



ANZ NZ Card Spending Chartpack

Data for September 2026

ANZ Research

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6 October 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 card data was up 0.5% in September (seasonally adjusted), with annual growth up from 4.1% to 5.8%.
- Spending on necessities outdid the “fun stuff” but spending at bars and on fast food saw a decent lift, as did spending with airlines and at airports.
- A few interesting charts: bars are lifting (while liquor stores continue to slide), air travel is taking off, babies are not in fashion, and spending on parking suggests strengthening consumer activity.
- Full charts are in an appendix.



— Actual — Seasonally Adjusted

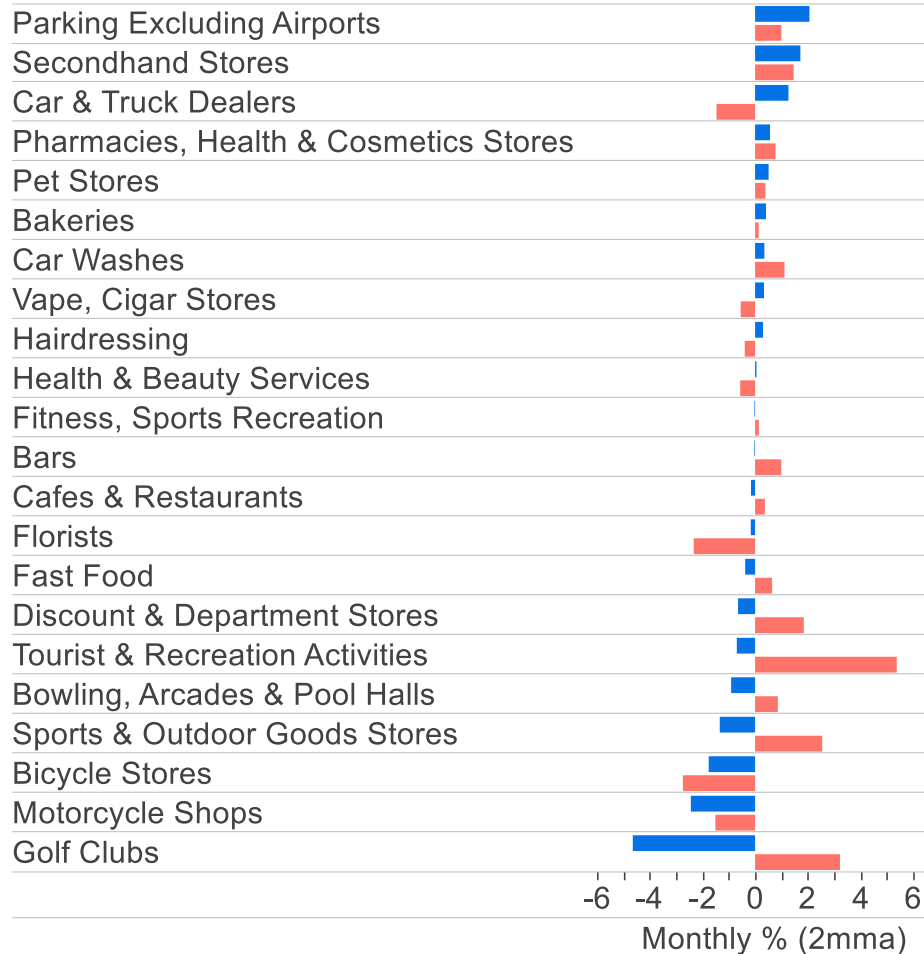
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Big picture: discretionary mixed, necessities up, housing-related soft, B2B up

