



ANZ NZ Card Spending Chartpack

Data for April 2026

ANZ Research

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5 May 2026

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This is not personal advice. It does not consider your financial situation or goals.
Please refer to the Important Notice.



Highlights

- ANZ April card data shows spending at fuel, charging and service stations lifted +0.9% in April on top of a 20.6% lift in March.
- The data shows this higher spend continues to hit spending elsewhere.
- Hospitality fell just 0.2% in the month but this followed a 2.7% fall in March. Apparel category spending fell another 1.5% in April on top of a 2.5% fall in March.
- Another sharp fall in spending at second-hand good stores (-3.3% on top of a 3.2% fall last month) tells the story of who is bearing the brunt of the cost-of-living shock.
- It's not just discretionary spend being impacted: the 1.4% fall in spend in the grocery category is unusually large.
- Most services also saw lower spending in the month, including a 2.8% m/m fall in health & beauty services and a 1.9% fall in hairdressing. These are decent falls in the context of typical monthly moves in these sectors.
- There was a 3.0% fall in spending on car parking outside of airports, though this can be volatile. Public transport spending retraced 7.0% after a sharp jump in March.
- People are rethinking their travel plans in a major way. There was a 19.3% fall in spending at airlines and airports in April, and a 32.1% fall at tour and travel agencies. In the context of typical monthly moves for each store type, these were among the most dramatic falls across the data.
- Spending at car & truck dealerships fell 7.9% after the March spike in EV sales, but motorcycle and bike shops were the exception (up 0.8% and 1.9% respectively)
- All figures quoted above are seasonally adjusted monthly changes for April unless otherwise specified.

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The big picture: Higher fuel prices are crowding out discretionary spending

Selected Discretionary



■ Latest ■ Previous month

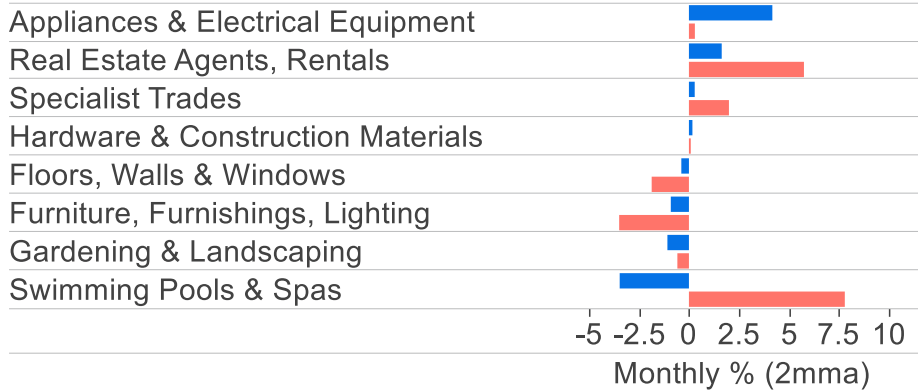
Source: ANZ Research

Note data is a 2-month average to reduce volatility

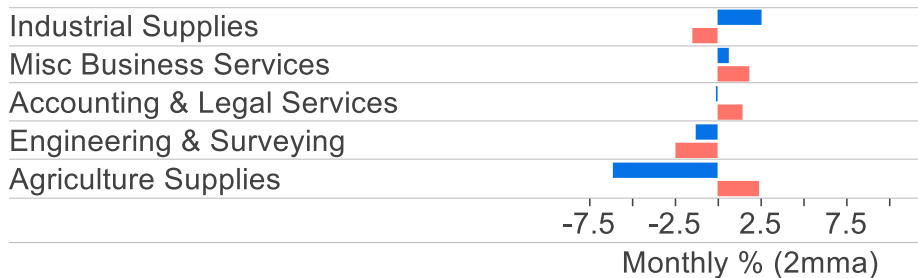
Selected Necessities



Selected Housing-related



Selected B2B



■ Latest ■ Previous month

Early impacts of the fuel price shock: fuel stations

Daily card spending at fuel stations (7-day moving average)

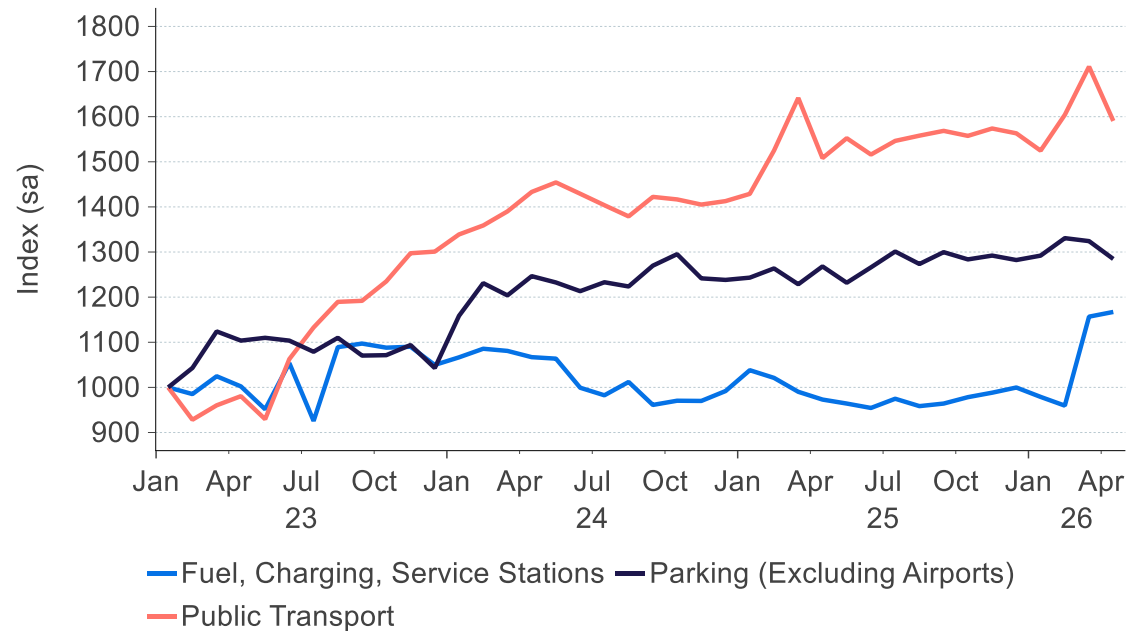


Source: ANZ Research

- Fuel spend has a strong weekly pattern and so is presented as a 7-day moving average in the daily spending chart above, which is not seasonally adjusted.
- Card spending at fuel stations rose 0.3% in April once adjusted for typical seasonality.

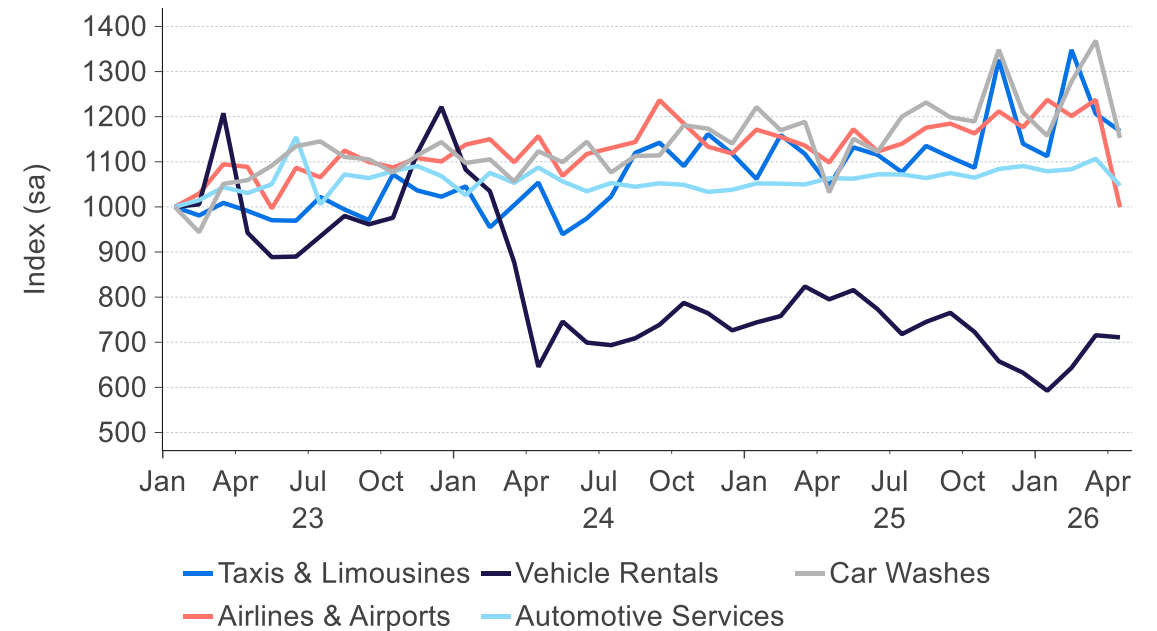
Early impacts of the fuel price shock: other transport spending

Monthly card spending on selected transport-related services



Source: ANZ Research

Monthly card spending on selected transport-related services

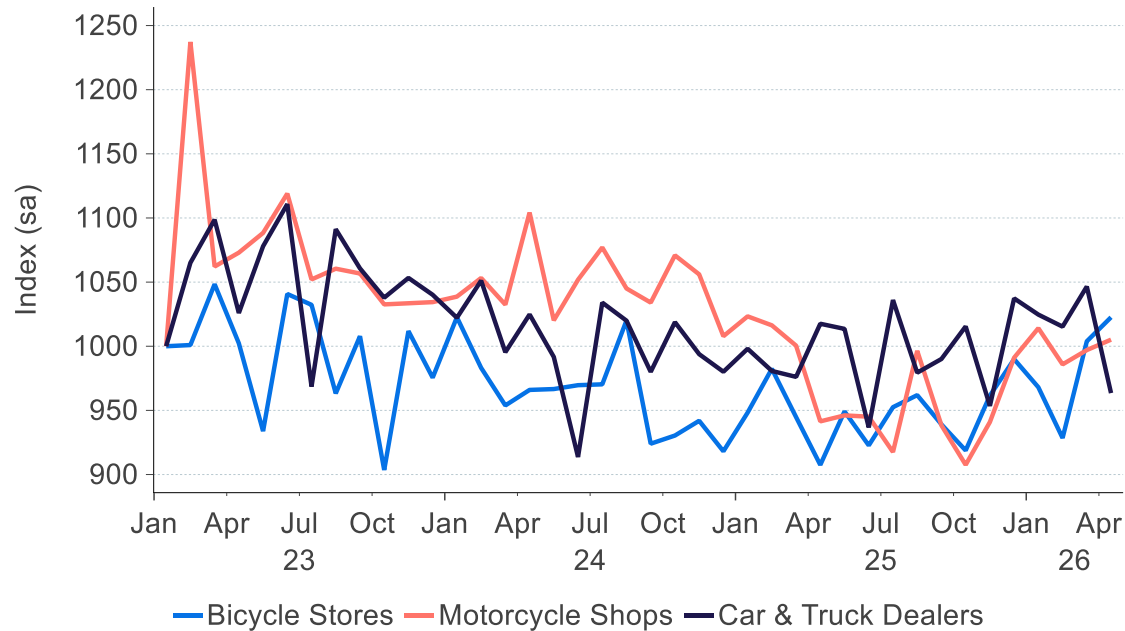


Source: ANZ Research

- Spending on public transport fell 7.0% in April after a jump the previous month, but is up 5.7% y/y and trending higher.
- Spending on car parking outside of airports fell 3.0% (seasonally adjusted).
- Spending at airlines and airports plunged 19.3% m/m (seasonally adjusted).

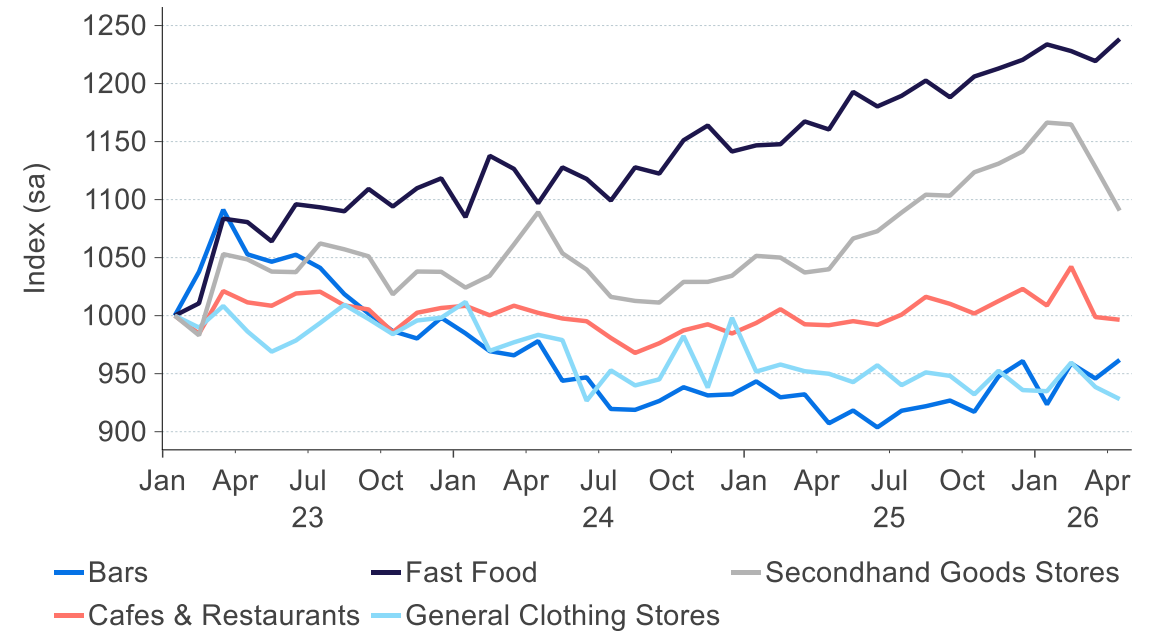
Early impacts of the fuel price shock: vehicles and discretionary/deferable

Card spending: bicycle shops and vehicle dealerships



Source: ANZ Research

Card spending: selected discretionary/deferable spending



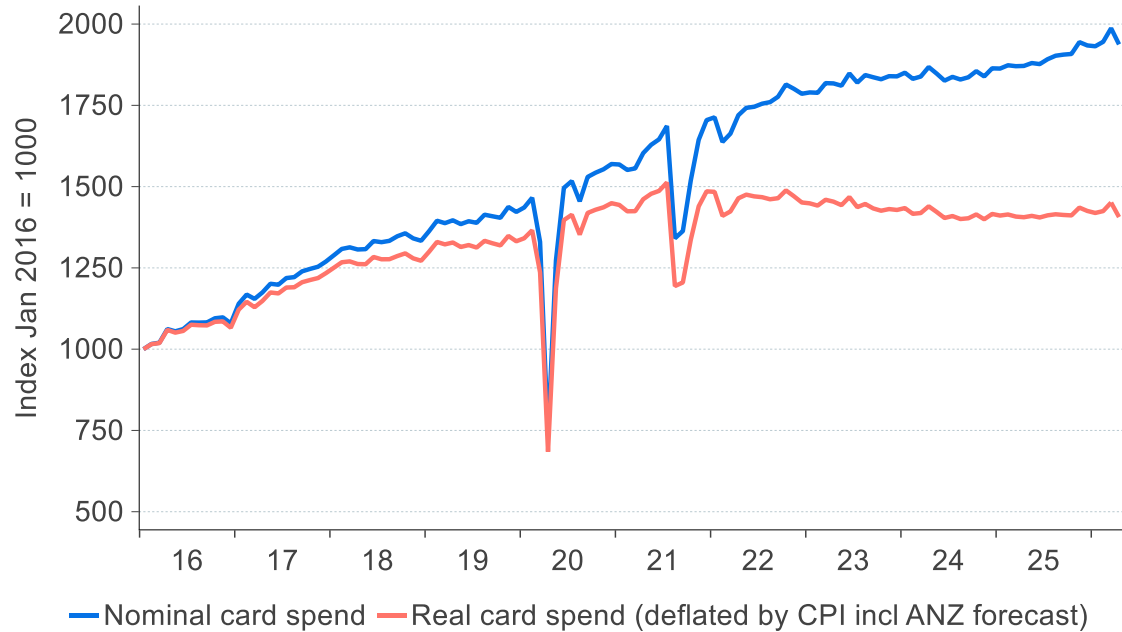
Source: ANZ Research

- Card spending at car & truck dealers fell 7.9% m/m in April (seasonally adjusted) after the spike in EV sales in March.
- Spending at bike shops rose 1.9% seasonally adjusted. Bike and motorbike sales are trending higher, perhaps as people seek fuel-efficient options.
- Hospitality spend saw mixed moves in April. Apparel spend looks to be slipping again.
- The sharp turn lower in second-hand store card spending is consistent with fuel-price cashflow pressures hitting lower-income households particularly hard.

Total spend

- We can create a rough proxy for real card spending by dividing total card spend by the Consumer Price Index (including our forecast). The data suggests real card spending is roughly flat year on year.

Level



Source: Stats NZ, Macrobond, ANZ Research

Annual % change

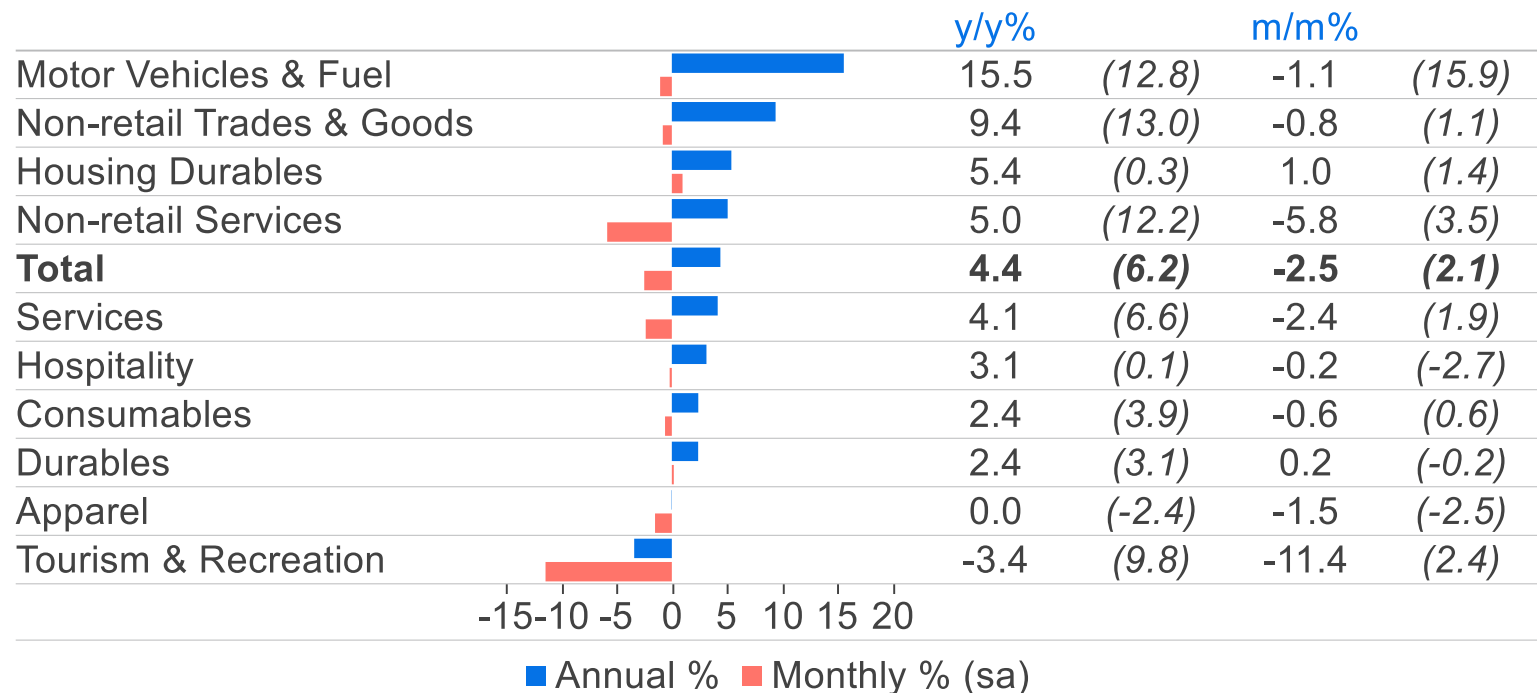


Source: Stats NZ, Macrobond, ANZ Research

Spending groups

(based on Stats NZ definitions)

- Overall card spending fell 2.5% in April (seasonally adjusted) but is up 4.4% compared to the same time last year.
- Annual growth in spend, while still positive for most sectors, was lower than the previous month across a wide range of categories.
- See [charts](#) page 25.



