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Press Release

Standard Chartered Survey Reveals Affluent Hongkongers See "Immersive Travel" as Life Goal

High-Net-Worth Individuals View Travel as an Investment, Spending Nearly HK$30,000 A Month on Exploring the World

A Decade of Partnership Between Standard Chartered, Cathay and Mastercard Reflects the Evolution of Hong Kong's Travel Habits

11 August 2026, Hong Kong – Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered Hong Kong") today released its Hong Kong Travel Value Report 2026[1], surveying more than 1,000 affluent[2] and high-net-worth[3] Hong Kong residents to explore how travel habits have evolved over the past decade, and how travel is reshaping lifestyles, spending priorities and approaches to raising children. The survey found that nearly half of respondents regard "immersive travel" as one of their life goals, more than double the proportion who identified "property ownership" as a priority. The findings suggest that the memories and experiences accumulated through travel, as a form of "experiential asset", deliver a greater sense of fulfilment than owning property. As Standard Chartered, Cathay and Mastercard celebrate a decade of partnership, the survey also examines how affluent Hongkongers are defining the value of wealth through travel.

Travel Goes Beyond Leisure

The survey found that more than half of respondents view travel as a form of investment, with the figures rising to 72% among high-net-worth individuals. Nearly one-third of respondents said their annual spending on travel exceeds that on discretionary expenses such as dining, entertainment and fashion. Among high-net-worth individuals, average monthly travel expenditure approaches HK$30,000.

A New Perspective on the Value of Travel

As lifestyles and attitudes evolve, the survey found that 80% of respondents said their greatest regret in their younger years was not travelling more and seeing more of the world, rather than not saving enough money. The findings suggest that "experiential assets" are becoming an increasingly important measure of quality of life for Hong Kong consumers, while exclusive experiences are playing a growing role in travel planning. More than 70% of respondents expressed interest in travelling abroad to attend sporting events or cultural occasions, with sports-related experiences (50%) and arts and cultural events (43%) emerging as the most popular options.

Travel Experiences as a Legacy Asset

The shift in attitudes towards travel is influencing not only travel spending and motivations, but also how parents approach the upbringing of the next generation. More than 70% of respondents believe the value derived from travel experiences can rival or even exceed that of traditional investments. More than 90% of parents surveyed regard overseas travel as one of the most meaningful and valuable investments in their children's development, placing it above tutoring and extracurricular activities. The concept of asset inheritance is no longer confined to traditional forms of wealth. Increasingly, parents believe that giving their children a global perspective and the ability to adapt through travel is more important than academic achievement alone.

Anshul Sabherwal, Head of Products (Credit Cards and Personal Loans) and Payment at Standard Chartered Hong Kong, said "As the preferred banking partner for affluent clients' wealth and lifestyle needs, Standard Chartered has partnered with Cathay and Mastercard since 2016 to deliver exclusive travel and spending experiences tailored to clients' evolving travel and spending habits. As of June this year, the number of Standard Chartered Cathay Mastercard – affluent tier^ cardholders increased by more than 30% year-on-year, while their credit card spending up by over 40%. The survey found that nearly 60% of respondents use miles to upgrade to a higher cabin class or travel to more distant destinations. More than half also use their credit card spending alongside banking products and services to maximise miles earning opportunities. Looking ahead, the Standard Chartered Cathay Mastercard will continue to offer clients with the most comprehensive way to earn miles, helping them turn their dream journeys into lasting memories and realise the long-term value of every mile earned."

Flora Hui, General Manager Asia Miles at Cathay, said "Since its launch, Standard Chartered Cathay Mastercard has accompanied Hong Kong people as they explore the world. Over the past decade, cardholders have collectively redeemed and purchased over 7.5 million flight tickets using Asia Miles. While Japan and Thailand remain among the most popular destinations, we have also seen strong demand for Singapore and the United Kingdom. This demonstrates how Asia Miles enables cardholders to explore different corners of the world and create travel experiences that are uniquely their own. One of our highest-spending cardholders accumulated more than 13 million miles over the past decade and redeemed them for 130 journeys. This is a powerful illustration of the value and appeal of turning everyday spending into rewarding travel experiences."

Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard, said "Mastercard is proud to partner with Standard Chartered and Cathay on one of the largest co-brand portfolios in Hong Kong, which also delivers the highest monthly average spending in the category. The Standard Chartered Cathay Mastercard continues to set the benchmark for co-brand innovation, delivering scale and enabling richer, more seamless experiences for globally minded consumers. According to Mastercard research, demand for experience-led travel is growing among affluent consumers, with 59% preferring experiences over material purchases and 46% naming quality time with loved ones as a leading personal goal, reflecting a clear shift towards more meaningful journeys."

Standard Chartered Cathay Mastercard Celebrates 10th Anniversary: Turning Miles into Extraordinary Experiences for Hongkongers

To mark the 10th anniversary of the Standard Chartered Cathay Mastercard, Standard Chartered Hong Kong and Cathay are launching the "A Decade of Miles. A Wider World Reimagined" themed campaign, featuring a series of exclusive offers and rewards[4] for cardholders. These include the "Blind Box Surprise Lucky Draw", featuring prizes worth more than 30 million miles, overseas spending rewards of up to HK$2 = 1 mile, a 20% mile off on flight reward redemptions and an exclusive Seoul charter flight experience in partnership with Cathay Pacific. Through these initiatives, Standard Chartered Hong Kong aims to help clients create more memorable travel experiences and enjoy greater fulfilment from every journey. Beyond travel rewards, the Standard Chartered Cathay Mastercard also brings the spirit of exploration into everyday life through the "One Dines Free" dining programme. Cardholders can savour global flavours at selected premier and Michelin-starred restaurants in Hong Kong, and enjoy a complimentary bespoke set menu per table, bringing world-class culinary experiences closer to home. For more details, please visit the campaign webpage https://www.sc.com/hk/credit-cards/cathay/10thanniversary/.

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Remarks:

[1]Standard Chartered commissioned consultancy Human8 to conduct the market survey, interviewing 1,058 Hongkongers aged 30 or above. 60% of the respondents are parents. Click [here]() to view the full survey report.

[2]Affluent Hong Kong consumers refer to individuals with liquid assets of HK$200,000 or above, or have investable assets of between HK$1 million and less than HK$7.8 million.

[3]High-net-worth Hong Kong consumers are defined as individuals with investable assets of HK$7.8 million or above.

[4]For offer details, please visit the Standard Chartered website. Terms and conditions apply.

^Affluent tier refers to Standard Chartered Cathay Mastercard - Priority Banking and Standard Chartered Cathay Mastercard - Priority Private cardholders.

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Standard Chartered PLC is listed on the London and Hong Kong stock exchanges.

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the Hong Kong SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

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