Selected Discretionary



■ Latest ■ Previous

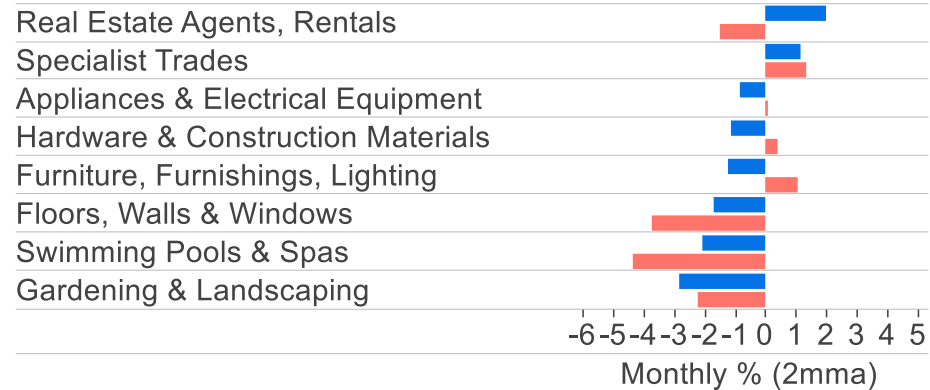
Source: ANZ Research

Note data is a 2-month average in these charts to reduce volatility (seasonally adjusted)

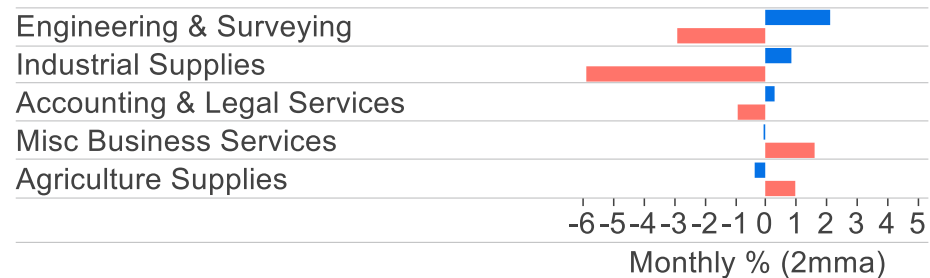
Selected Necessities



Selected Housing-related



Selected B2B



■ Latest ■ Previous month

Fuel spending

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



Source: ANZ Research

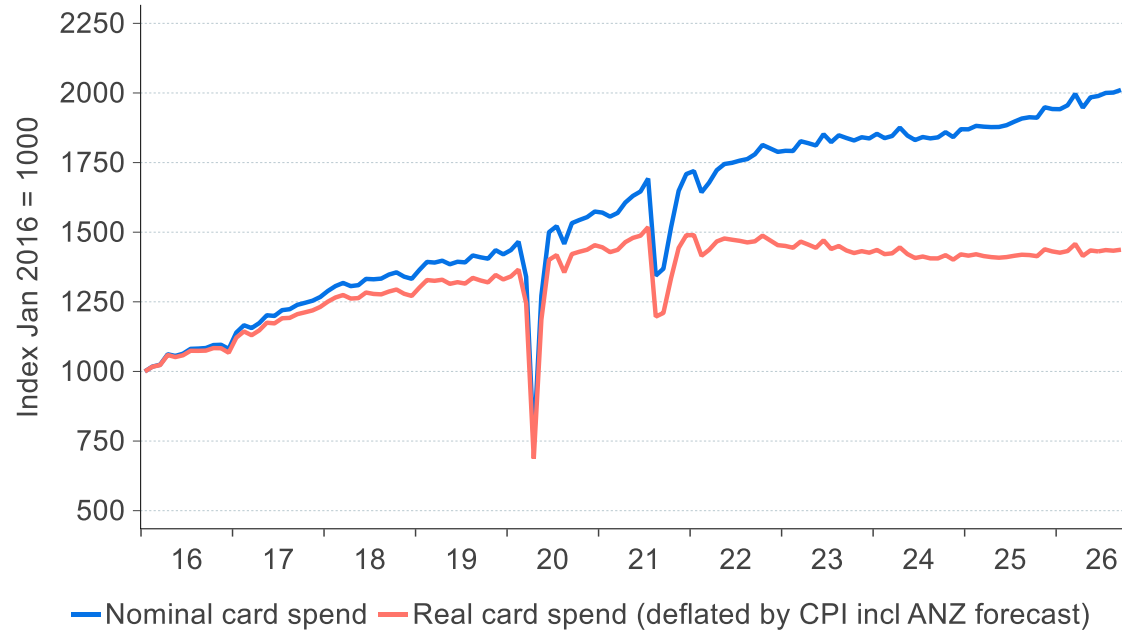
- Fuel spend has a strong weekly pattern and so is presented as a 7-day moving average in the daily spending chart above, which is not seasonally adjusted.
- Spending on fuel reflects a mix of prices and volumes, which tend to move in opposite directions. Spend has recently surged along with petrol prices.