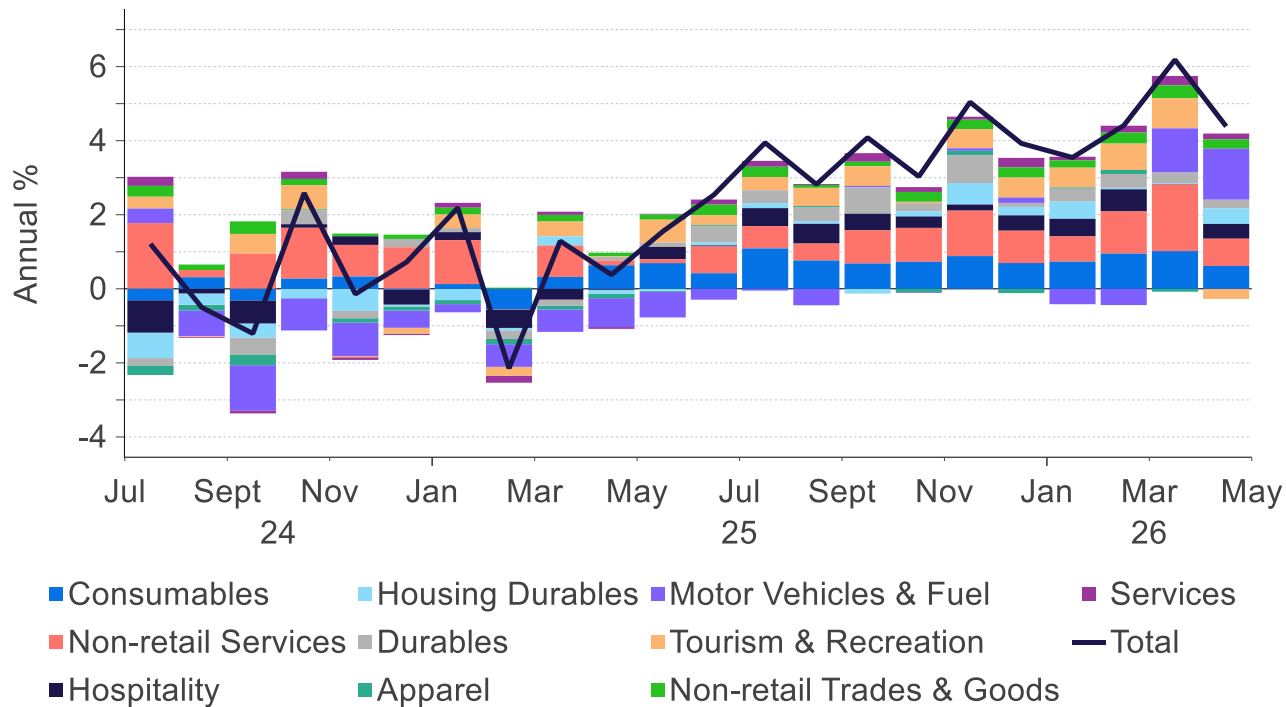
Source: ANZ Research (previous month's data in parentheses)

Note: data is subject to revision due to changing seasonal factors. This month we have moved to presenting this table in unsmoothed terms.



Contributions to annual growth

- A look at the contributions of each category to annual growth in total card spending shows the motor vehicles and fuel category took a big chunk of the growth in spending at the expense of most other categories.



Source: ANZ Research

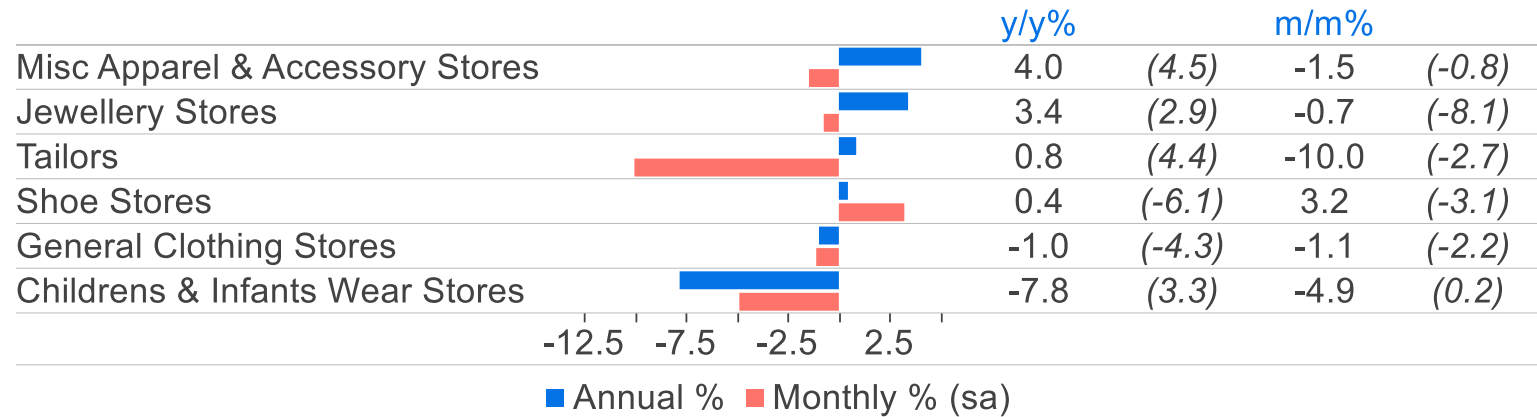
Note: Total spend includes financial services and buy-now-pay-later services, which we exclude from our reporting, so the total doesn't exactly match the sum of contributions.



Apparel

(~4% of card spend)

- Apparel retailers have had a tough time in recent years.
- Most apparel categories stores saw lower spending this month (seasonally adjusted), consistent with the drop in consumer confidence.
- For charts of these and all other industries, see slide 24 onwards.



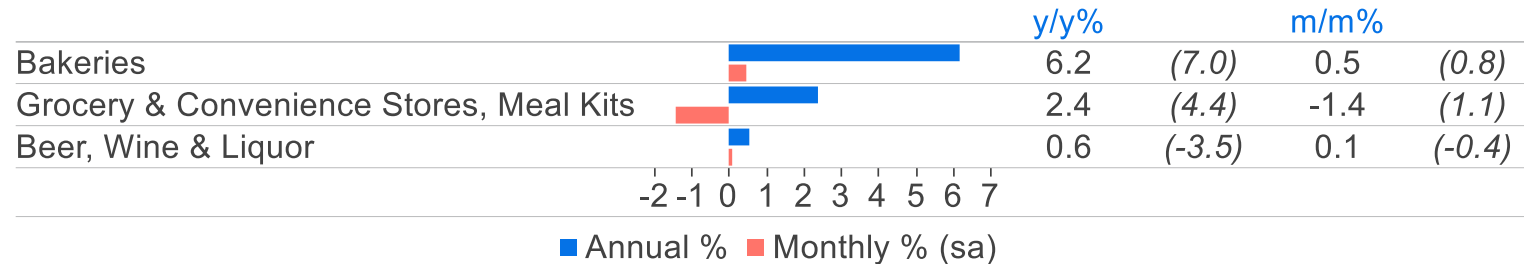
Source: ANZ Research (previous month's data in parentheses)



Consumables

(~ 28% of card spend)

- Food price inflation has been around 4-5% over the past year, important context for interpreting the numbers in this category.
- In that context, the fall in spend in the grocery category was notable. That's a decent monthly fall in compared to typical moves (see the monthly % change chart on slide 48).



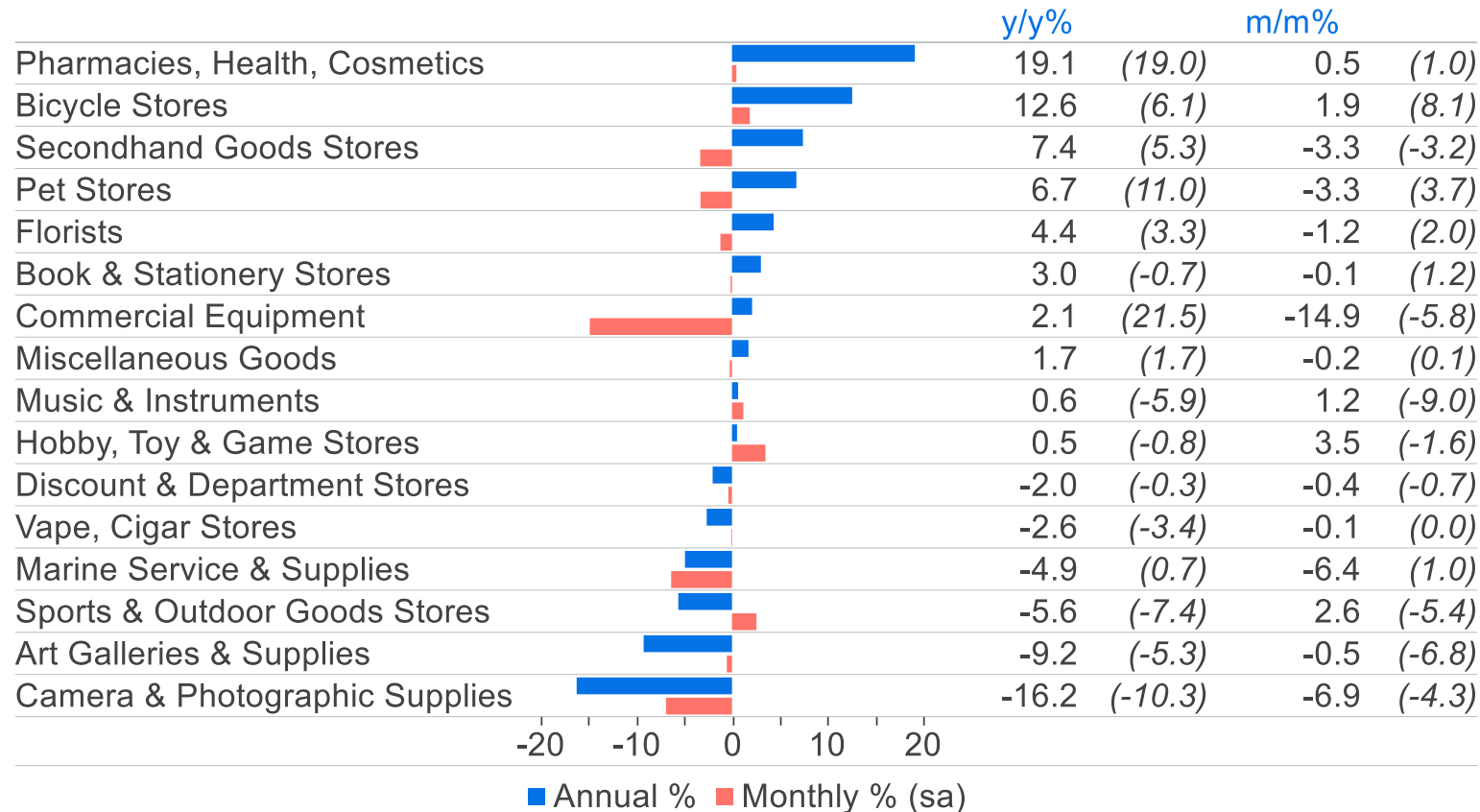
Source: ANZ Research (previous month's data in parentheses)



Durables

(~ 17% of card spend, incl. housing durables)

- There is a wide range of performance in this diverse category.
- Many of the more discretionary store types were softer in the month.



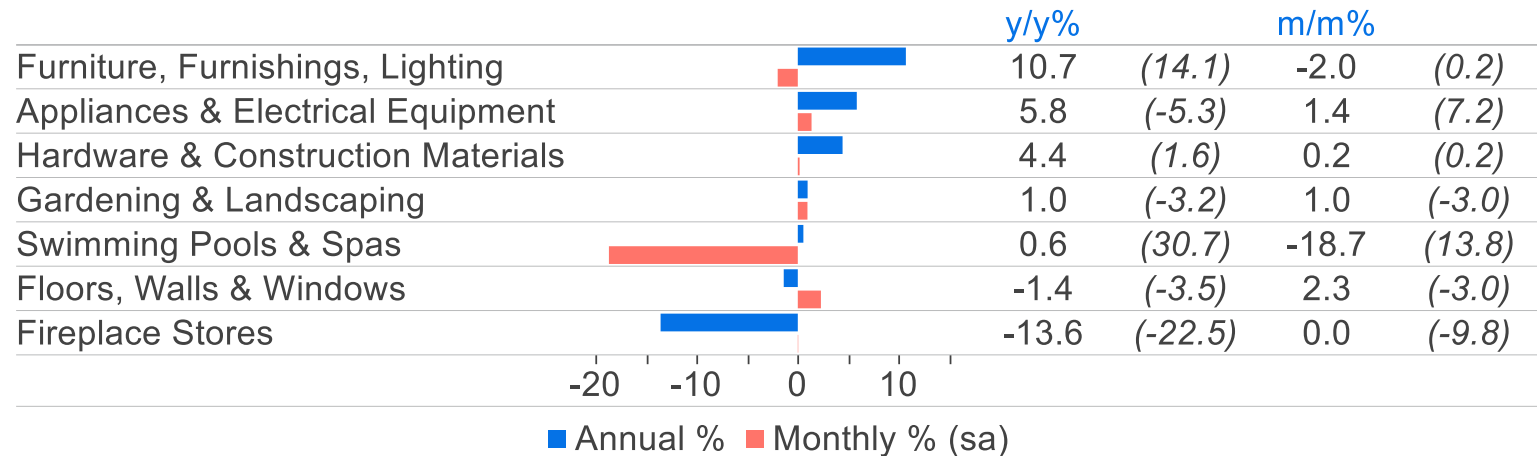
Source: ANZ Research (previous month's data in parentheses)



Housing durables

(part of durables, which make up 17% of card spend)

- Swimming pools and spas dropped sharply after a strong run.
- Furniture, furnishings and lighting also fell.
- However, a number of store types in this category lifted in the month.



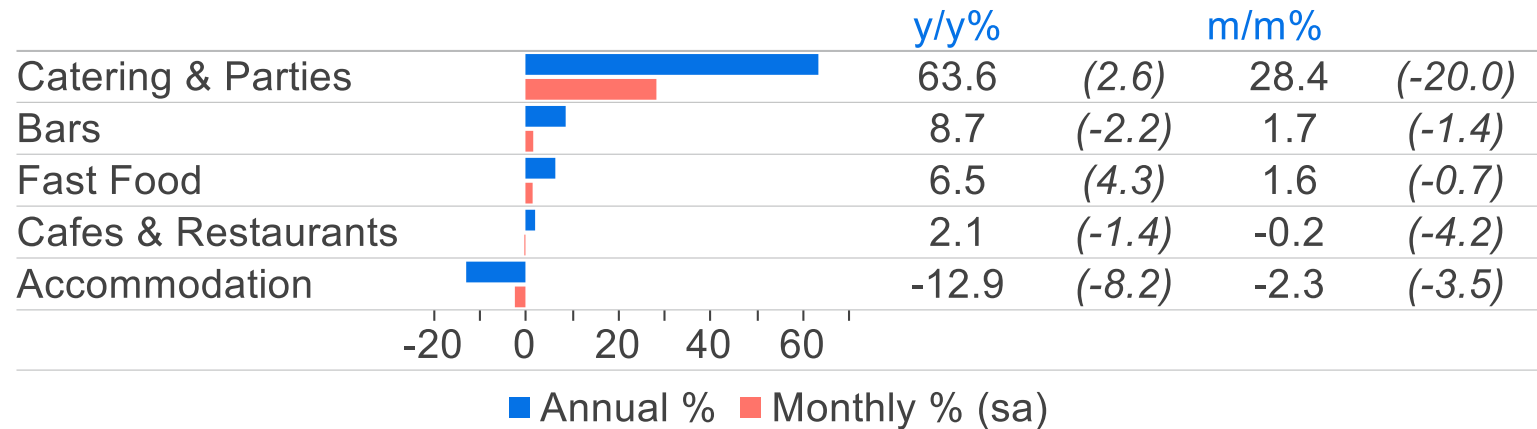
Source: ANZ Research (previous month's data in parentheses)



Hospitality

(~15% of card spend)

- Hospitality spending fell 0.2% m/m in April (seasonally adjusted), but is up 3.1% y/y.
- Breaking it down, bars and fast food saw a lift in April (seasonally adjusted) after a fall in March, and fast food also saw a bounce.
- The “Catering & Parties” component tends to be driven by large events (including sports) and is therefore very volatile.



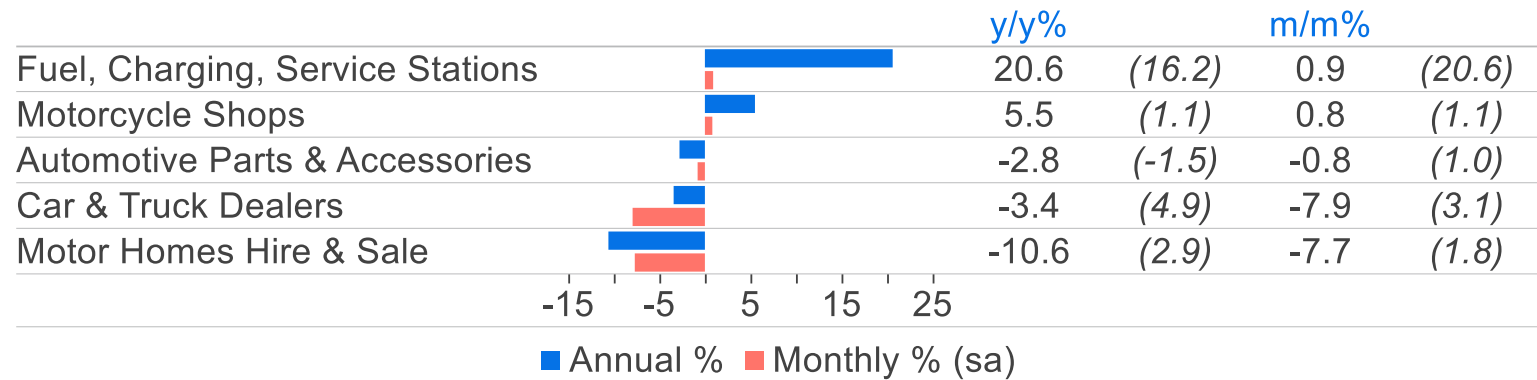
Source: ANZ Research (previous month's data in parentheses)



Motor vehicles and fuel

(~2% and ~5% of card spend respectively)

- Spending at fuel and EV charging stations rose 0.9% in April (seasonally adjusted), holding onto its huge lift in March.
- Spending at car and truck dealers fell 7.9% in April (seasonally adjusted) after lifting in March on a rush of EV sales. That is consistent with the recent sharp fall in consumer confidence.



