1,923,147	1,854,264	1,852,519	19,337,475
Airport terminals	66,721	60,254	58,234	46,307	34,352	34,982	36,677	38,279	50,907	55,035	60,095	62,651	67,922	605,695
Railways	17,974,745	15,766,535	17,001,197	18,348,074	17,454,317	17,466,653	16,284,432	15,749,958	18,117,208	16,706,701	17,649,946	18,154,242	18,624,822	207,324,085
Buses	2,079,562	1,985,312	2,229,313	2,388,162	2,473,044	2,256,666	2,607,204	2,606,014	2,983,242	2,843,411	3,133,213	2,842,563	3,028,462	31,376,606
Sea travel	225,367	243,457	167,130	151,048	129,792	126,243	126,938	126,142	154,512	188,549	200,178	210,870	244,335	2,069,194
Travel agents	1,837,386	1,658,703	1,509,253	1,424,372	1,144,591	1,107,435	2,168,672	1,820,965	2,051,308	1,896,700	2,024,641	1,914,543	1,993,828	20,715,011
Timeshares	4,801	5,205	5,077	4,809	3,962	3,917	6,867	5,024	4,701	4,639	4,590	4,135	4,761	57,687
Camping grounds	990,839	1,120,503	584,973	453,379	234,727	209,861	292,283	345,266	529,631	821,325	873,246	835,971	1,063,914	7,365,079
Miscellaneous travel	1,145,793	1,193,771	1,062,374	1,131,610	1,050,654	1,044,351	972,890	1,005,696	1,160,382	1,156,331	1,216,732	1,218,363	1,325,132	13,538,886
<b>Travel</b>	<b>25,990,282</b>	<b>23,645,381</b>	<b>24,008,275</b>	<b>25,508,306</b>	<b>23,742,898</b>	<b>23,371,869</b>	<b>24,321,415</b>	<b>23,191,864</b>	<b>26,790,469</b>	<b>25,420,156</b>	<b>27,085,788</b>	<b>27,097,602</b>	<b>28,205,695</b>	<b>302,389,718</b>
Telegraph services / Wire transfer money order	85,891	88,110	75,991	95,600	102,388	114,567	110,422	112,626	131,687	131,853	148,109	159,532	165,076	1,435,961
Insurance services	3,770,244	3,565,295	3,534,555	3,559,212	3,016,007	2,804,116	3,253,960	3,104,990	3,611,175	3,426,395	3,510,235	3,493,132	3,840,574	40,719,646
FIs - cash disbursements (auto & manual)	7,589	7,526	7,346	7,563	6,299	9,471	9,731	12,512	10,850	11,492	15,064	16,704	17,619	132,177
FIs - merchandise & services	9,799,356	9,360,638	8,988,025	9,823,300	9,330,101	9,915,332	9,775,939	8,819,893	10,460,191	9,754,814	9,471,879	9,042,513	9,431,778	114,174,403
Non-FIs - foreign currency, travellers' cheques	957,718	951,998	929,240	671,022	550,810	563,103	608,549	657,622	754,526	810,532	978,173	1,048,101	1,132,050	9,655,726
Security brokers and dealers	100,387	117,018	162,477	904,873	147,183	115,370	154,917	128,688	196,132	210,088	179,058	176,764	153,100	2,645,668
Tax preparation services	1,055	842	766	679	679	482	803	728	768	691	540	554	573	8,207
Tax payments	29,619	26,172	104,077	26,061	23,254	22,664	24,170	20,813	23,359	27,397	24,889	24,658	26,504	374,018
Fines, bail and bond payments	527,452	548,572	502,140	589,209	572,121	556,486	579,224	554,418	642,922	591,095	621,010	569,820	626,926	6,953,943
Miscellaneous financial	192,271	175,469	160,869	165,878	153,488	133,058	133,508	138,989	174,936	189,916	190,261	200,712	212,245	2,028,329
<b>Financial</b>	<b>15,471,582</b>	<b>14,841,640</b>	<b>14,465,486</b>	<b>15,843,499</b>	<b>13,902,330</b>	<b>14,234,649</b>	<b>14,651,223</b>	<b>13,551,279</b>	<b>16,006,546</b>	<b>15,153,273</b>	<b>15,139,218</b>	<b>14,732,490</b>	<b>15,606,445</b>	<b>178,128,078</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Telecoms	10,834,969	10,635,775	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	10,238,423	10,957,136	126,612,524
Utilities	2,123,788	1,975,231	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	2,109,226	2,232,094	25,597,440