Total spend

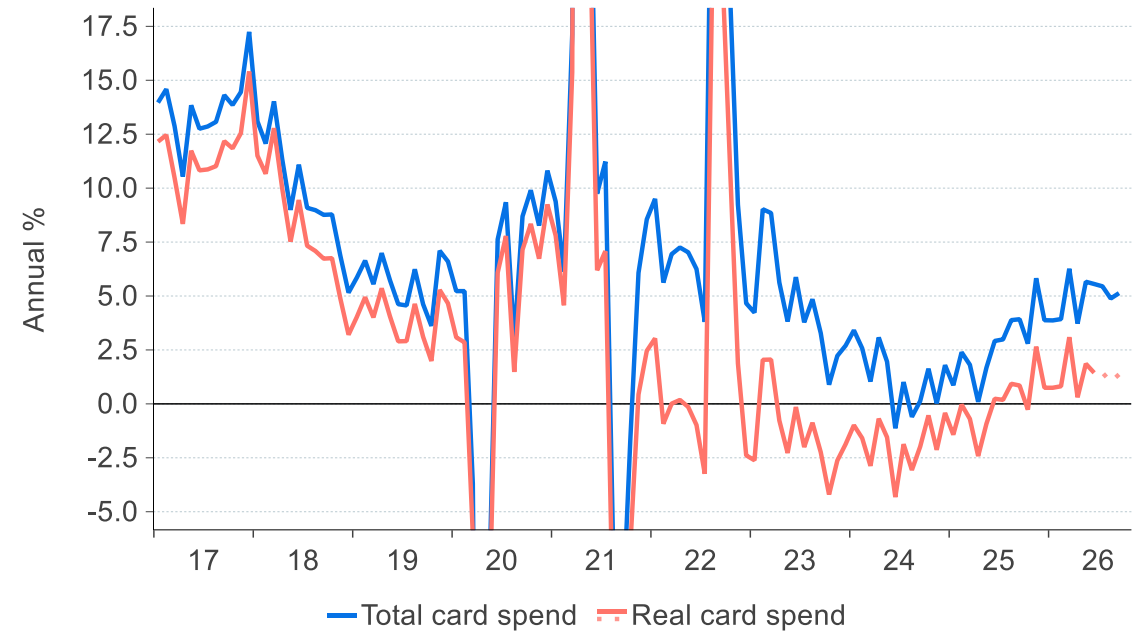
- We can create a rough proxy for real card spending by dividing total card spend by the Consumer Price Index (including our forecast).
- Real card spending is growing, albeit modestly.