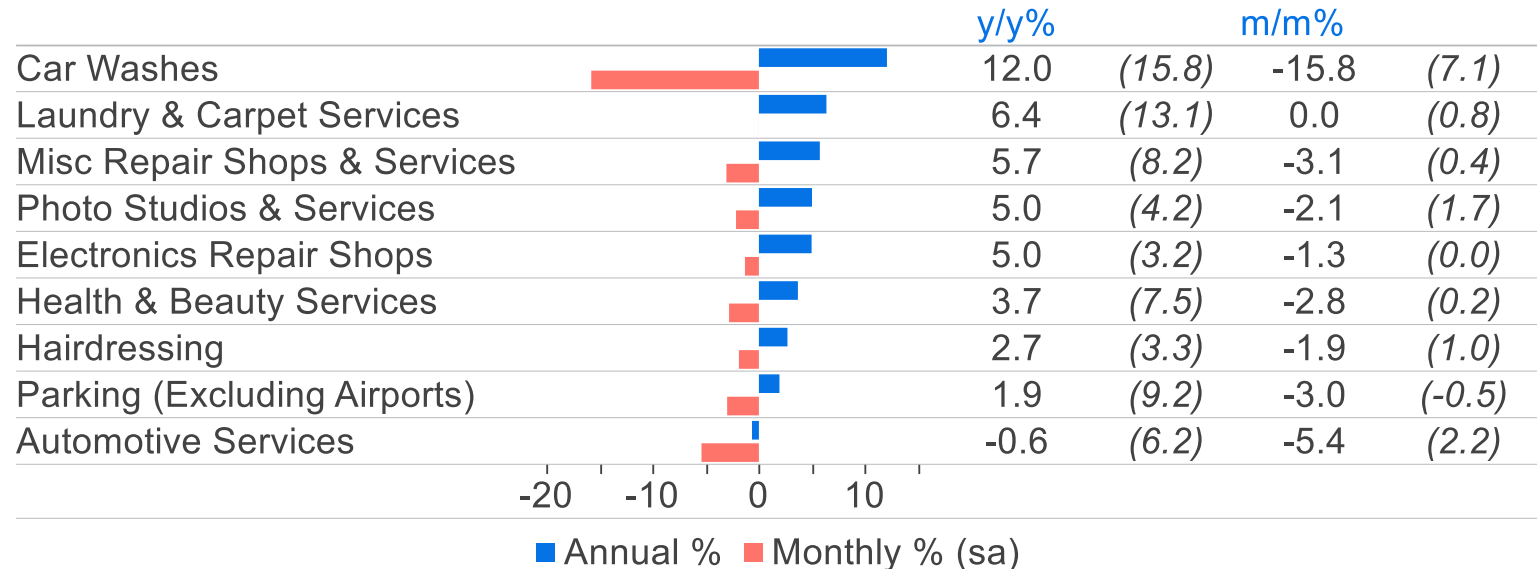
Source: ANZ Research (previous month's data in parentheses)



Services

(~4% of card spend, including non-retail services)

- It is striking that while almost all store types in this category are in the black year on year, they fell in April (seasonally adjusted).
- Carparking spending was down 3.0% m/m (seasonally adjusted), consistent with less use of private cars in response to higher fuel prices.
- Hairdressing saw its largest monthly fall in more than a year.



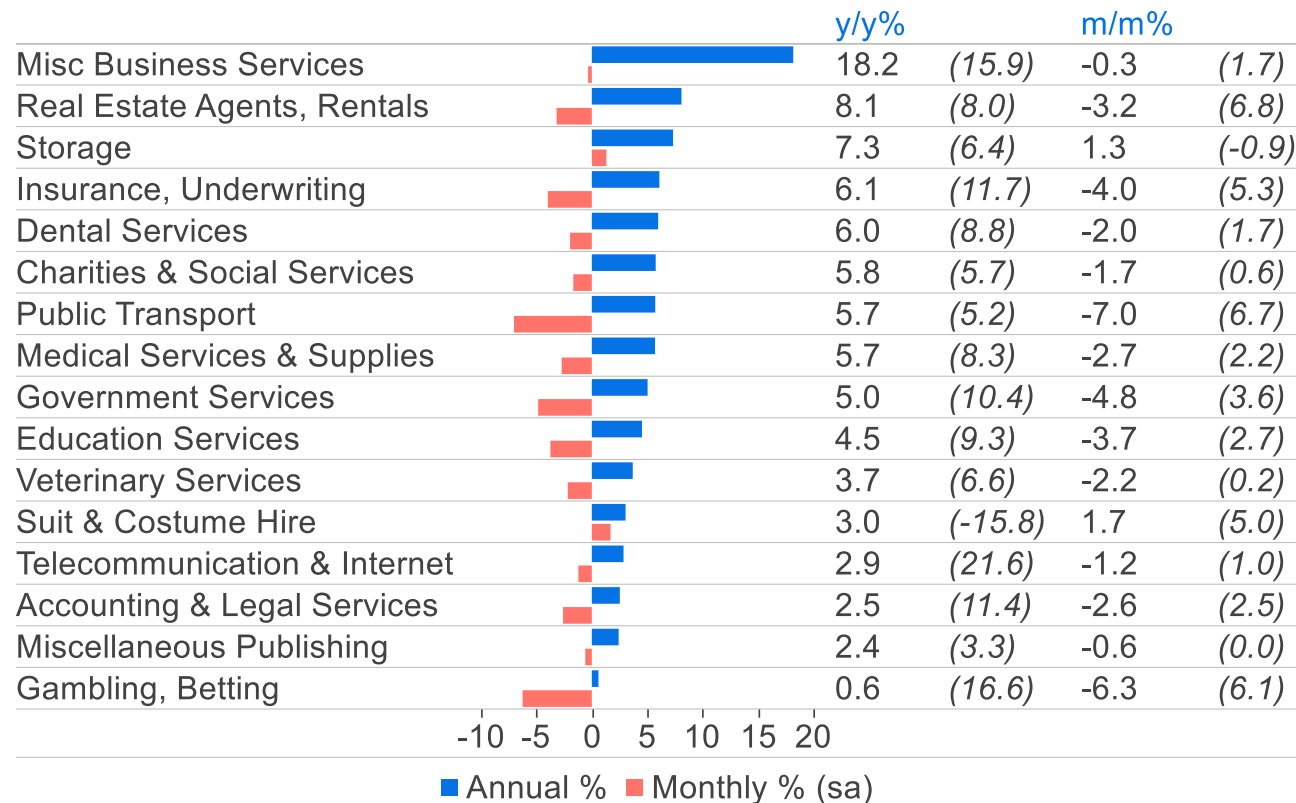
Source: ANZ Research (previous month's data in parentheses)



Non-retail services

(part of services, which make up ~4% of card spend)

- Non-retail services also show positive annual growth but there were overwhelmingly falls in the month of April (seasonally adjusted).
- Public transport spending fell 7.0% m/m (seasonally adjusted) but is up 5.7% y/y.



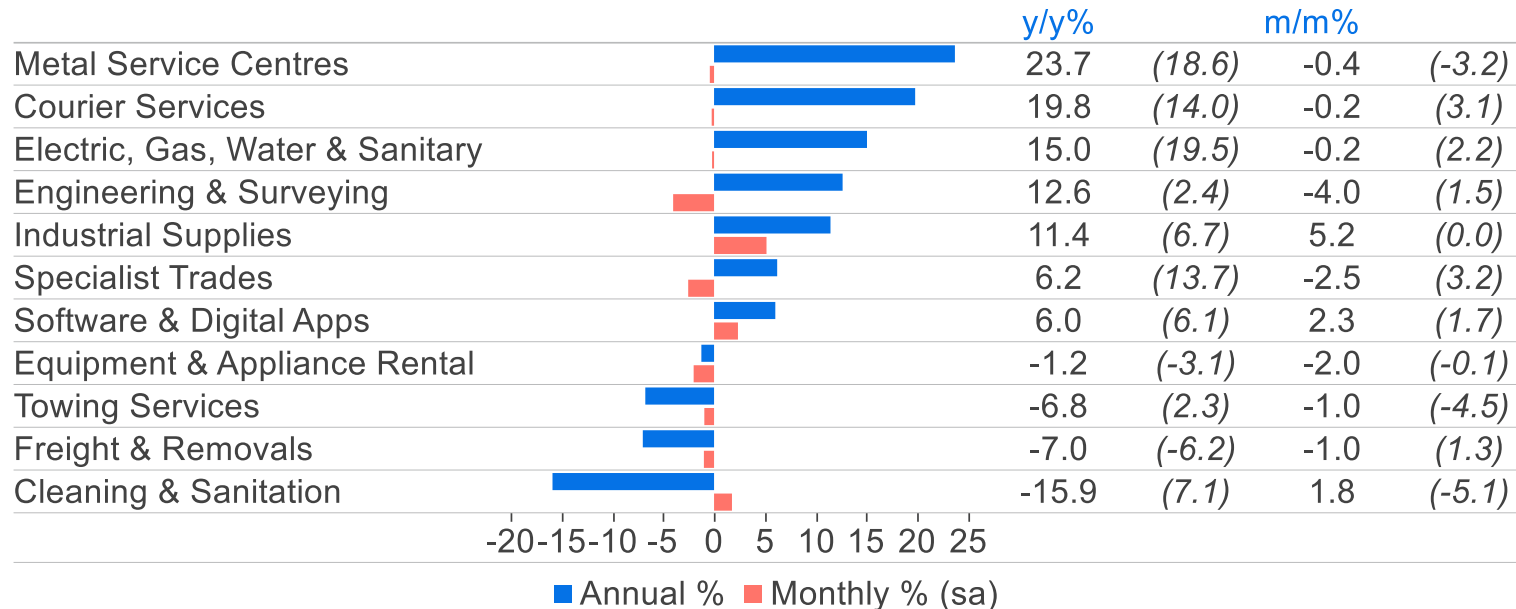
Source: ANZ Research (previous month's data in parentheses)



Non-retail trades and goods

(~24% of card spend incl. non-retail tourism and recreation)

- This group is mostly seeing solid growth in spending, but monthly moves were mixed.
- Soft freight and removals spend is consistent with a soft rental market and fewer moves through the border.
- The sharp fall in engineering & surveying isn't a good omen for the construction sector.



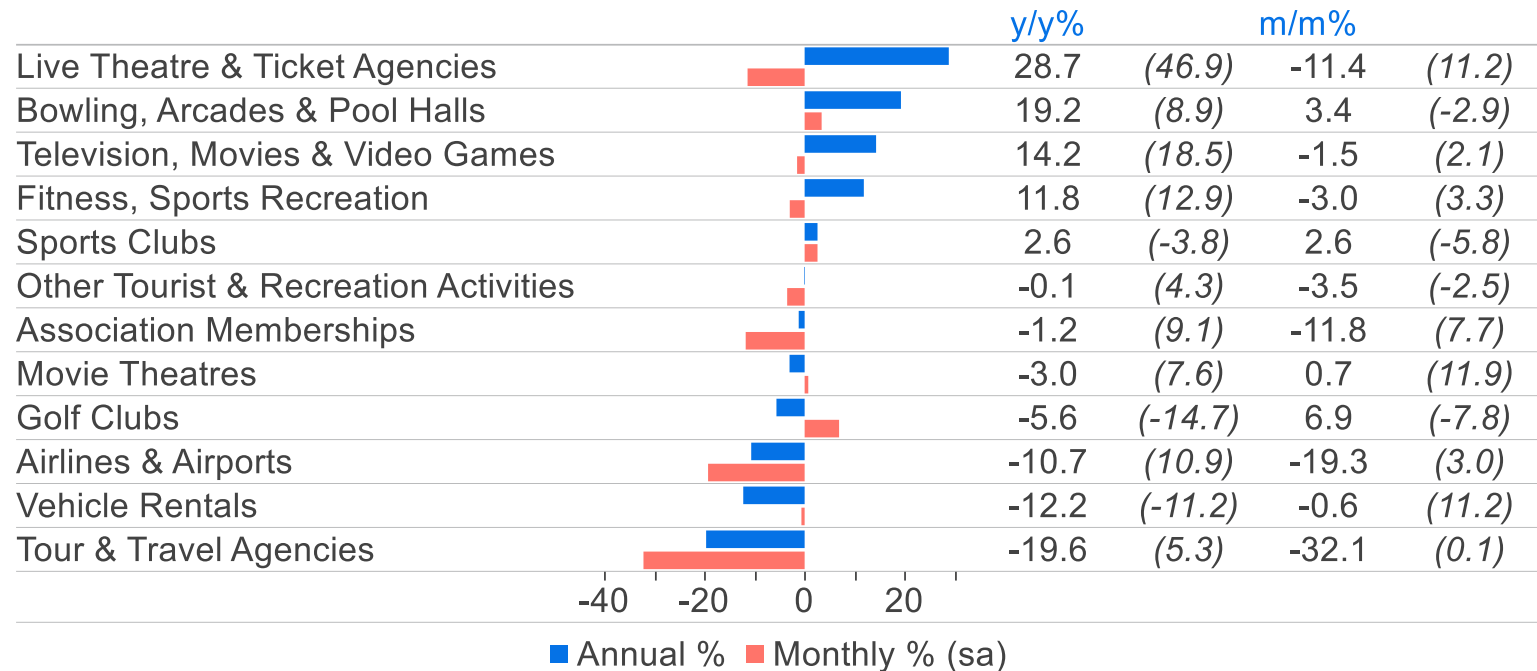
Source: ANZ Research (previous month's data in parentheses)



Tourism & recreation

(part of non-retail trades & goods, which make up ~24% of card spend)

- This category is mixed, perhaps reflecting that tourism has been very strong but domestic appetite to spend has been less so.
- A dramatic monthly fall in spending in the category of airlines and airport carparking was particularly notable (-19.3%, s.a.). Spending at tour and travel agencies also dropped very sharply. See [charts](#).



Source: ANZ Research (previous month's data in parentheses)



Data Notes

- This data is typically spending on ANZ-issued cards (debit and credit cards), which is less prone to level shifts due to sample changes than the merchant spend data is. However, where necessary, for either confidentiality reasons or where it appears to better capture the dynamics of actual spend, we also include spend from the merchants who bank with ANZ. For example, for categories like accommodation it is important to capture spending on foreign cards to better represent actual revenue for these businesses.
- Spending is nominal, meaning observed moves are a mix of price and volume changes. Price changes for different goods and services vary enormously.
- Many data series are volatile at this very disaggregated level. The following charts present the monthly and percent changes both as-is and in smoothed terms to make trends clearer. The monthly percent changes are [seasonally adjusted](#) to make trends clear. They therefore won't match up with cashflows that have strong seasonality (e.g. a Christmas bump).
- The data may be revised each month depending on the source data, which is regularly updated, as well as seasonal adjustment.
- Buy Now Pay Later spending is not included as it is not able to be split by type of spend. However, it is still included when calculating the change in total spend. Spending on trading platforms, at precious metal dealers, debt repayment, currency converters and travel debit cards are not reported.
- If you would like to know where your firm sits in this data, we are happy to share that information.

Description of industries (continued next page)

Industry	What spending in this category typically represents	Industry	What spending in this category typically represents
Accommodation	Short-term lodging including hotels, motels and holiday accommodation	Clothing Stores	Apparel and fashion purchases for adults
Accounting & Legal Services	Professional services related to accounting, tax, legal advice and compliance	Commercial Equipment	Equipment used by businesses, hospitality, trades and industrial users
Agriculture Supplies	Farm inputs and services such as livestock, feed, seed, fertiliser and rural supplies	Courier Services	Domestic and international parcel, freight and courier delivery services
Airlines & Airports	Passenger air travel and airport-related charges and services including parking	Dental Services	Dental care, treatments and oral health services
Appliances & Electrical Equipment	Household and commercial appliances, electronics and electrical hardware	Discount & Department Stores	General merchandise retailers offering a broad range of household goods
Art Gallery & Supplies	Art retail, galleries, framing, craft materials and creative supplies	Education Services	Fees and payments related to schools, universities, training and education providers
Association Memberships	Membership fees, subscriptions and dues for professional, sporting or community bodies	Electric, Gas, Water & Sanitary	Household utilities, energy, water and waste services
Automotive Parts & Accessories	Vehicle parts, tyres, batteries and automotive accessories	Electronics Repair Shops	Repair and servicing of electronic devices and appliances
Automotive Services	Vehicle servicing, repairs, inspections and mechanical work	Engineering & Surveying	Engineering, surveying and technical consultancy services
Bakeries	Bread, pastries, cakes and baked food products purchased from bakeries	Equipment & Appliance Rental	Short-term hire of equipment, tools, appliances and machinery
Bars	Alcohol-focused hospitality venues such as pubs, taverns and cocktail bars	Fast Food	Quick-service food outlets and takeaway dining
Beer, Wine & Liquor	Retail purchases of alcoholic beverages for off-premise consumption	Fireplace Stores	Fireplaces, heating appliances, firewood and related home heating products
Bicycle Stores	Bicycles, e-bikes, cycling equipment and related servicing	Fitness, Sports & Recreation	Gyms, sports facilities, recreation centres and activity providers
Book & Stationery Stores	Books, stationery, office supplies and educational materials	Floors, Walls & Windows	Building finishes such as flooring, paint, tiles, blinds and glazing
Bowling, Arcades & Pool Halls	Indoor entertainment venues including bowling, arcade games and billiards	Florists	Fresh flowers, plants and floral arrangements
Cafes & Restaurants	Sit-down dining, cafés, casual restaurants and food service venues	Freight & Removals	Freight transport and household or commercial moving services
Camera & Photographic Supplies	Cameras, photographic equipment, printing and imaging supplies	Fuel, Charging & Service Stations	Petrol, diesel, EV charging and convenience purchases at service stations
Car & Truck Dealers	Purchases of new and used cars, trucks and commercial vehicles	Furniture, Furnishings & Lighting	Furniture, home furnishings, lighting and décor items
Car Washes	Automated and manual vehicle washing and detailing services	Gambling & Betting	Gambling, wagering and betting activities
Catering & Parties	Event catering, food preparation and party or function services and supplies	Gardening & Landscaping	Plants, garden supplies and landscaping services
Charities & Social Services	Donations and payments to charitable, welfare and community organisations	Golf Clubs	Golf course access, memberships and related services
Children's & Infants Wear	Clothing, footwear and accessories for babies and children	Government Services	Payments to central and local government agencies and public services
Cleaning & Sanitation	Cleaning products, pest control and commercial or household cleaning services	Grocery & Convenience Stores	Supermarket food, groceries, convenience items and meal kits

Description of industries continued

Industry	What spending in this category typically represents	Industry	What spending in this category typically represents
Hairdressing	Haircuts, styling, grooming and related personal services	Pharmacies & Cosmetics	Prescription medicines, health products and cosmetics
Hardware & Construction Materials	Building materials, tools and construction supplies	Photo Studios & Services	Photography services, printing and image production
Health & Beauty Services	Personal care, beauty treatments, spas and wellness services	Public Transport	Passenger transport services such as buses, ferries and rail
Hobby, Toy & Game Stores	Toys, games, hobbies and recreational retail purchases	Real Estate & Rentals	Property management, rentals and real estate-related payments
Industrial Supplies	Industrial, safety and trade supplies used by businesses	Secondhand Stores	Used goods, resale and op-shop purchases
Insurance & Underwriting	Insurance premiums and related protection products	Shoe Stores	Footwear retail for adults and children
Jewellery Stores	Jewellery, watches and precious metal retail purchases	Software & Digital Apps	Software subscriptions, digital services and online applications
Laundry & Carpet Services	Laundromats, dry-cleaning and carpet or textile cleaning services	Specialist Trades	Trade services such as plumbing, electrical and building trades
Live Theatre & Ticket Agencies	Tickets and payments for live performances, events and entertainment	Sports & Outdoor Goods	Sporting equipment, outdoor gear and adventure retail
Marine Service & Supplies	Boating equipment, marine servicing and nautical supplies	Sports Clubs	Memberships, fees and spending at sporting clubs
Medical Services & Supplies	Medical care, diagnostics, equipment and health-related products	Storage	Self-storage, warehousing and storage services
Metal Service Centres	Metal fabrication, processing and supply services	Suit & Costume Hire	Hire of formal wear, costumes and special-occasion clothing
Misc Apparel & Accessories	Apparel and fashion accessories not captured in core clothing categories	Swimming Pools & Spas	Pool, spa access, supplies and aquatic services
Misc Business Services	Business-to-business services and operational support activities	Tailors & Seamstresses	Clothing alterations, tailoring and garment repair
Misc Repair Shops & Services	Repair and maintenance services not classified elsewhere	Taxis & Limousines	Taxi, rideshare and private transport services
Miscellaneous Goods	Specialised or mixed retail goods that do not fit standard categories	Telecommunication & Internet	Mobile, broadband, internet and communication services
Miscellaneous Publishing	Printing, publishing, signage and media production services	Television, Movies & Video Games	Streaming services, TV content and video gaming
Motor Homes Hire & Sale	Sales and rental of motorhomes, caravans and recreational vehicles	Tour & Travel Agencies	Travel booking, tour packages and travel agency services
Motorcycle Shops	Motorcycles, parts, accessories and servicing	Tourist & Recreation Activities	Visitor attractions, experiences and recreational activities
Movies	Cinema tickets and film exhibition	Towing Services	Vehicle towing, recovery and roadside assistance
Music & Instruments	Musical instruments, recordings and music retail	Vape & Cigar Stores	Vape products, tobacco alternatives and smoking accessories
Parking (Excl Airports)	Paid parking facilities and parking services outside airports	Vehicle Rentals	Short-term rental of cars, vans and commercial vehicles
Personal & Household Services	Household, lifestyle and personal services not classified elsewhere	Veterinary Services	Animal healthcare and veterinary services
Pet Stores	Pet food, supplies and animal care products		

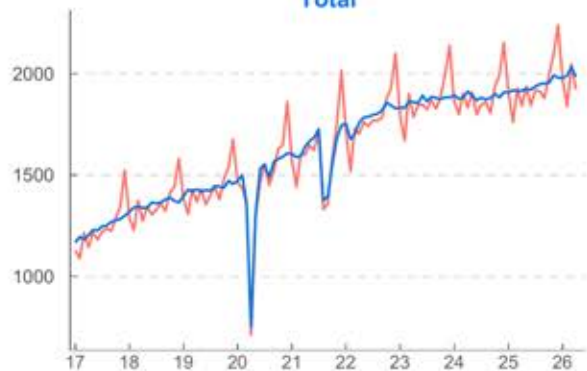
Levels: raw and seasonally adjusted

The following slides show the levels data in both raw and seasonally adjusted terms: first the overall groups, and then all industries in alphabetical order.