Contractors (residential & commercial)	543,130	514,989	535,368	595,381	571,622	487,652	518,702	515,099	587,744	548,864	555,804	561,355	600,512	6,593,092
Gardening services	127,034	110,064	101,134	103,135	106,558	140,139	80,481	84,601	140,779	156,489	162,706	146,901	124,095	1,457,082
Veterinary services	1,807,626	1,807,849	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	1,785,181	1,976,485	20,700,948
Photocopying & printing	320,244	323,597	360,843	422,663	450,675	490,695	379,017	344,683	393,923	373,540	417,405	391,462	383,927	4,732,430
Photographic studios	406,925	345,757	332,692	416,809	434,175	425,439	290,150	298,775	352,493	332,652	410,686	456,169	485,678	4,581,475
Beauty & barber shops	5,354,871	5,070,196	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	5,398,071	5,523,221	61,857,443
Employment agencies	10,957	10,127	10,220	8,758	7,706	6,087	7,729	8,175	7,729	8,634	7,976	8,363	7,909	100,343
Counselling services	115,610	102,628	104,234	110,290	101,630	102,363	104,200	97,969	115,716	116,826	117,128	116,592	120,599	1,310,175
Legal services	173,971	157,791	161,550	173,706	159,215	138,924	166,110	162,750	182,830	169,932	172,156	165,995	177,410	1,988,369
Laundry & cleaning	513,810	447,929	477,514	505,303	476,758	450,422	445,445	411,576	482,745	460,733	497,600	525,117	522,121	5,703,263
Funeral services	28,361	25,741	25,656	28,878	27,402	27,063	30,559	29,043	32,655	30,312	30,516	30,292	31,269	349,386
Medical services	2,892,370	2,659,137	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	3,001,833	3,161,363	35,053,042
Moving & courier services	412,113	379,257	370,968	419,385	403,254	431,961	400,897	355,119	400,601	397,950	424,460	433,085	464,673	4,881,610
Repair shops (not auto)	116,578	112,966	109,336	119,242	116,177	123,568	115,713	109,494	116,263	110,428	112,468	114,791	121,597	1,382,043
Accounting services	307,007	289,958	302,302	330,579	297,327	286,223	352,835	302,307	337,500	272,158	230,951	238,859	251,234	3,492,233
Advertising, consultancy & PR	174,723	165,544	160,914	168,777	166,130	122,846	140,294	134,155	150,673	143,909	145,651	145,272	147,442	1,791,607
Computer programming	1,609,444	1,465,275	1,555,013	1,174,600	810,749	722,924	693,977	619,188	671,769	651,765	647,397	646,980	659,471	10,319,108
Farming services	283,831	265,824	267,204	277,436	283,639	322,474	286,159	274,343	310,399	304,856	308,917	308,539	298,953	3,508,743
Miscellaneous professional services	3,400,394	3,224,516	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	3,538,200	3,620,482	42,996,482
Engineering services	91,761	83,614	81,628	92,637	84,276	72,750	78,665	79,793	91,699	89,674	89,697	90,729	95,610	1,030,772
Marina services	155,282	150,618	96,065	75,527	62,697	64,701	57,173	57,058	89,092	117,010	121,693	133,951	153,484	1,179,069
Wrecking & salvage yards	11,792	10,969	10,079	10,503	9,930	7,728	9,686	9,963	11,157	11,139	11,206	11,262	11,480	125,102
Pest control	5,398	5,291	4,149	4,771	3,878	3,414	3,508	3,199	3,636	3,961	4,755	5,033	5,509	51,104
Educational establishments	1,380,528	1,011,992	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	2,334,561	1,706,803	29,221,039
Child care services	121,451	135,325	126,619	159,702	138,143	126,814	178,070	177,852	159,288	156,309	162,786	136,151	139,144	1,796,203
Social, political & religious organisations	2,696,220	2,540,438	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	3,117,622	3,164,185	33,849,985