Level



Source: Stats NZ, Macrobond, ANZ Research

Annual % change

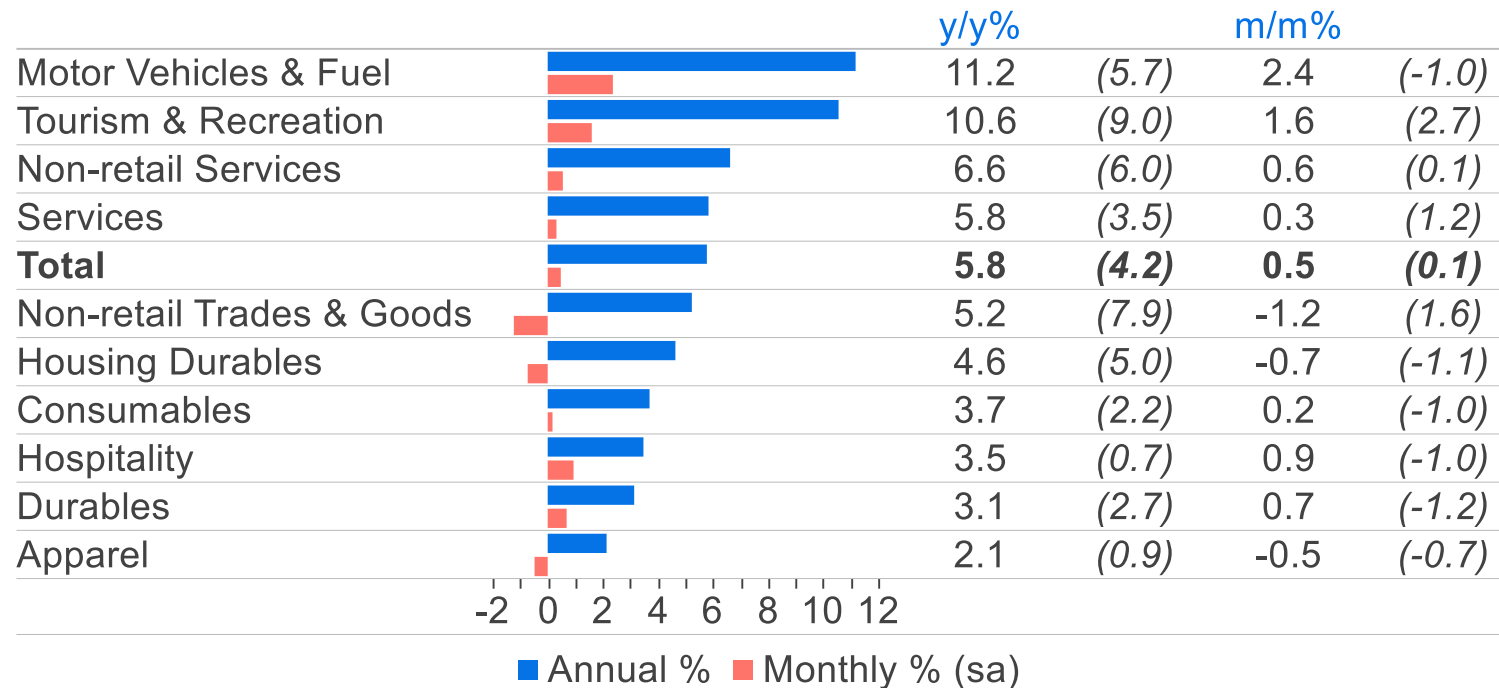


Source: Stats NZ, Macrobond, ANZ Research

Spending groups

(based on Stats NZ definitions)

- Overall card spending was up 0.5% in September (seasonally adjusted) with annual growth lifting from 4.1% to 