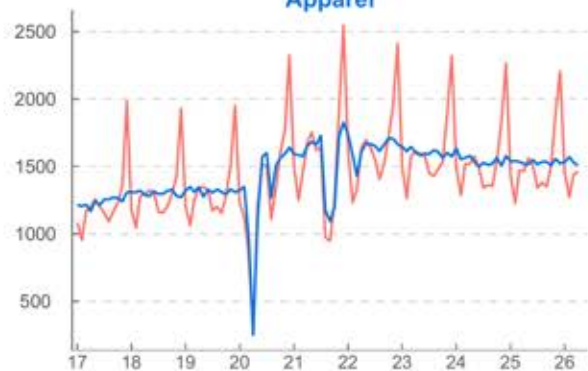
For a description of what is in each industry, see slides 21-22.

Industry group totals

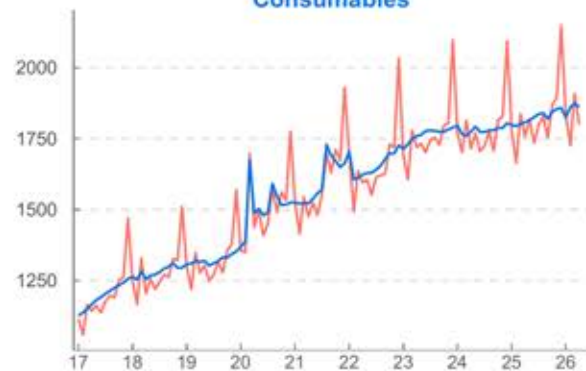
Total



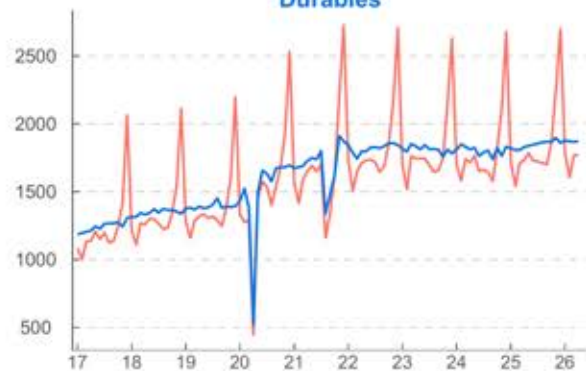
Apparel



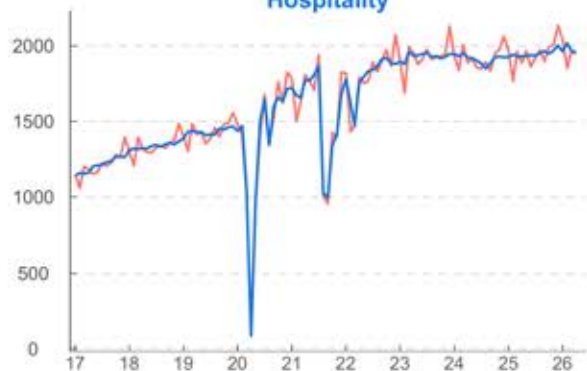
Consumables



Durables



Hospitality



Housing Durables



Motor Vehicles & Fuel



Non-retail Services



Non-retail Trades & Goods



Services

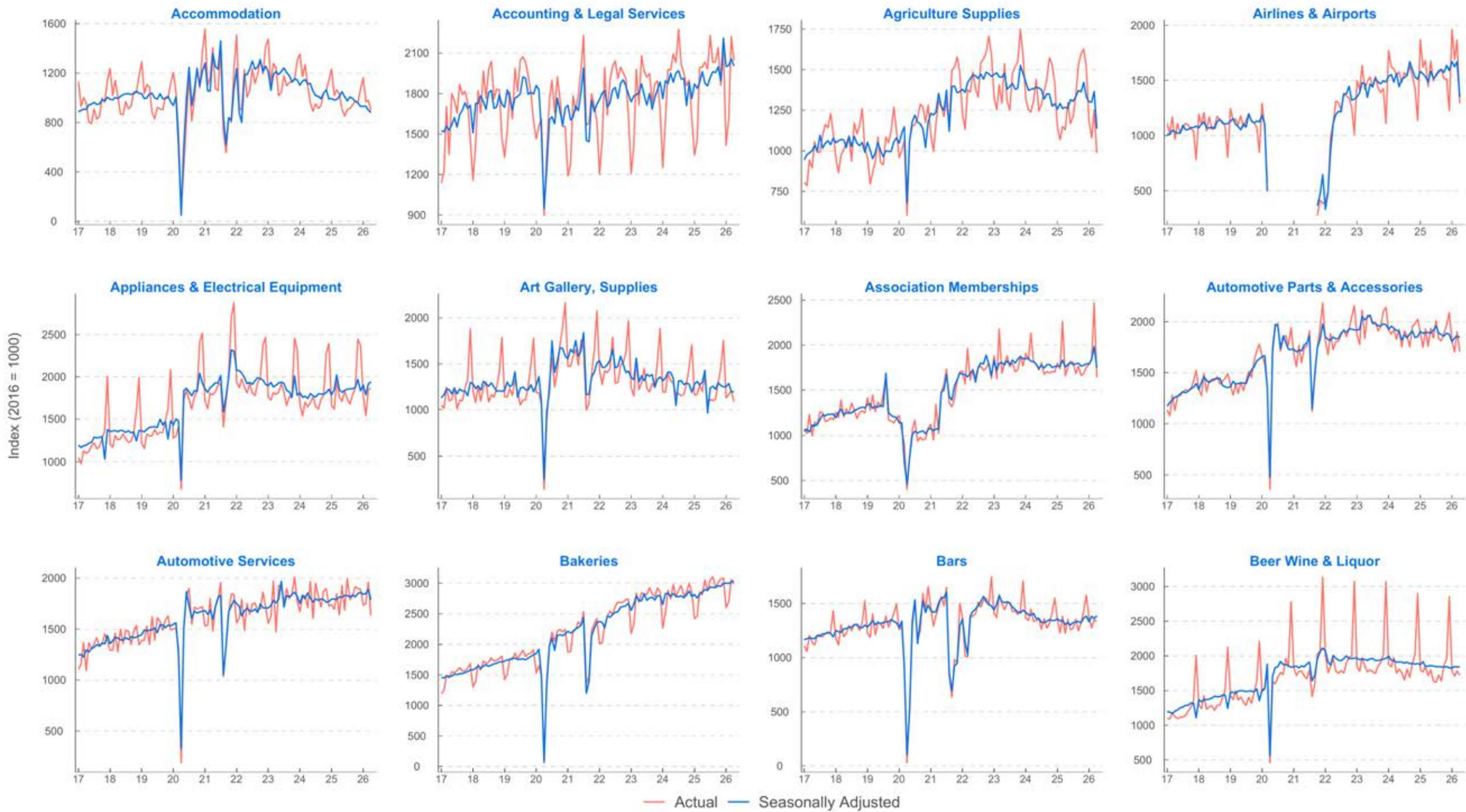


Tourism & Recreation

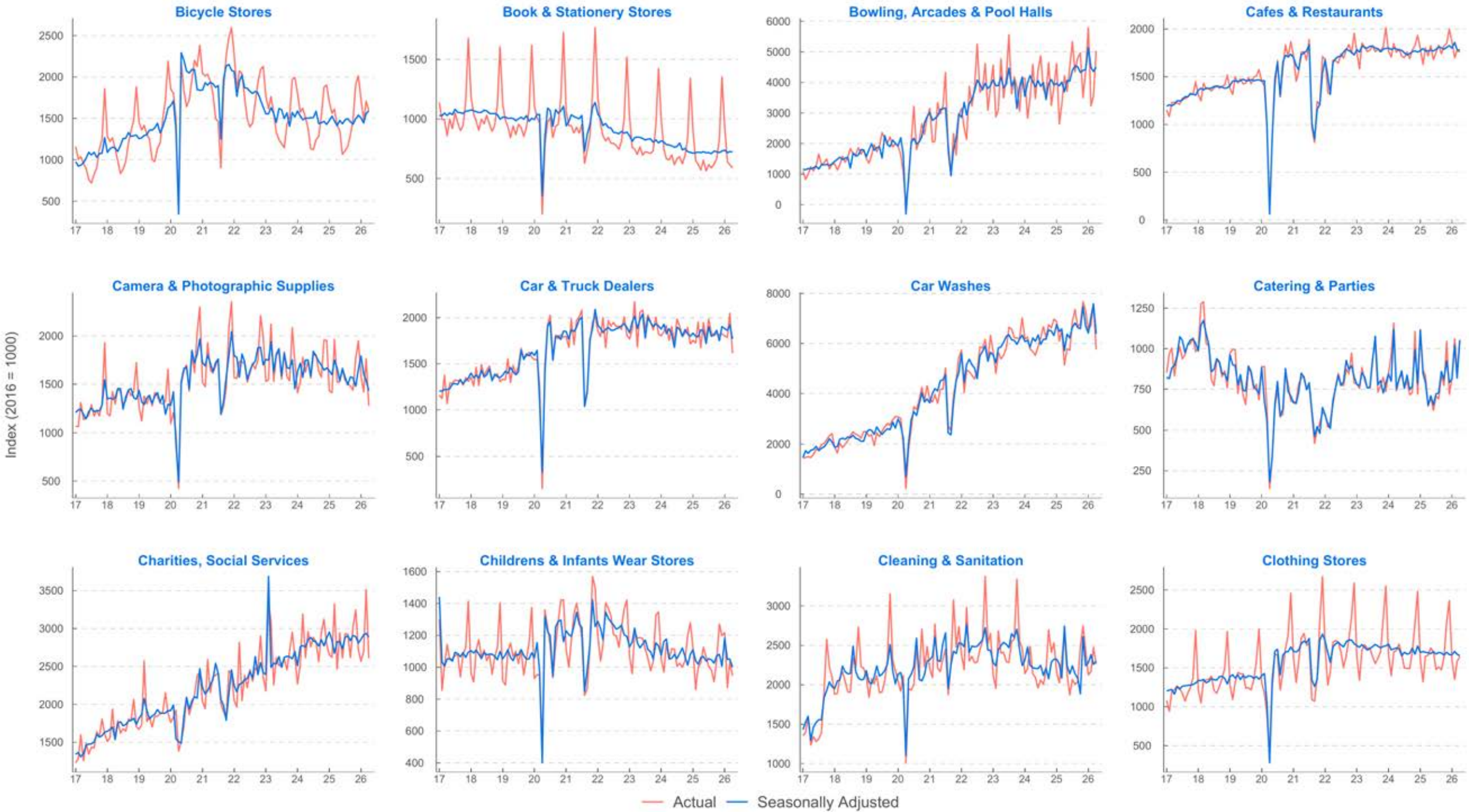


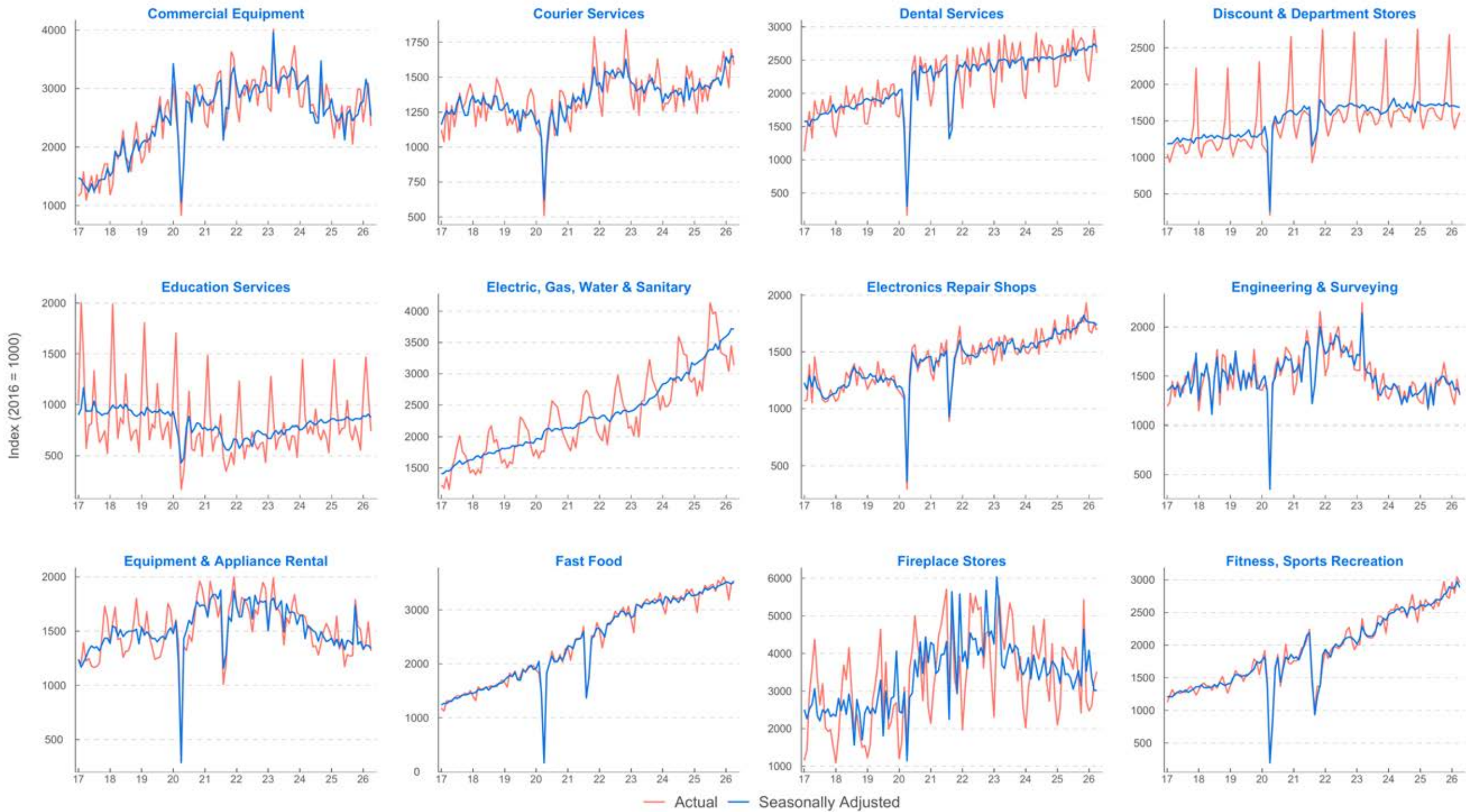
Index (2016 = 1000)