Government services	7,459,792	7,088,713	6,901,496	7,460,728	6,662,824	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	8,008,216	8,340,443	89,157,743
Miscellaneous services	6,172,859	5,420,983	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	6,413,374	6,610,441	72,634,929
Commercial equipment	1,508,863	1,516,759	1,798,740	1,794,048	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	1,549,788	1,564,392	19,846,567
<i>Other services</i>	<i>51,161,702</i>	<i>48,054,853</i>	<i>50,027,219</i>	<i>52,785,523</i>	<i>50,026,439</i>	<i>52,191,333</i>	<i>50,397,770</i>	<i>46,855,369</i>	<i>53,590,552</i>	<i>50,739,012</i>	<i>53,412,430</i>	<i>52,160,939</i>	<i>53,659,912</i>	<i>613,901,351</i>
<b>Total services</b>	<b>212,113,258</b>	<b>206,604,528</b>	<b>204,444,415</b>	<b>216,883,828</b>	<b>207,230,323</b>	<b>217,253,340</b>	<b>209,066,025</b>	<b>205,229,876</b>	<b>238,575,303</b>	<b>227,652,151</b>	<b>234,738,904</b>	<b>233,578,533</b>	<b>235,611,998</b>	<b>2,636,869,224</b>
<b>TOTAL</b>	<b>749,474,972</b>	<b>691,850,330</b>	<b>697,265,871</b>	<b>726,395,775</b>	<b>718,661,322</b>	<b>807,663,082</b>	<b>687,165,550</b>	<b>663,714,836</b>	<b>773,056,370</b>	<b>738,419,024</b>	<b>765,812,198</b>	<b>774,102,773</b>	<b>782,034,236</b>	<b>8,826,141,367</b>





Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	Total (latest 12 months)
Telecoms	325,953,973	318,863,552	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	312,964,866	336,018,002	3,928,278,149
Utilities	243,340,943	211,864,154	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	236,566,129	236,405,813	3,037,026,054
Contractors (residential & commercial)	142,186,767	132,616,117	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	161,505,134	173,443,220	1,813,117,421
Gardening services	8,658,660	6,983,347	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	10,621,455	10,576,390	9,841,969	9,086,154	94,025,174
Veterinary services	106,770,141	105,868,551	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	109,234,996	120,576,286	1,241,856,154
Photocopying & printing	23,027,173	22,198,131	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	25,189,165	25,660,506	299,371,445
Photographic studios	14,208,429	11,473,080	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	13,268,085	15,324,341	150,499,808
Beauty & barber shops	208,892,500	199,288,960	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	210,980,999	218,968,540	2,449,158,480
Employment agencies	1,327,751	1,341,191	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	1,496,861	1,688,849	17,176,549
Counselling services	7,163,843	6,367,391	6,591,045	7,139,987	6,291,357	6,133,762	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	6,750,088	6,935,400	79,614,884
Legal services	95,350,242	85,623,673	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	85,861,238	90,883,792	1,021,331,711
Laundry & cleaning	13,790,216	12,129,176	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	13,910,467	13,986,693	151,745,012
Funeral services	32,347,227	29,821,711	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	37,355,990	39,513,696	434,837,767
Medical services	246,993,334	220,809,182	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	256,071,284	270,847,472	2,933,755,750