5.8%. Monthly changes were mixed in the month but annual growth is positive across all groups. Given inflation is usually positive, that's not unusual historically, but it has been in recent years.
- See [charts](#) page 23.



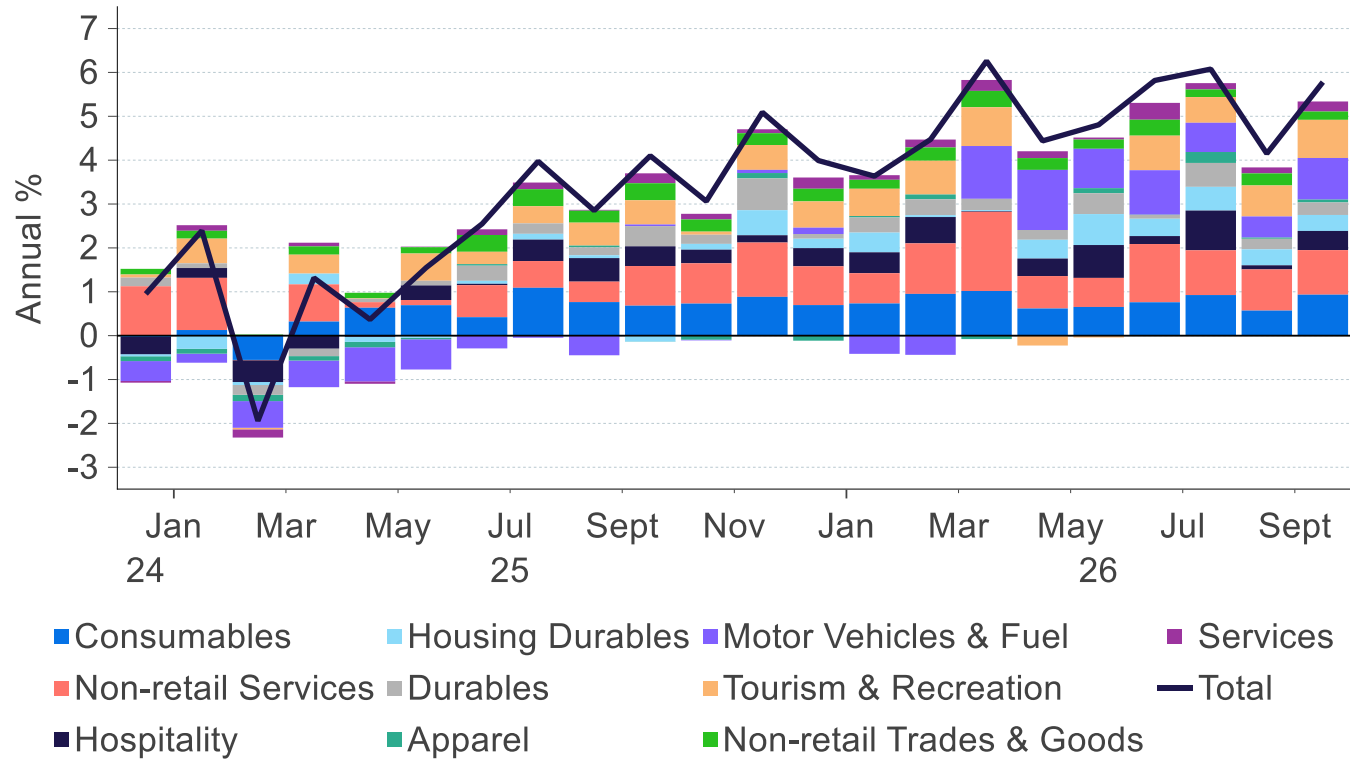
Source: ANZ Research (previous month's data in parentheses)