— Actual — Seasonally Adjusted

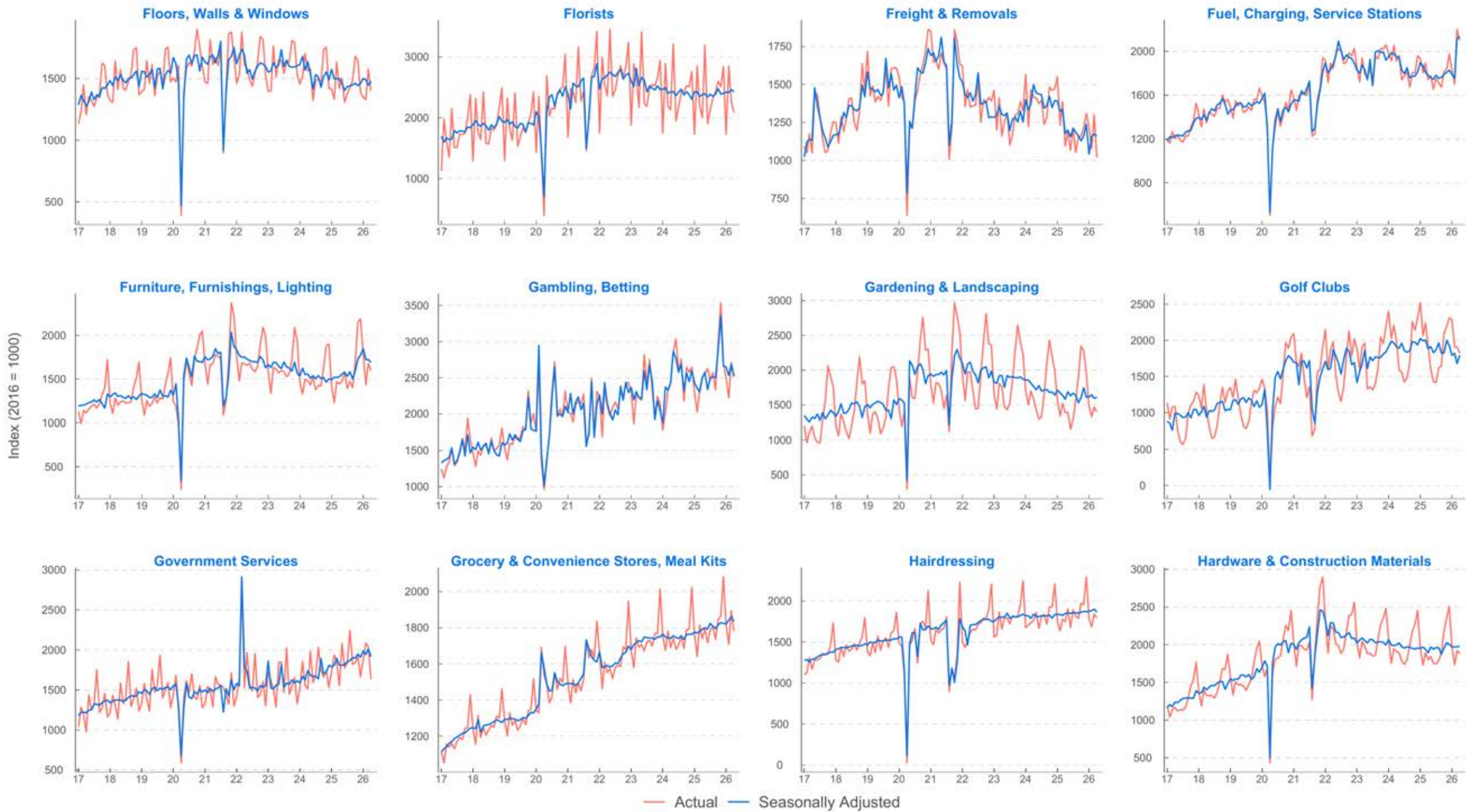


— Actual — Seasonally Adjusted

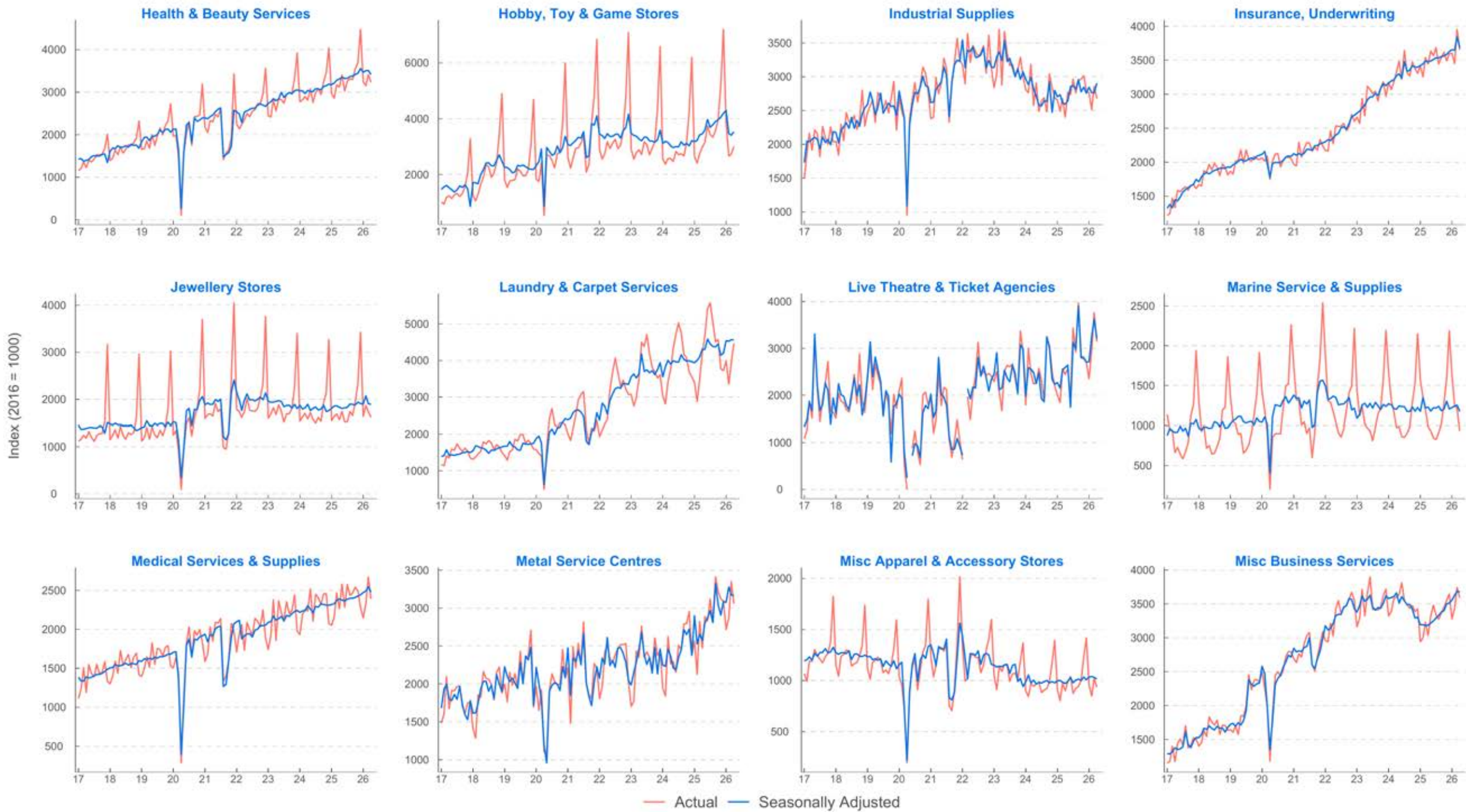




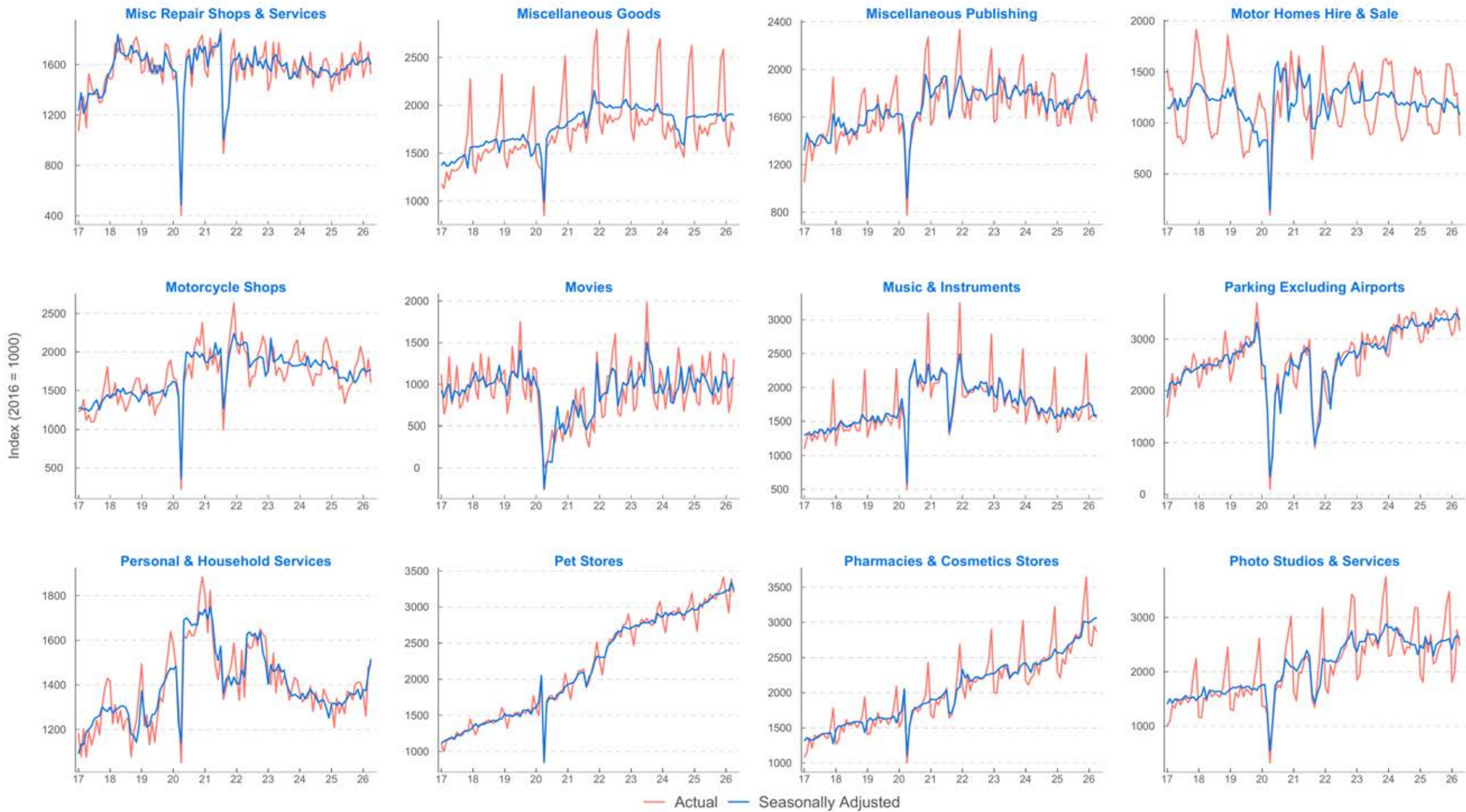
— Actual — Seasonally Adjusted



— Actual — Seasonally Adjusted



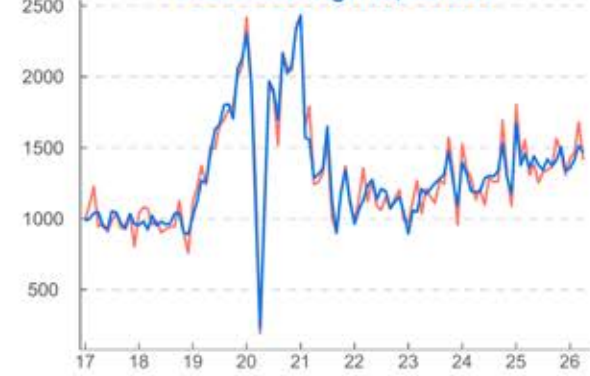
— Actual — Seasonally Adjusted



Public Transport



Real Estate Agents, Rentals



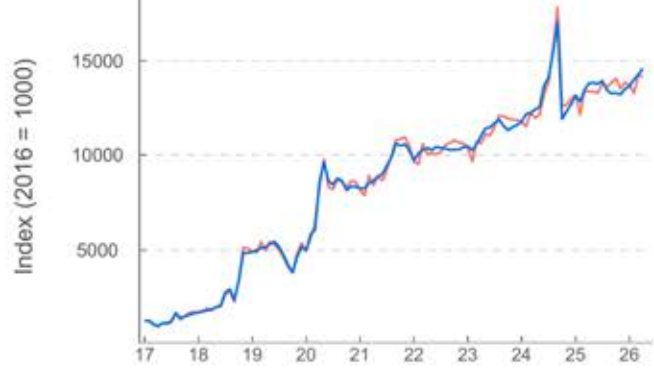
Secondhand Stores



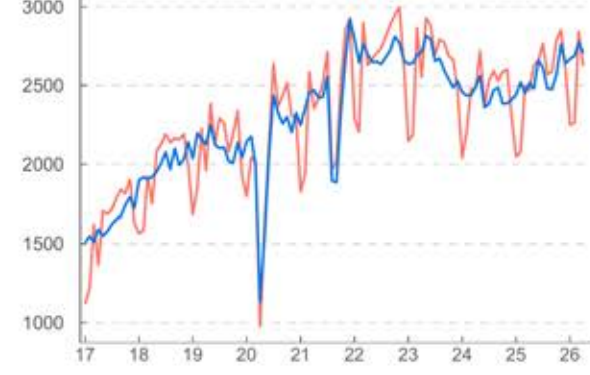
Shoe Stores



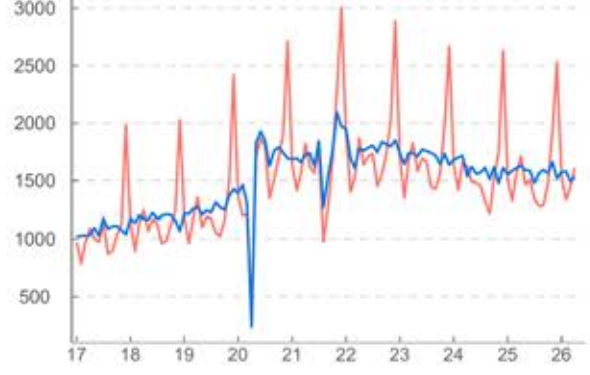
Software & Digital Apps



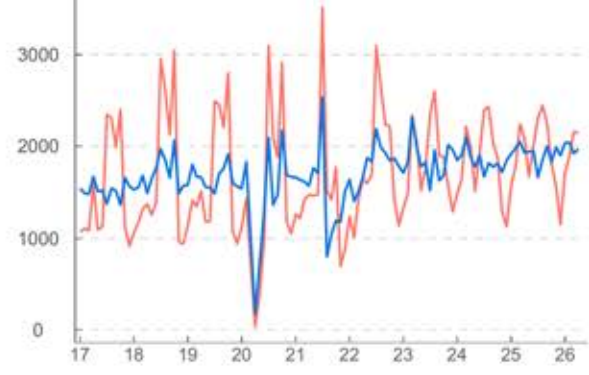
Specialist Trades



Sports & Outdoor Goods Stores



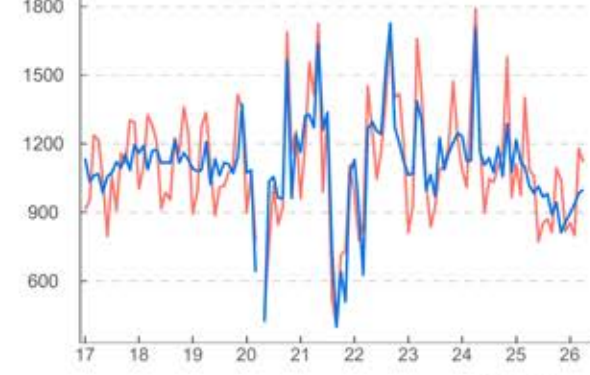
Sports Clubs



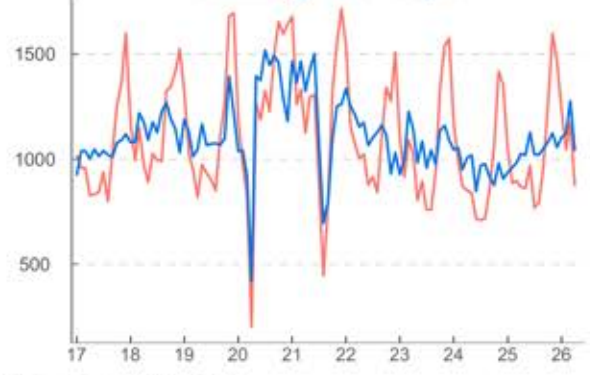
Storage



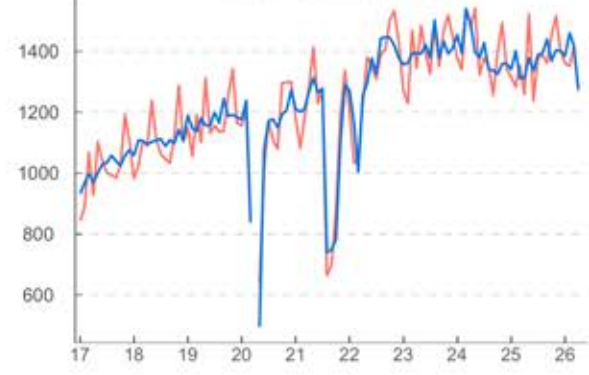
Suit & Costume Hire



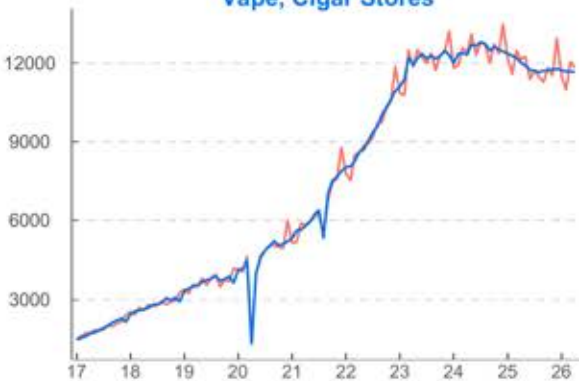
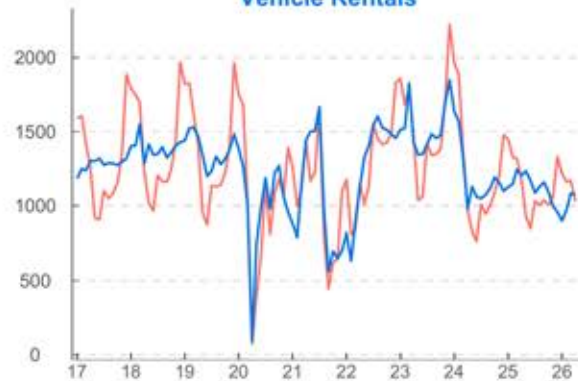
Swimming Pools & Spas



Tailors Seamstresses



— Actual — Seasonally Adjusted

Taxis & Limousines**Telecommunication & Internet Services****Television, Movies & Video Games****Tour & Travel Agencies****Tourist & Recreation Activities****Towing Services****Vape, Cigar Stores****Vehicle Rentals****Veterinary Services**

— Actual — Seasonally Adjusted

Annual % change

The following slides show the annual % change in both raw and smoothed (3-month moving average) terms – as before, first the overall groups, and then all industries in alphabetical order.

For a description of what is in each industry, see slides 21-22.