Moving & courier services	37,512,495	35,344,432	33,891,130	37,040,464	35,347,485	33,806,947	32,657,886	29,392,206	33,662,685	34,012,298	35,743,244	37,314,083	41,657,454	419,870,314
Repair shops (not auto)	12,454,485	11,830,641	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	12,957,367	13,527,442	144,367,870
Accounting services	17,969,120	17,891,311	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	15,391,604	16,243,996	218,762,426
Advertising, consultancy & PR	12,854,579	11,278,364	11,493,302	12,185,100	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	11,190,740	11,968,211	135,523,238
Computer programming	38,861,514	36,347,816	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	32,992,312	34,379,299	431,745,670
Farming services	22,414,252	20,994,968	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	24,012,069	24,539,130	266,706,585
Miscellaneous professional services	576,787,453	558,320,804	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	579,227,743	627,289,774	7,192,621,880
Engineering services	20,963,280	19,047,591	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	21,018,412	22,213,310	237,056,386
Marina services	16,509,592	14,578,480	10,649,987	9,358,571	7,370,882	7,136,961	8,424,326	8,111,521	14,324,542	15,168,212	14,900,508	15,882,004	16,747,256	142,653,250
Wrecking & salvage yards	1,691,550	1,527,891	1,433,529	1,629,771	1,433,209	1,105,356	1,373,989	1,414,370	1,624,409	1,607,849	1,630,704	1,739,523	1,796,037	18,316,637
Pest control	657,043	636,976	532,018	634,499	565,813	474,442	554,710	527,708	579,819	604,346	699,750	792,785	865,292	7,468,158
Educational establishments	147,008,113	218,043,731	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	152,518,017	157,396,828	3,617,430,442
Child care services	13,682,777	11,679,262	12,190,215	14,034,151	12,619,068	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	14,171,071	14,911,810	163,120,547
Social, political & religious organisations	102,342,257	97,347,731	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	100,341,945	129,745,897	1,248,662,110
Government services	2,093,620,979	1,666,958,146	1,211,617,829	1,601,572,163	1,449,613,799	1,576,988,115	3,048,834,528	1,949,079,267	1,698,889,857	1,754,928,022	2,086,318,982	2,031,109,989	2,553,406,214	22,629,316,911
Miscellaneous services	579,615,993	461,144,432	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	526,741,780	637,568,640	672,048,131	6,296,434,924
Commercial equipment	138,653,857	135,500,822	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	146,077,552	157,923,405	1,707,849,866
Other services	5,303,610,538	4,683,721,614	5,001,221,779	5,338,836,602	4,518,230,747	4,552,950,728	6,574,834,293	4,895,048,386	5,077,939,033	5,129,159,281	5,386,457,732	5,315,303,127	6,055,998,250	62,529,701,572
<b>Total services</b>	<b>16,928,874,475</b>	<b>15,747,643,305</b>	<b>16,147,413,814</b>	<b>17,259,008,706</b>	<b>14,575,359,556</b>	<b>14,687,118,057</b>	<b>17,830,754,968</b>	<b>15,458,563,425</b>	<b>18,253,726,777</b>	<b>17,893,081,799</b>	<b>17,619,832,848</b>	<b>17,501,924,443</b>	<b>18,570,160,226</b>	<b>201,544,587,924</b>
<b>TOTAL</b>	<b>32,999,619,864</b>	<b>30,484,191,796</b>	<b>31,355,481,730</b>	<b>32,887,317,597</b>	<b>30,579,428,978</b>	<b>33,646,705,216</b>	<b>32,129,606,700</b>	<b>28,981,013,865</b>	<b>34,129,492,761</b>	<b>33,254,517,959</b>	<b>33,399,014,422</b>	<b>33,423,356,636</b>	<b>34,527,304,793</b>	<b>388,797,432,453</b>