Note: data is subject to revision due to changing seasonal factors and ongoing data quality improvement efforts.



Contributions to annual growth

- A look at the contributions of each category to annual growth in total card spending shows strong contributions from consumables (mostly supermarkets), non-retail services, motor vehicles and fuel (a price impact) and tourism & recreation.



Source: ANZ Research

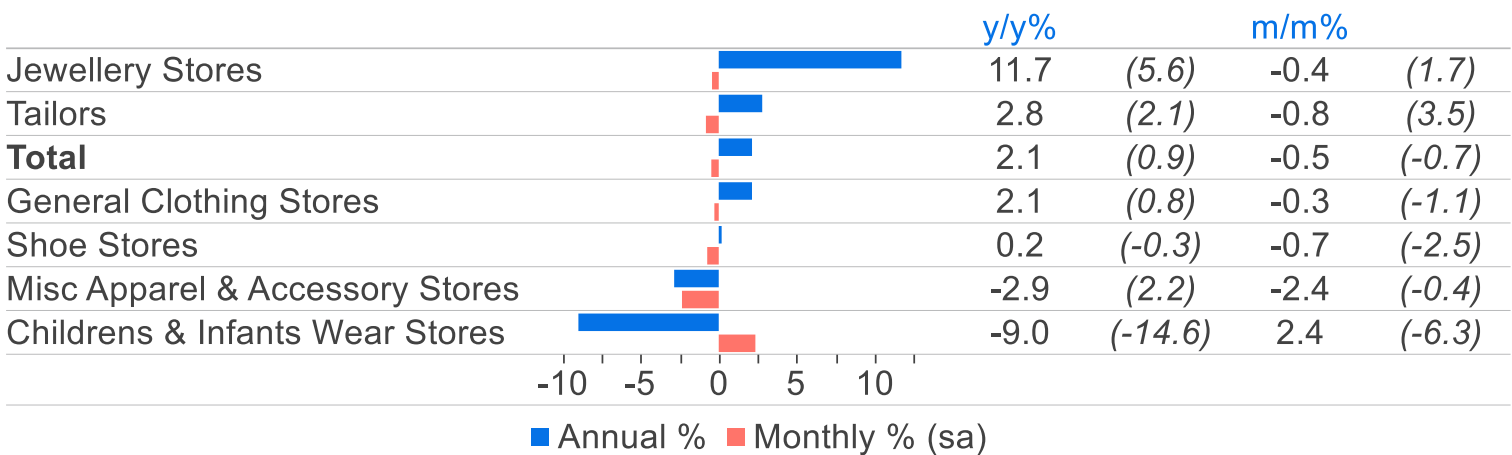
Note: Total spend includes financial services and buy-now-pay-later services, which we exclude from our category analysis, so the total doesn't exactly match the sum of contributions.