Industry group totals

Total



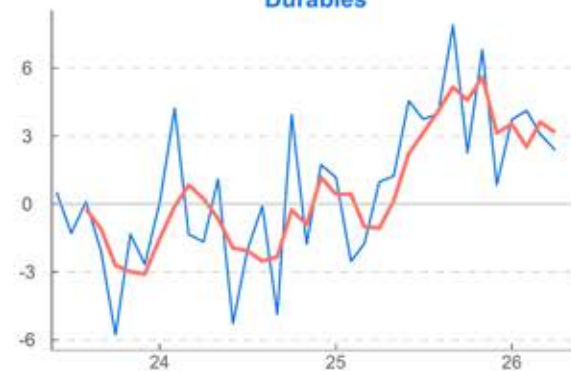
Apparel



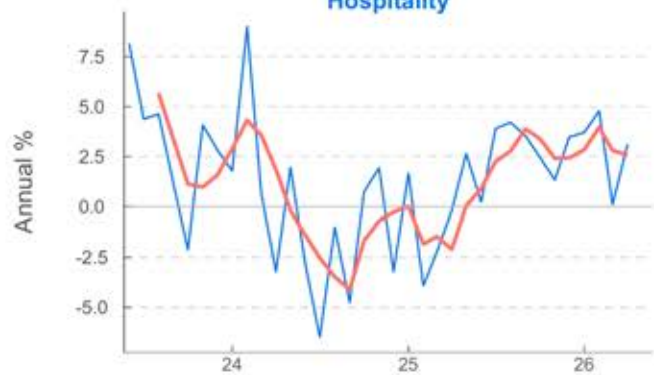
Consumables



Durables



Hospitality



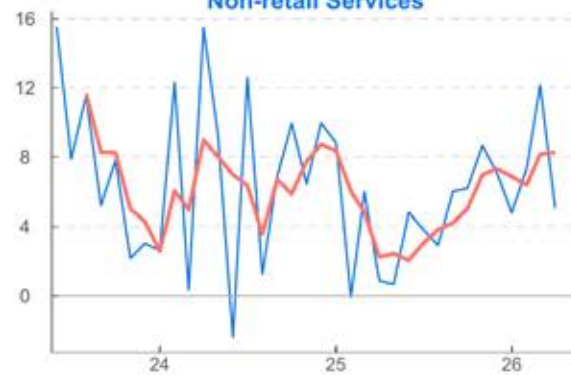
Housing Durables



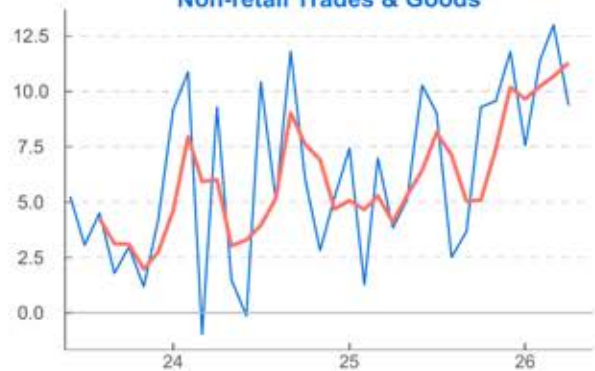
Motor Vehicles & Fuel



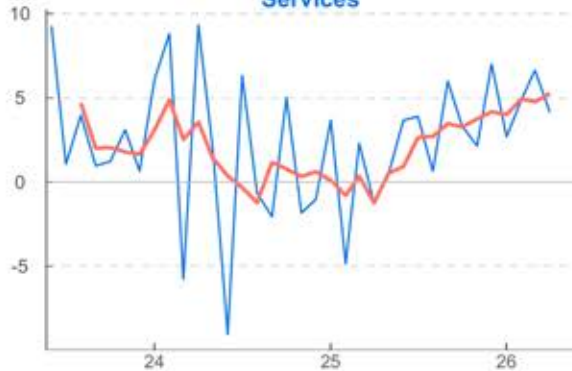
Non-retail Services



Non-retail Trades & Goods



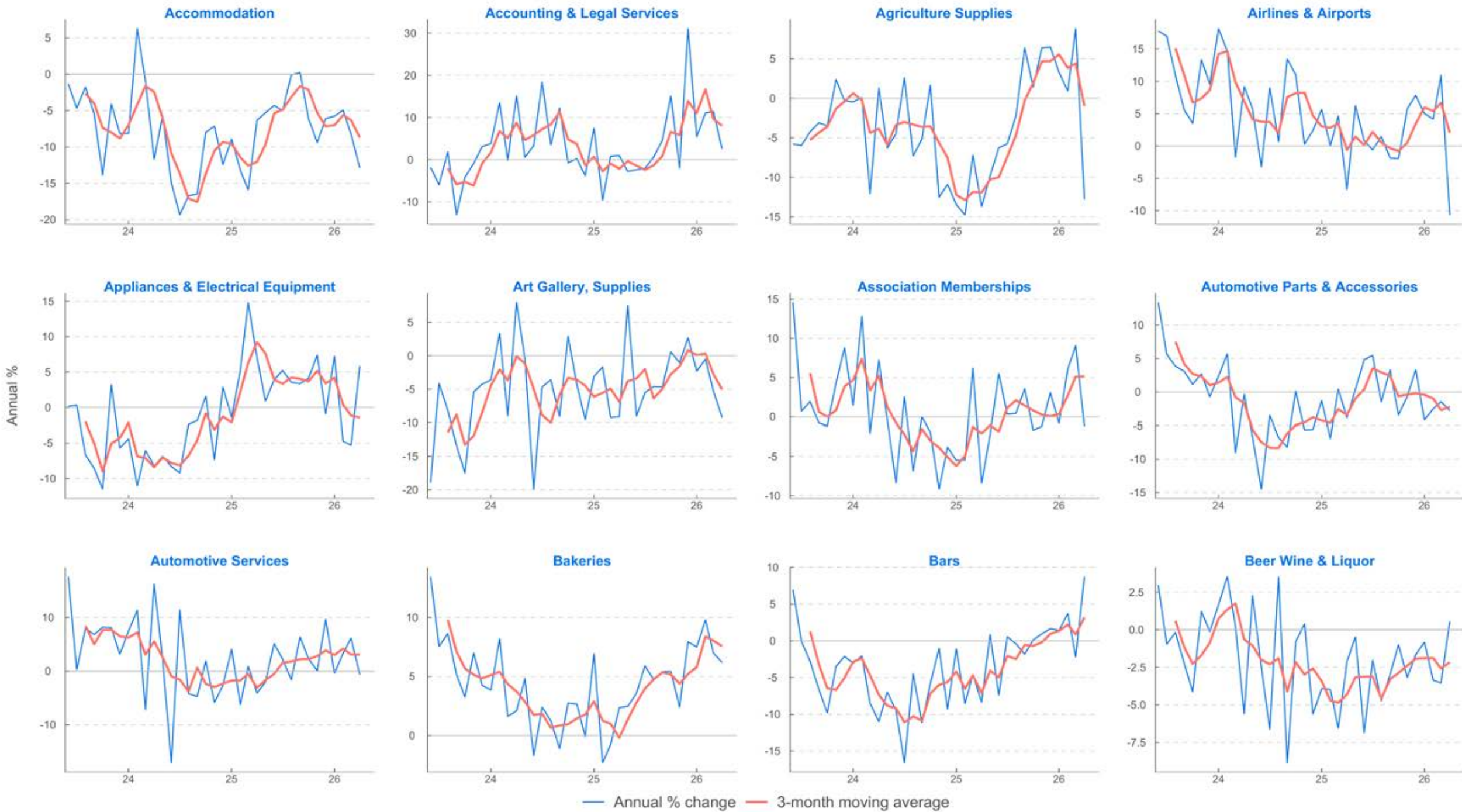
Services



Tourism & Recreation

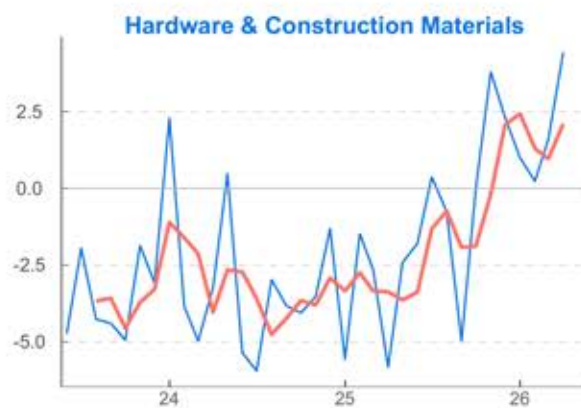
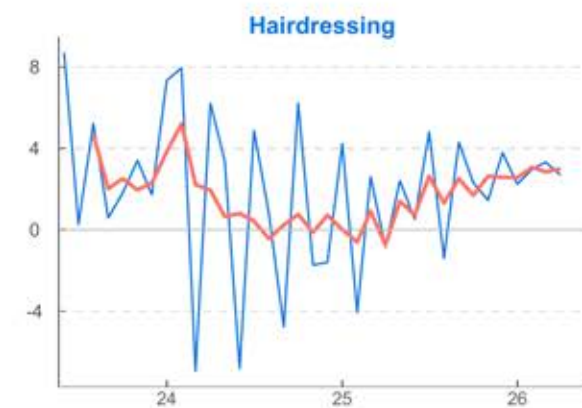
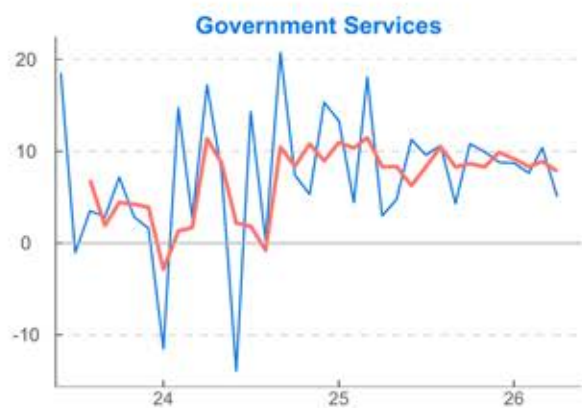
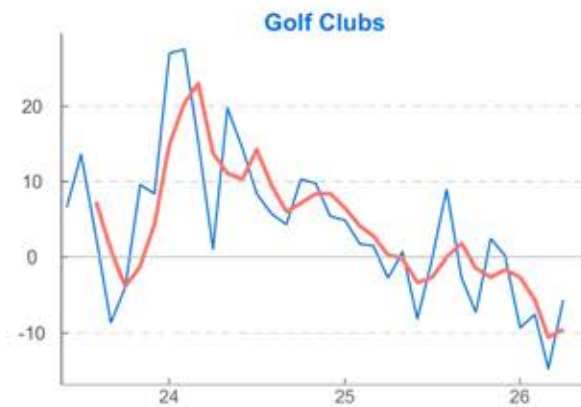
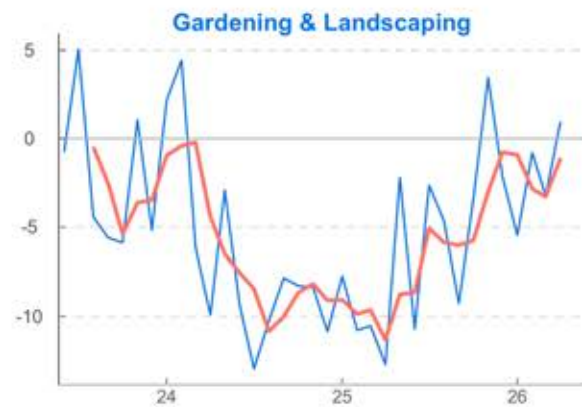
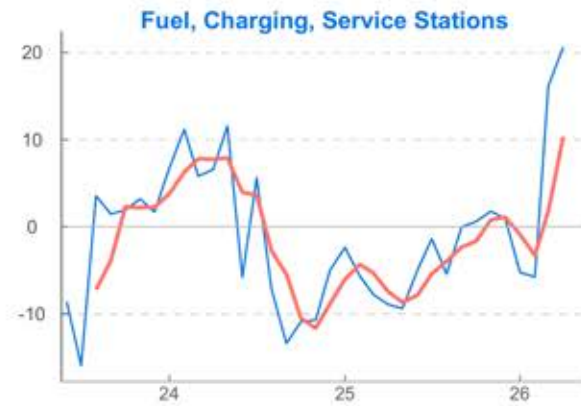
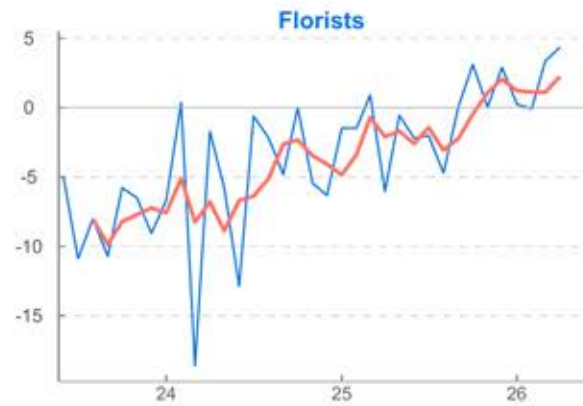
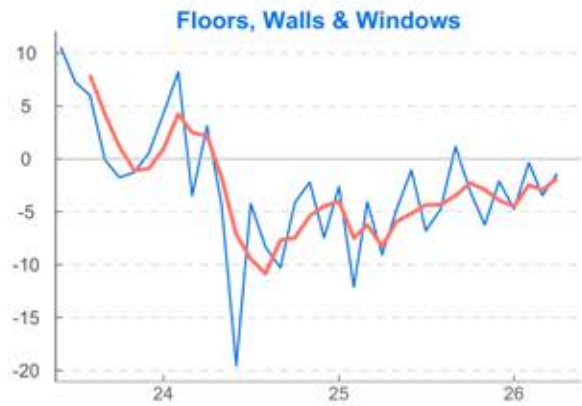


— Annual % change — 3-month moving average

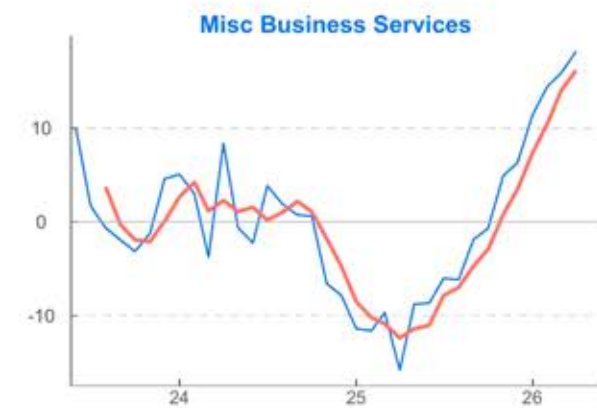
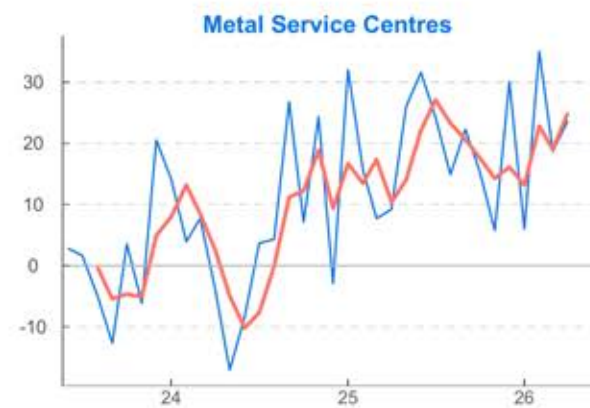
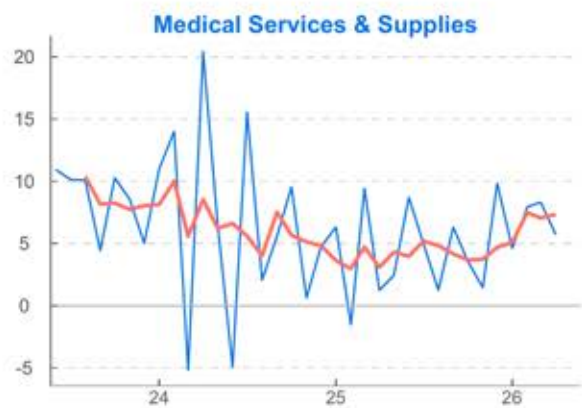
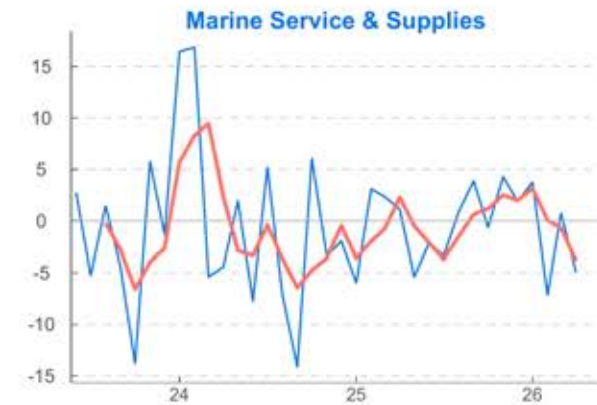
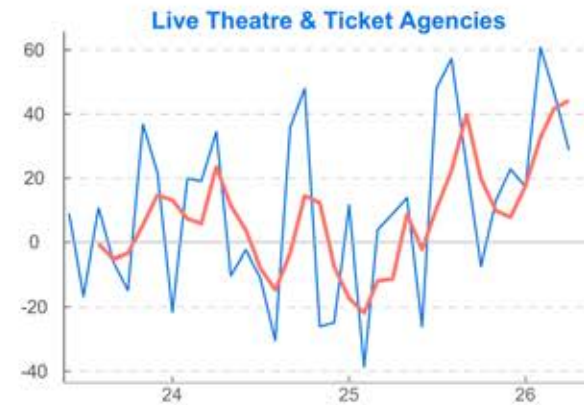
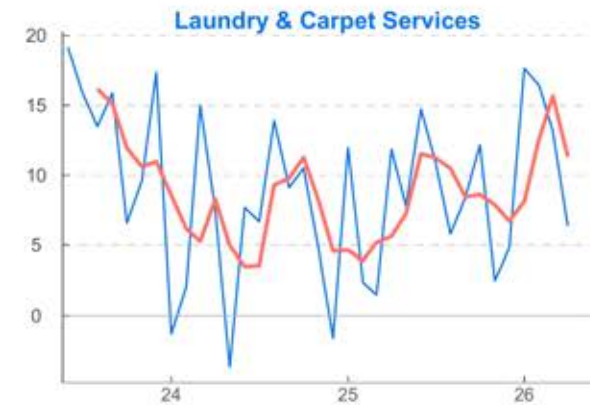
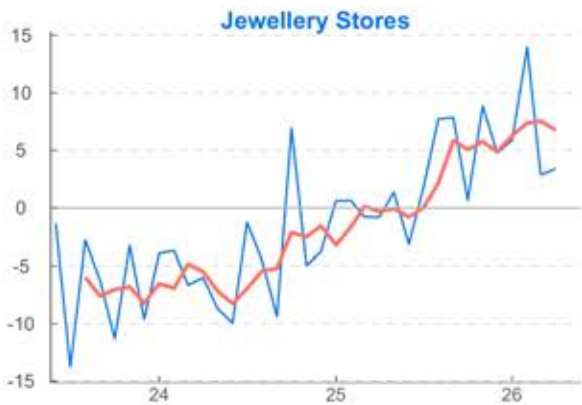
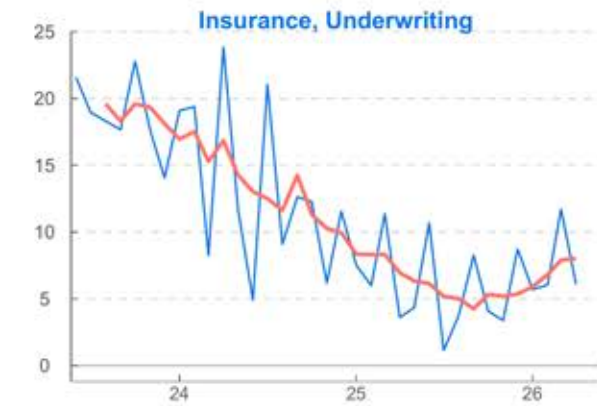
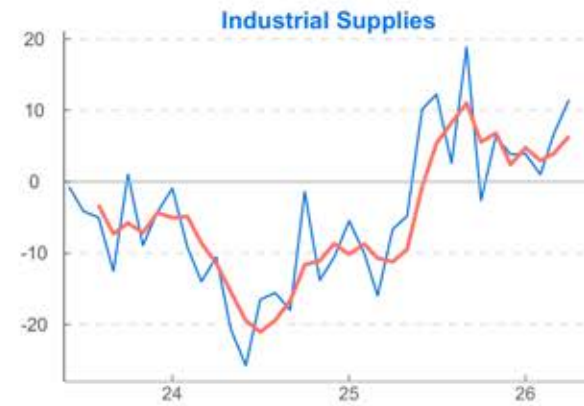
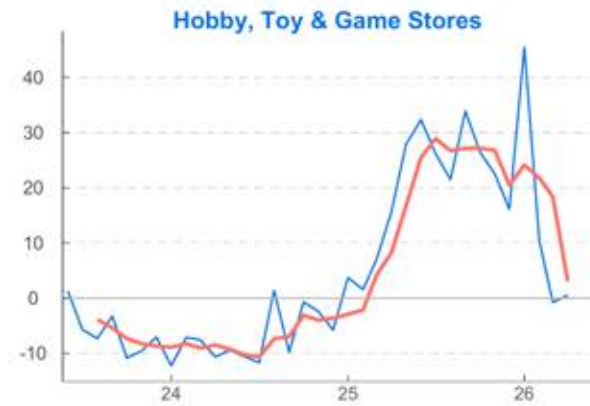
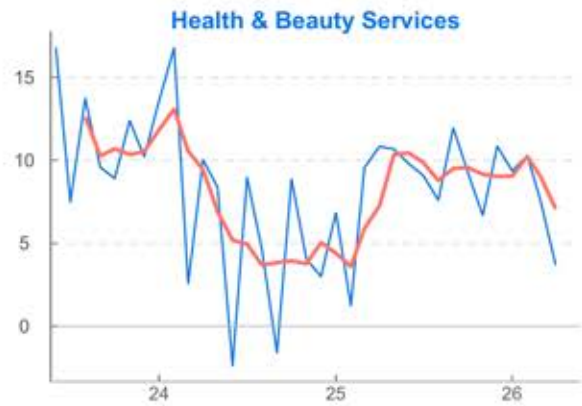




