



# What's Killing Your Profit?

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The Hidden Financial Risks  
for Marketing Agencies

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Hong Kong's marketing and advertising sector is poised to rebound in 2025. According to the American Express 2025 Hong Kong Business Outlook Study, 50% of local businesses plan to increase their marketing budgets this year. This marks a turning point following a 1.3% year-on-year decline in total ad spend in 2024, **which dipped to HKD 29.8 billion.**



# Profit Killer #1

Traditional credit cards typically charge 2% to 3% per transaction on foreign currency payments.

Marketing agencies often use credit cards for international payments, leading to significant profit erosion.

Switching to a specialized agency credit card can reduce these fees and protect your bottom line.

Learn more about the hidden financial risks for marketing agencies and how to mitigate them.



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# Want the rest of the playbook?

Unlock the full guide and stop profit leaks before they start.



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