Apparel

(~4% of card spend)

- Spending mostly fell across store types in the apparel group in September, seasonally adjusted. Spend at children’s and infants’ wear stores saw a bounce but is trending down.
- For charts of these and all other industries, see slide 23 onwards.



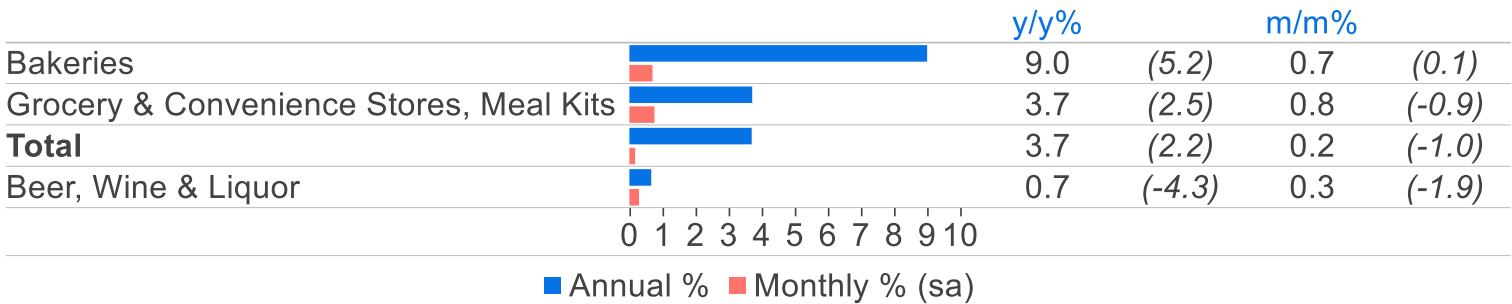
Source: ANZ Research (previous month's data in parentheses)



Consumables

(~28% of card spend)

- All three store types in this category saw higher spend in September (seasonally adjusted).
- Spending at specialist liquor stores has been trending down for five years.



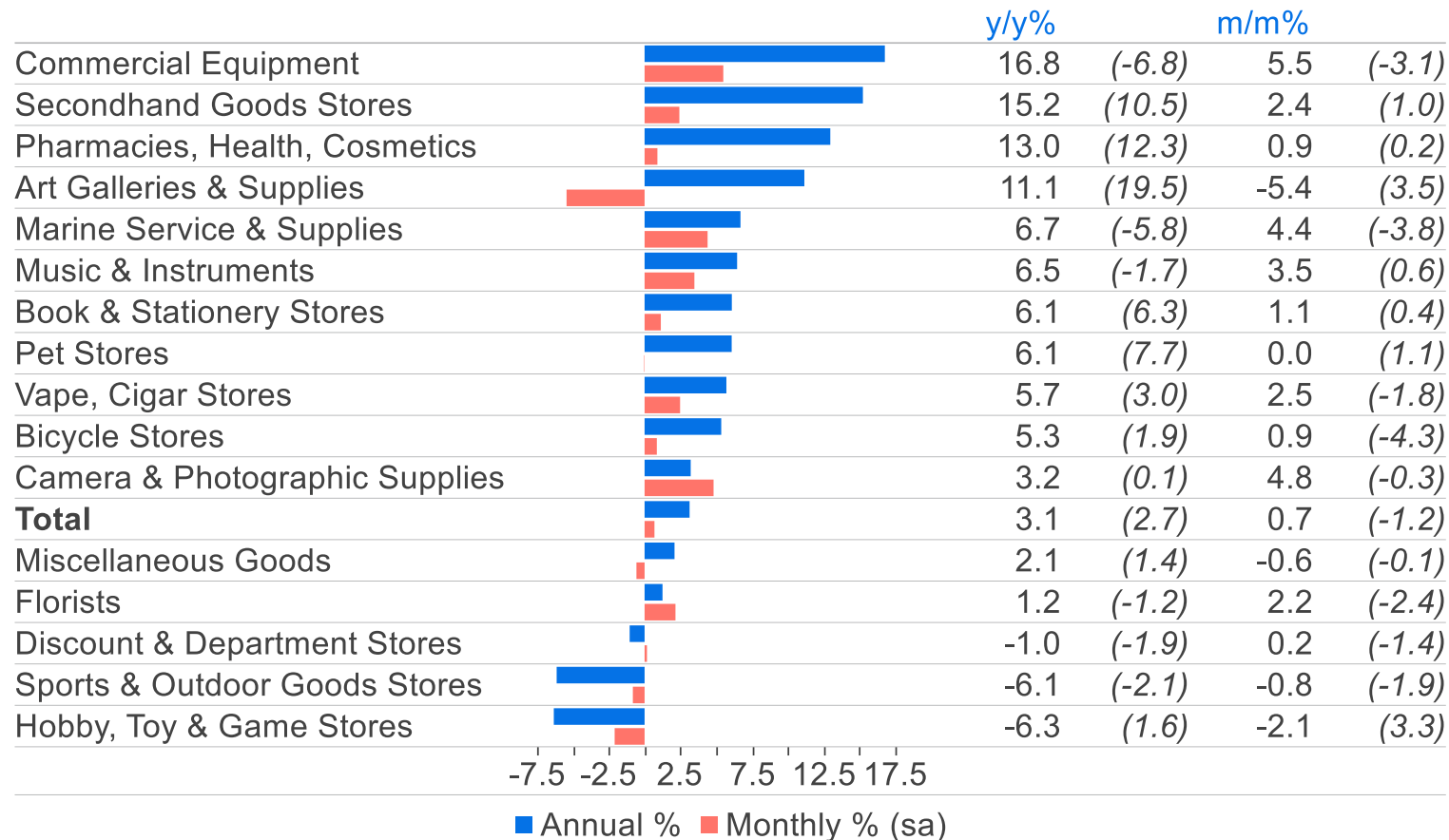
Source: ANZ Research (previous month's data in parentheses)