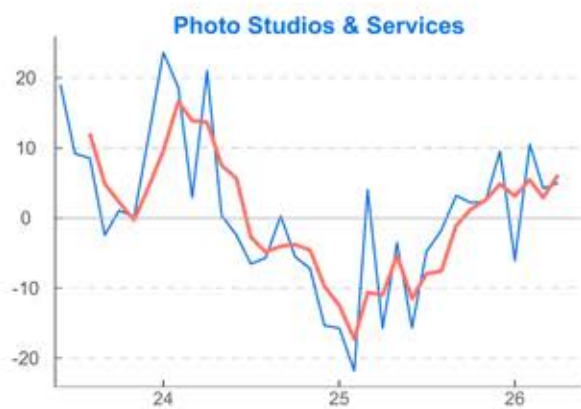
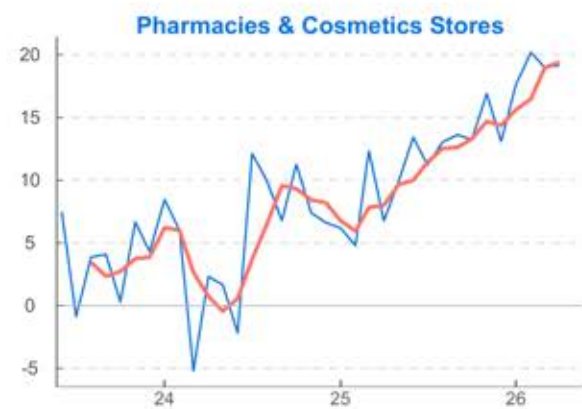
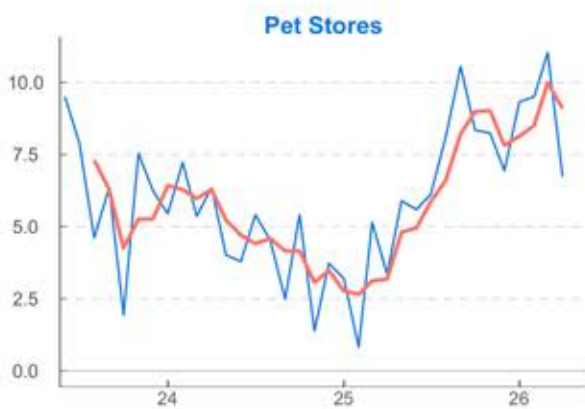
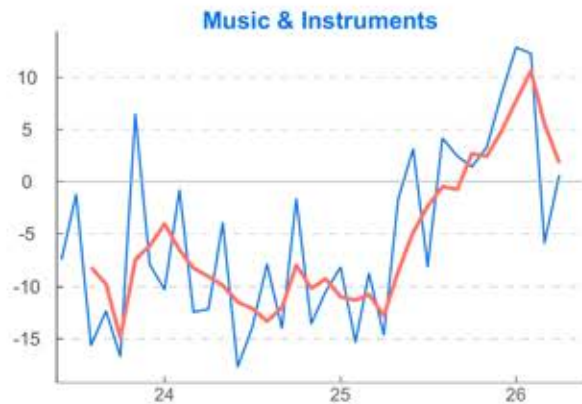
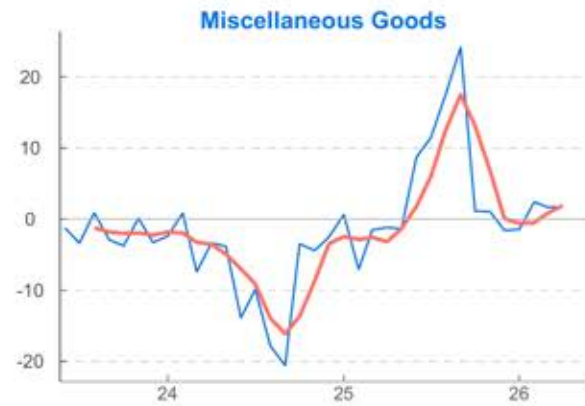
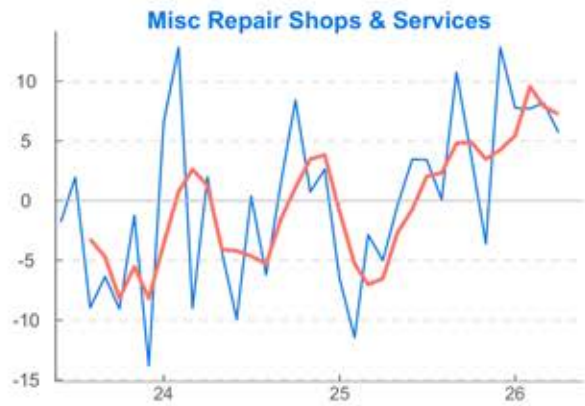




— Annual % change — 3-month moving average

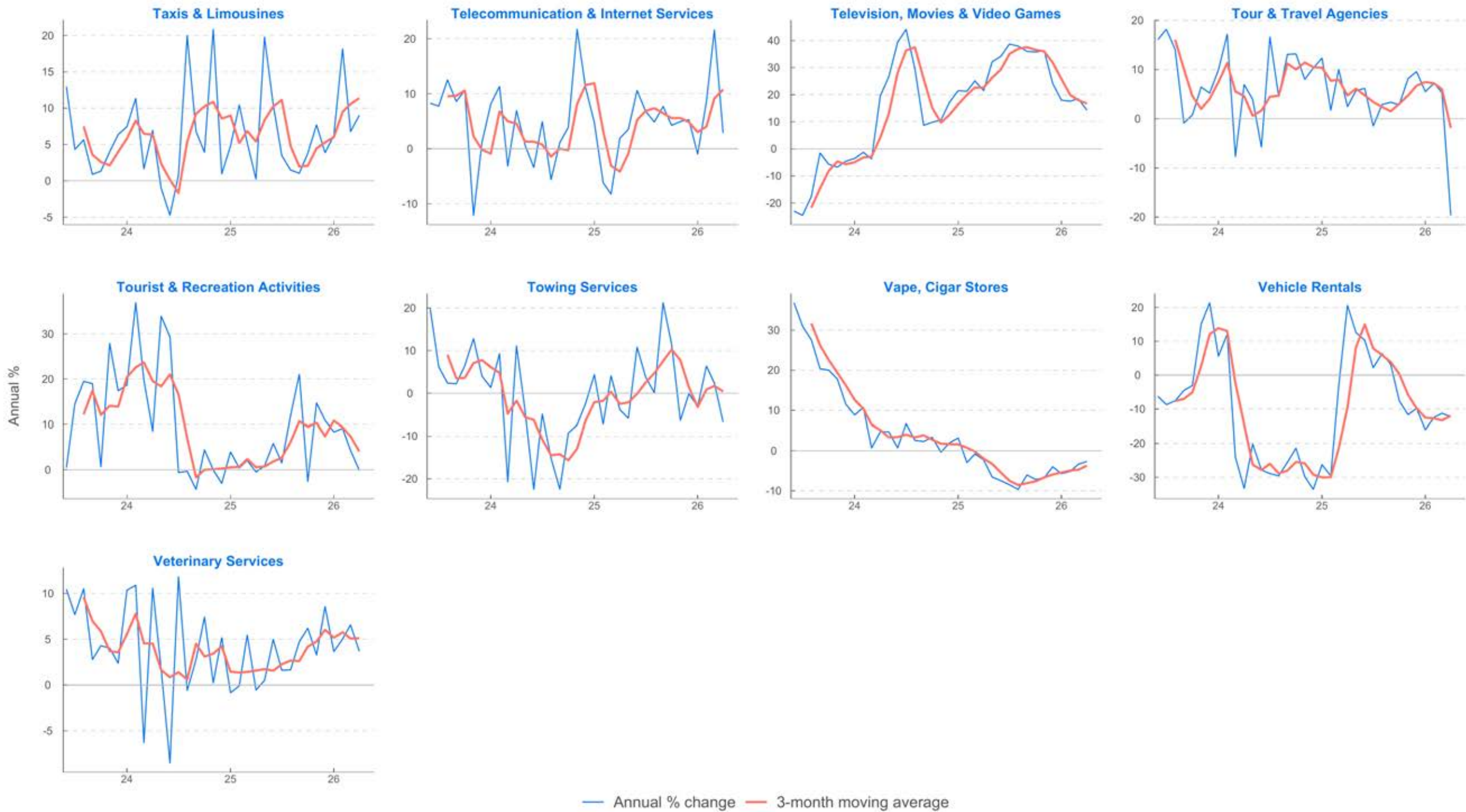


— Annual % change — 3-month moving average



— Annual % change — 3-month moving average





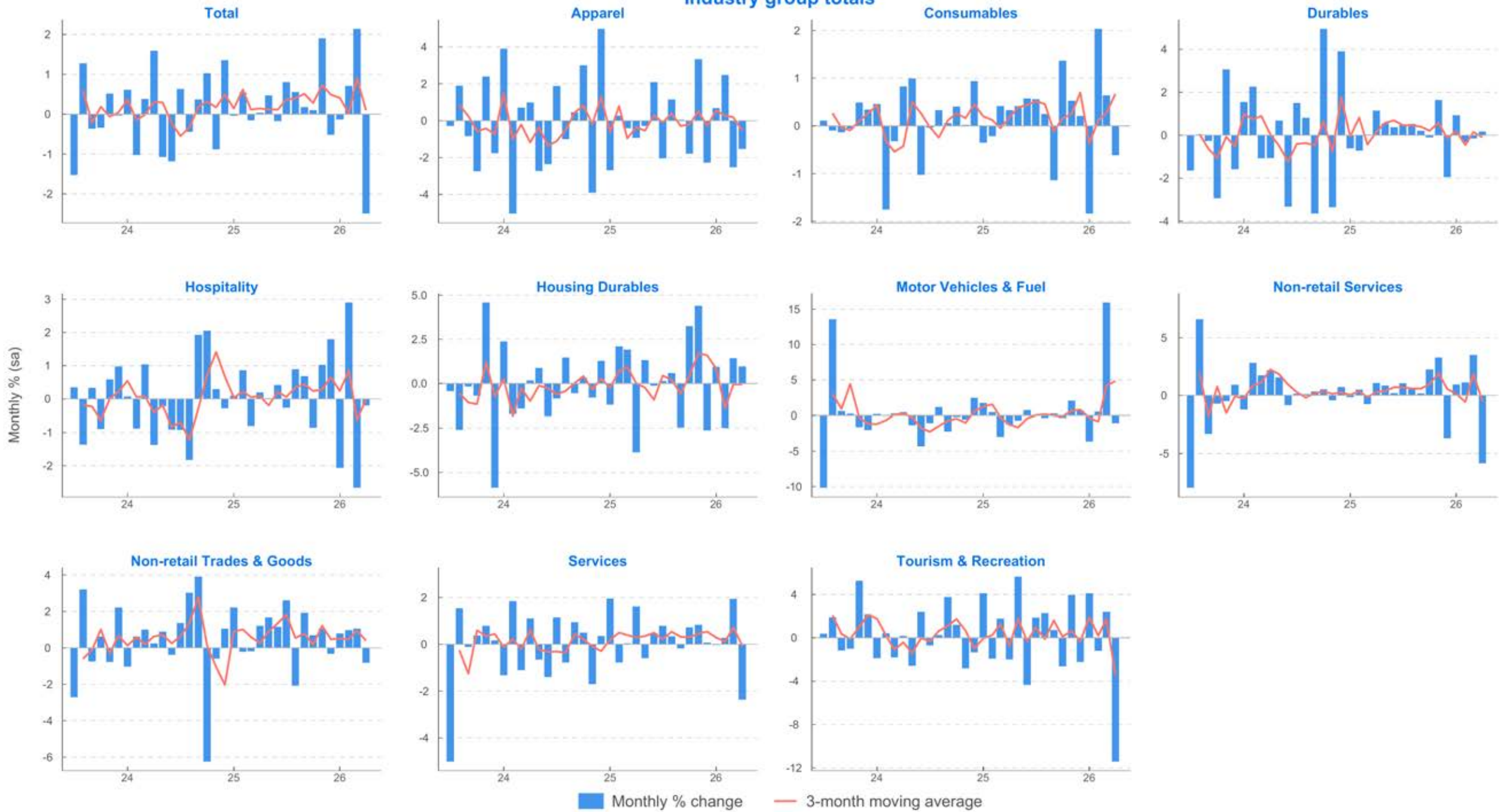
Monthly % change: raw and smoothed

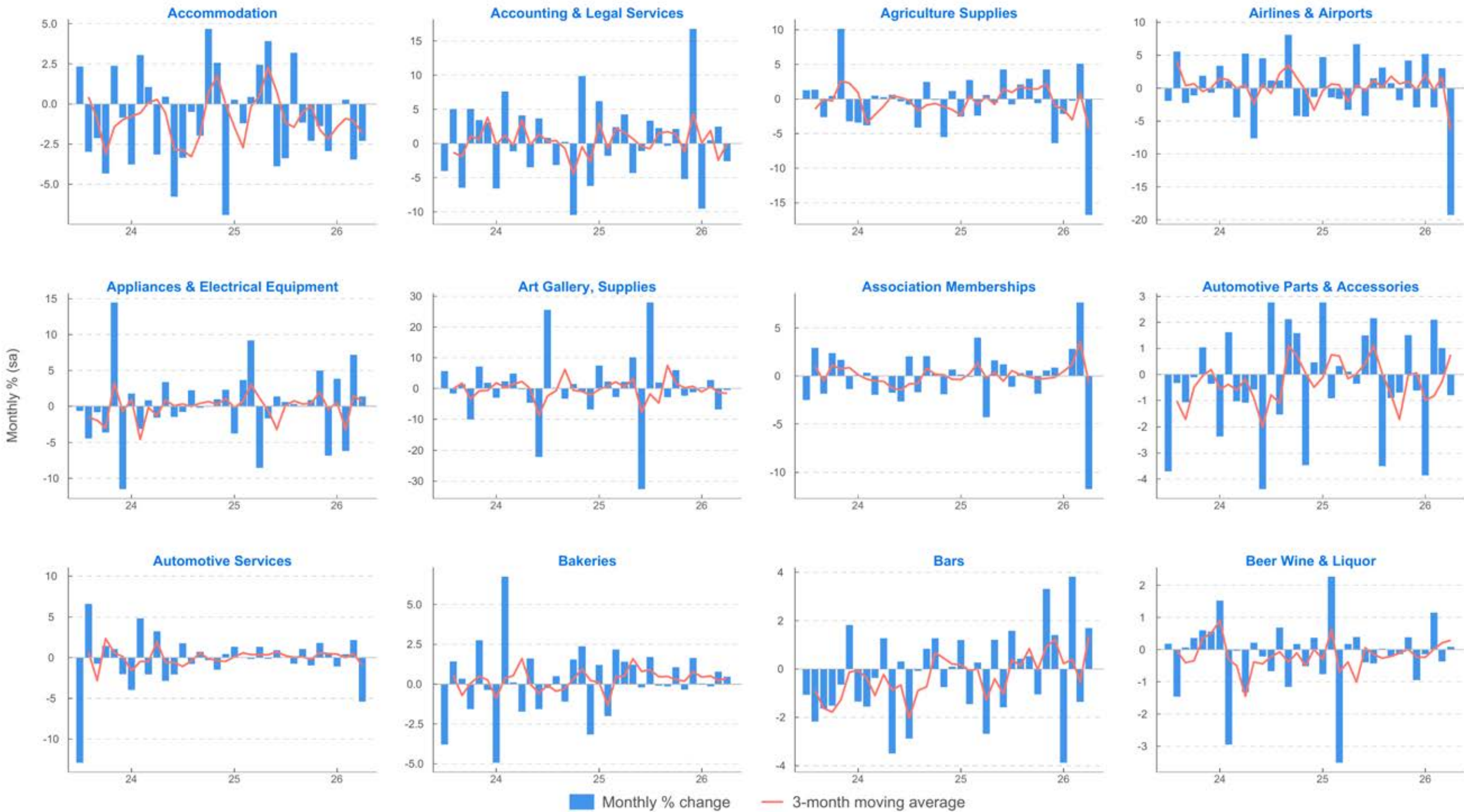
(3-month moving average)

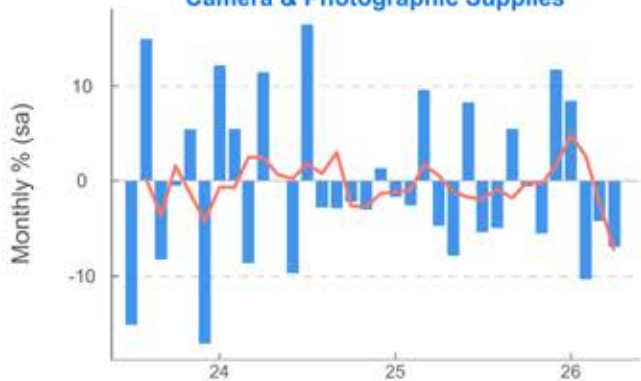
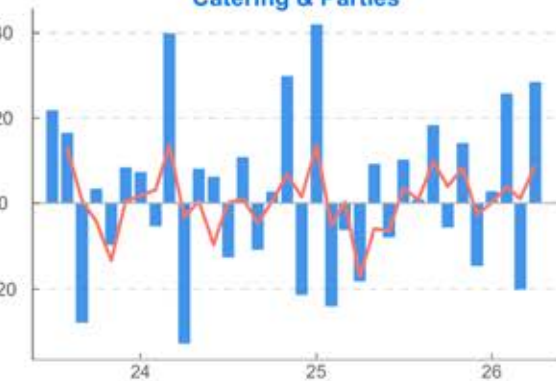
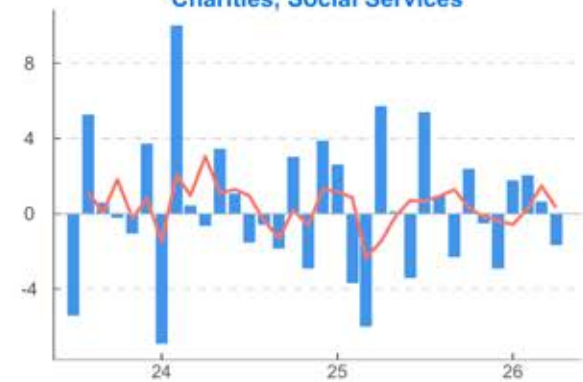
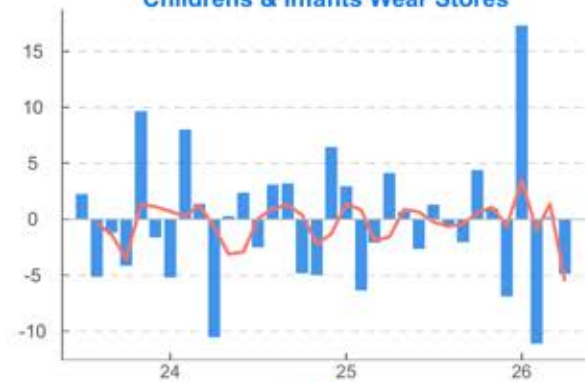
The following slides show the monthly % change, both raw (bars) and in smoothed (3-month moving average) terms (lines). All data in these charts are seasonally adjusted. As before, the first slide is the overall groups, and then all industries in alphabetical order.

For a description of what is in each industry, see slides 21-22.

Industry group totals

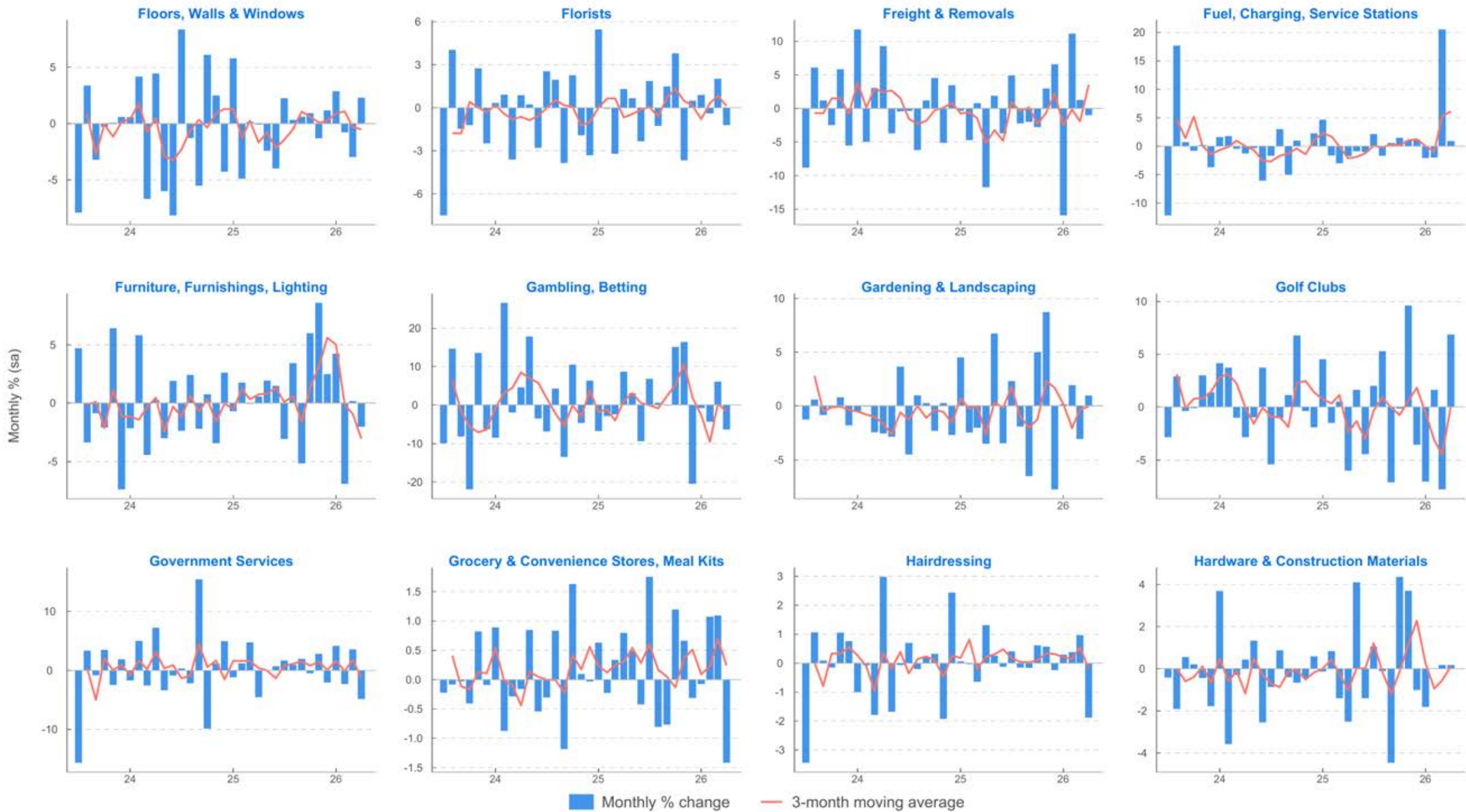


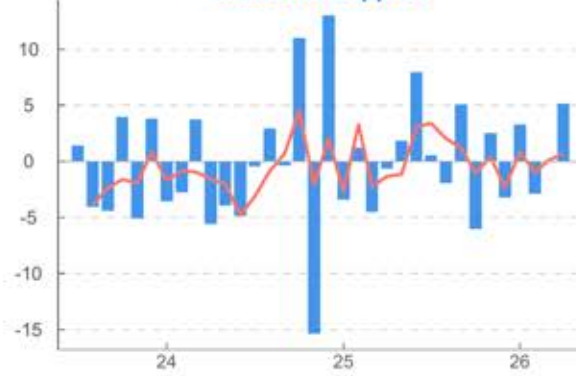
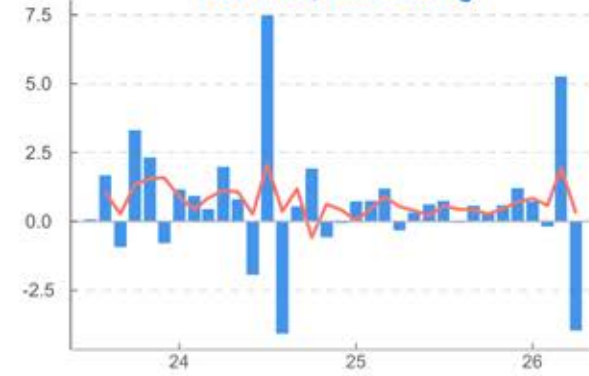
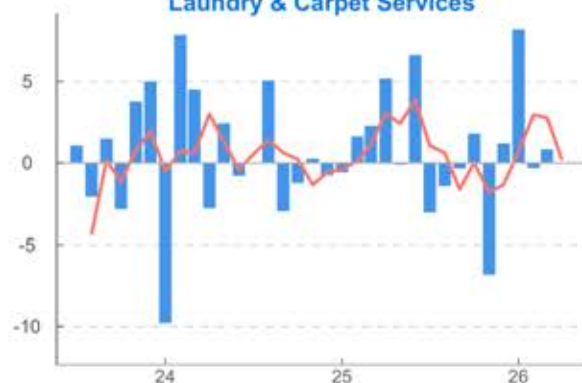
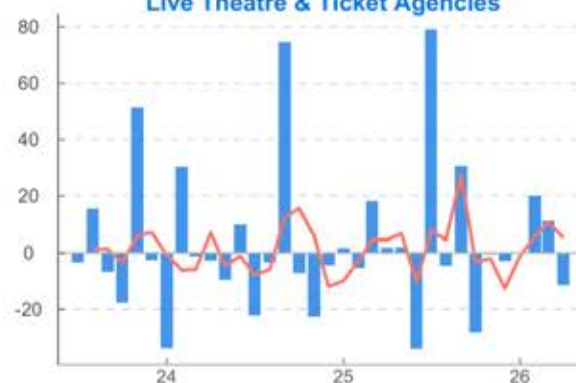
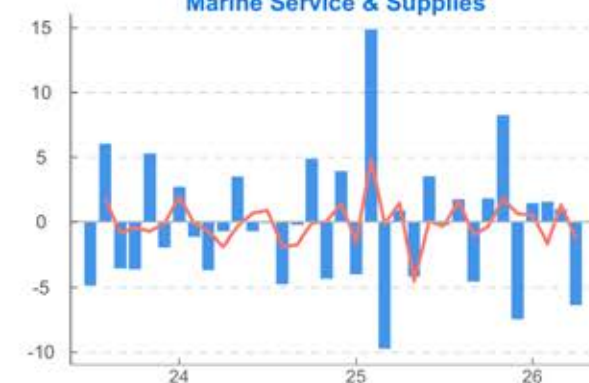
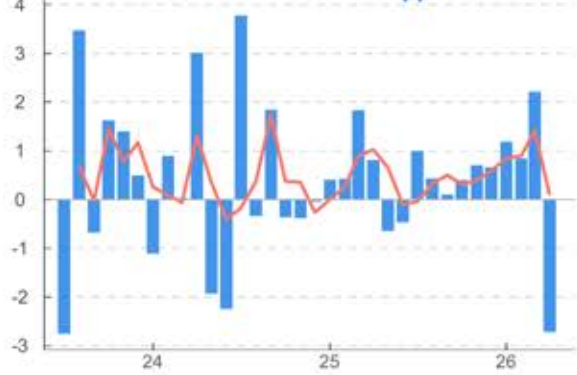
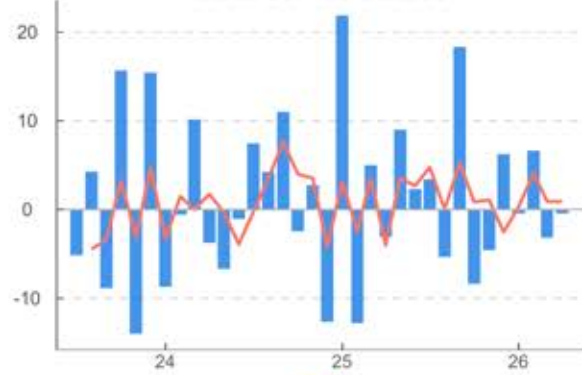
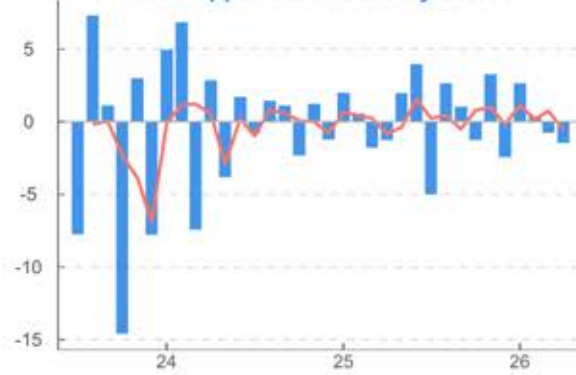
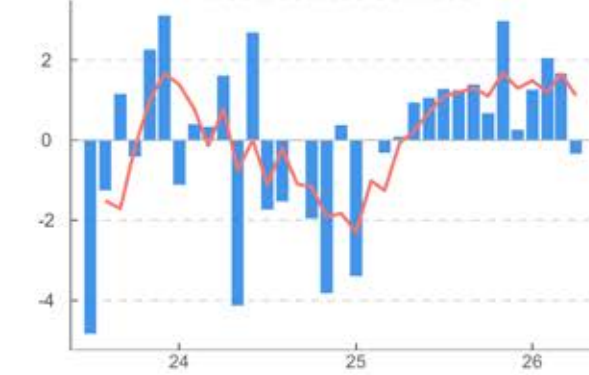


Bicycle Stores**Book & Stationery Stores****Bowling, Arcades & Pool Halls****Cafes & Restaurants****Camera & Photographic Supplies****Car & Truck Dealers****Car Washes****Catering & Parties****Charities, Social Services****Childrens & Infants Wear Stores****Cleaning & Sanitation****Clothing Stores**

■ Monthly % change

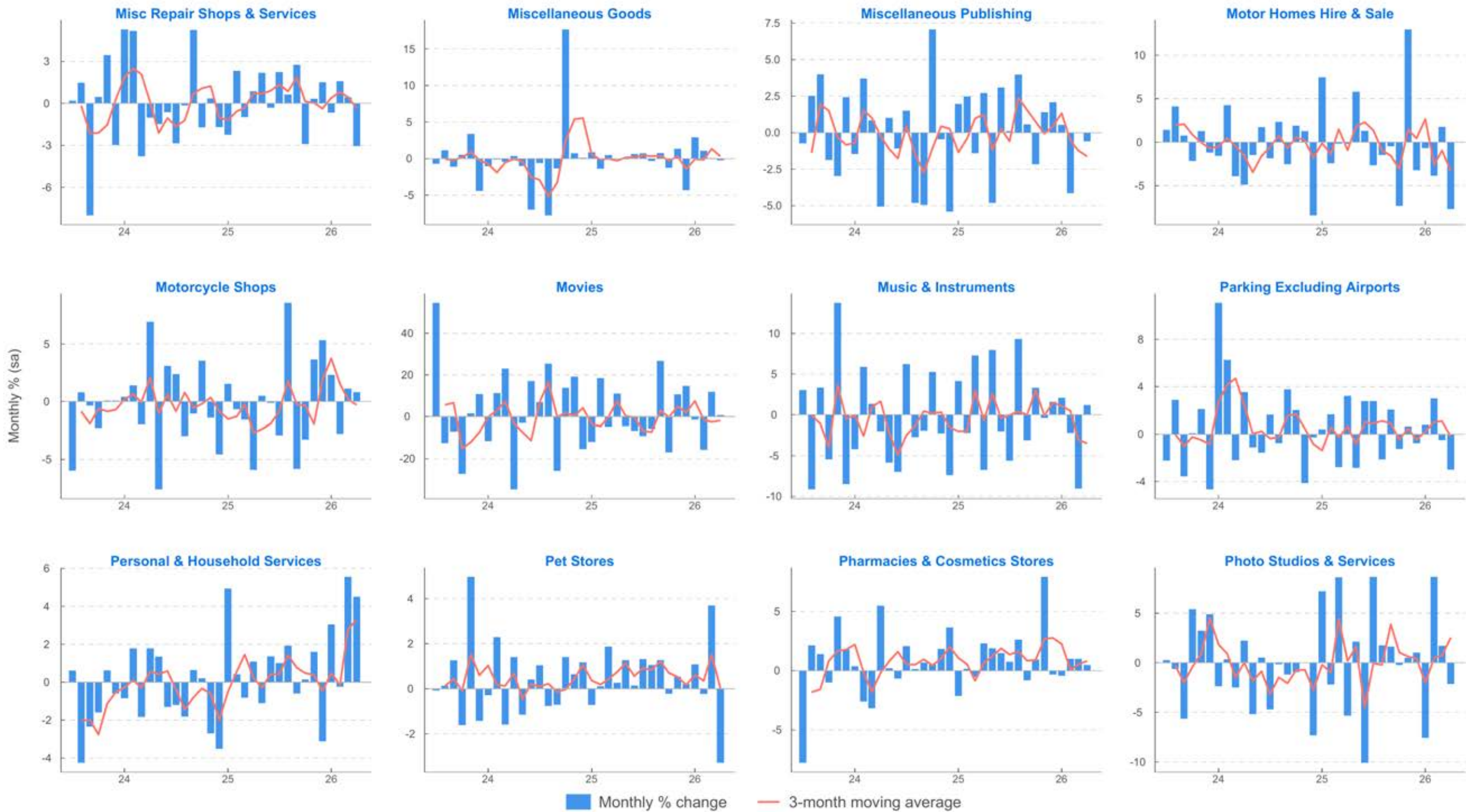
— 3-month moving average

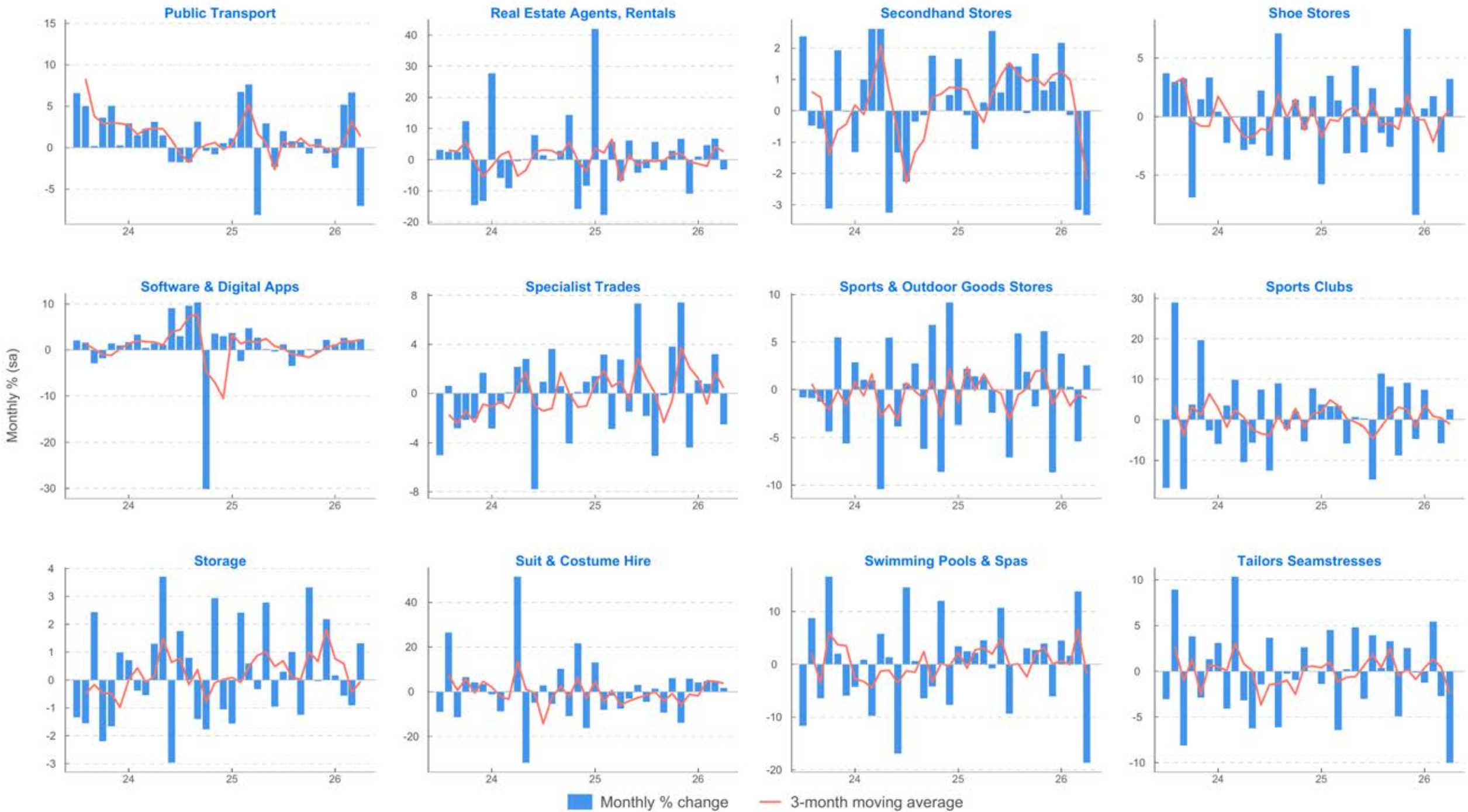


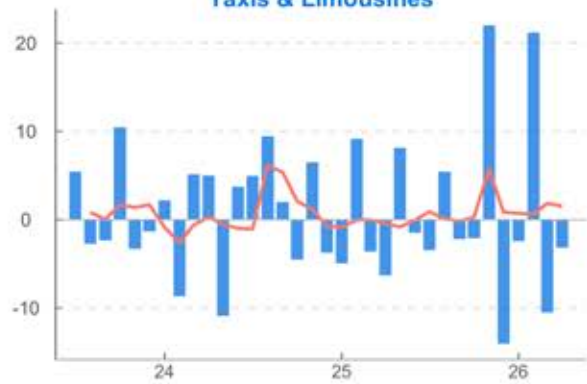
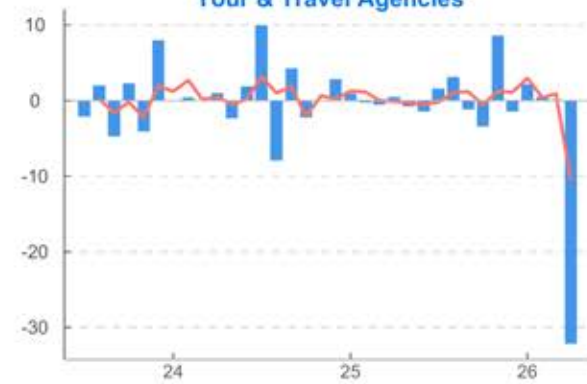
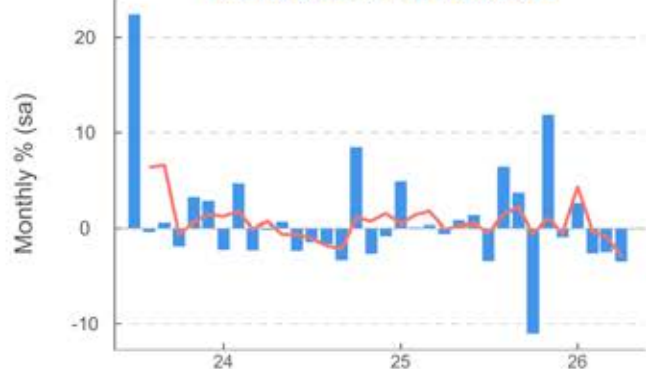
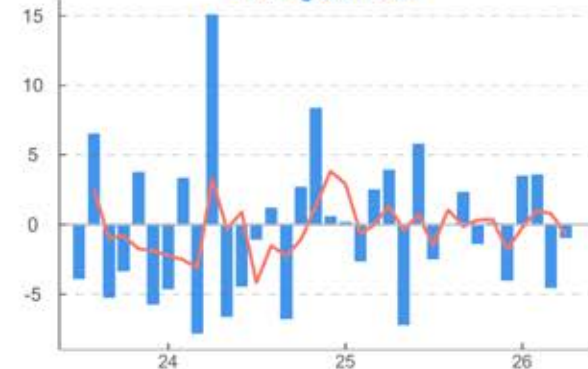
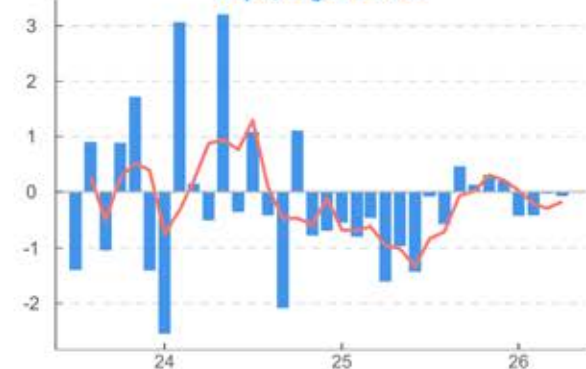
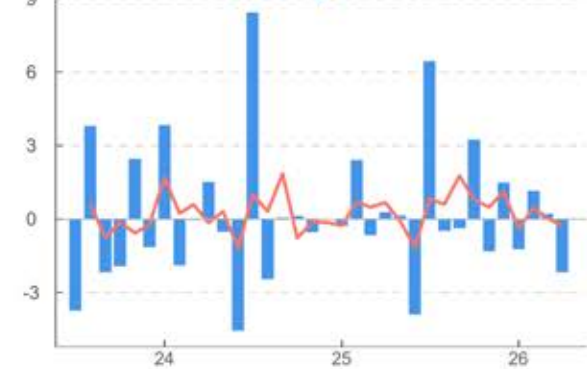
Health & Beauty Services**Hobby, Toy & Game Stores****Industrial Supplies****Insurance, Underwriting****Jewellery Stores****Laundry & Carpet Services****Live Theatre & Ticket Agencies****Marine Service & Supplies****Medical Services & Supplies****Metal Service Centres****Misc Apparel & Accessory Stores****Misc Business Services**

■ Monthly % change

— 3-month moving average





Taxis & Limousines**Telecommunication & Internet Services****Television, Movies & Video Games****Tour & Travel Agencies****Tourist & Recreation Activities****Towing Services****Vape, Cigar Stores****Vehicle Rentals****Veterinary Services**

■ Monthly % change
 — 3-month moving average

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Last updated: 18 June 2025

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