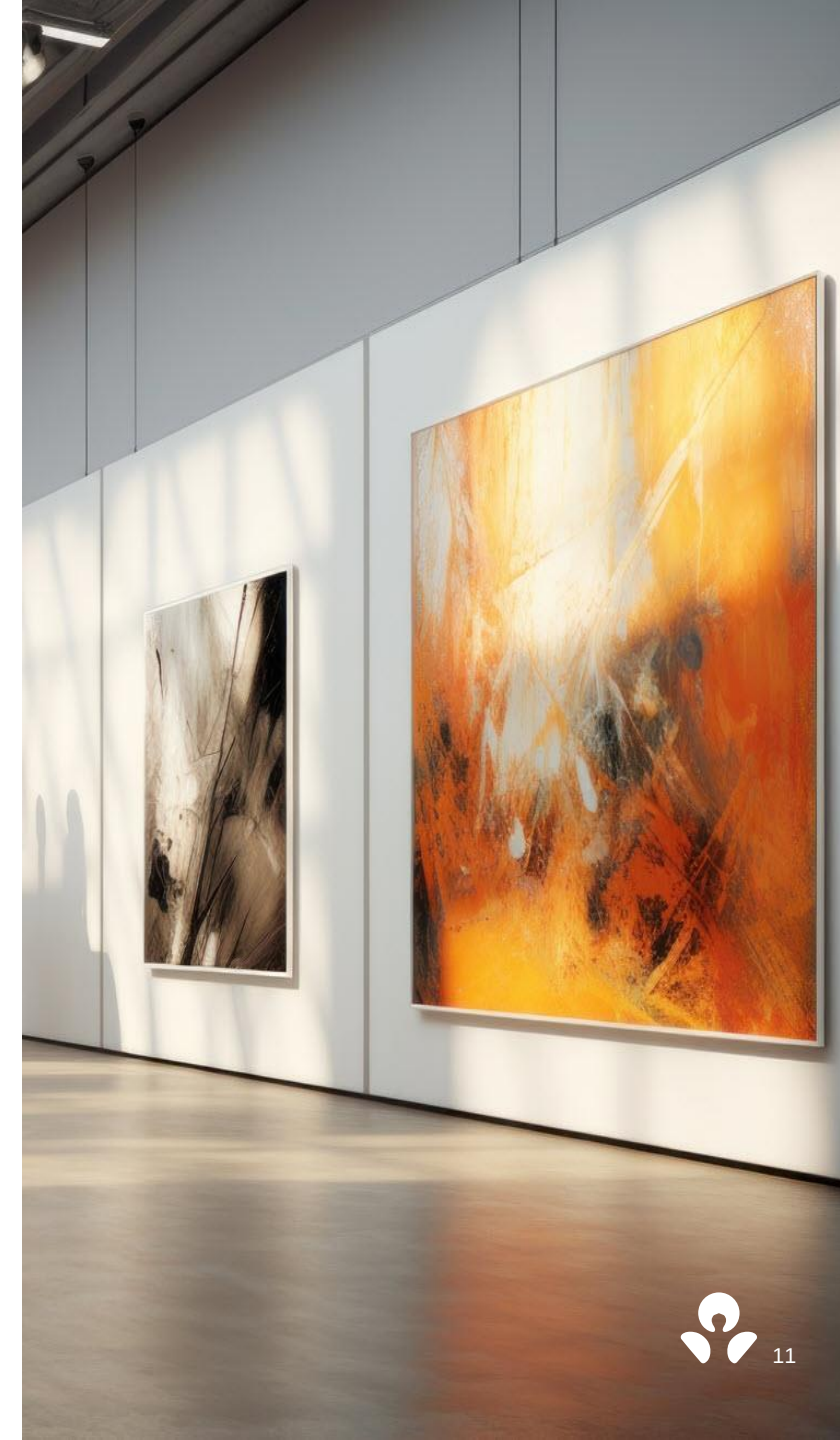
Durables

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

- Most durables were up in September, seasonally adjusted.
- Art gallery spending is volatile due to events such as art shows.



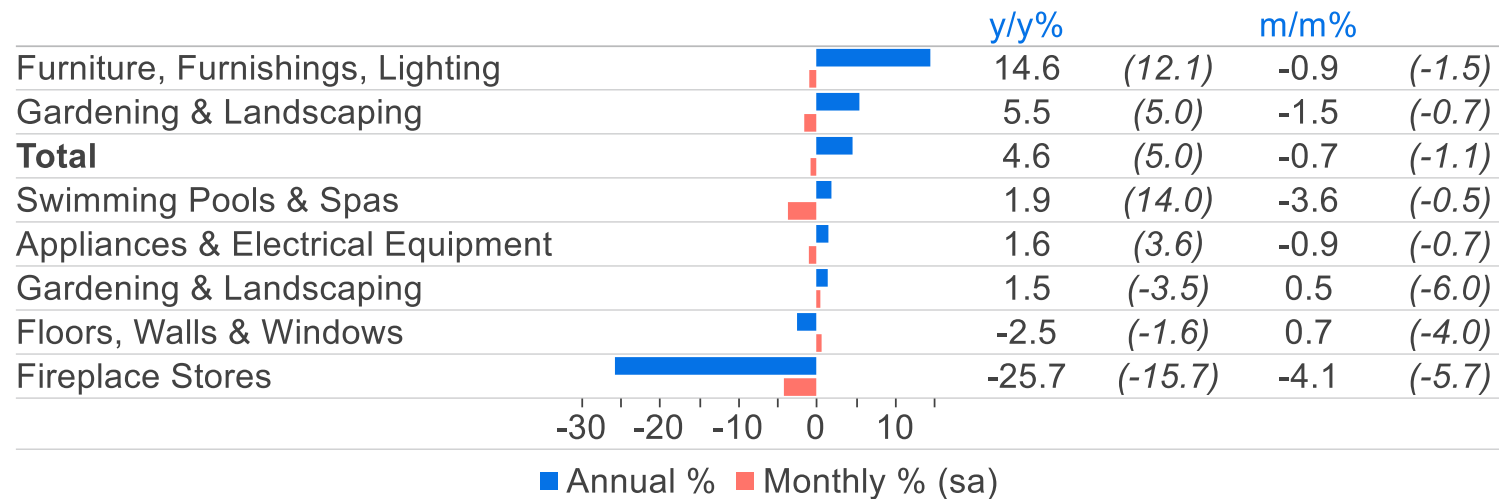
Source: ANZ Research (previous month's data in parentheses)



Housing durables

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

- This group is sensitive to how the housing market is faring.
- More store types in this category saw falls than lifts in September, seasonally adjusted, which saw the category down 0.6% m/m.
- However, the category is still up 4.6% on a year ago.



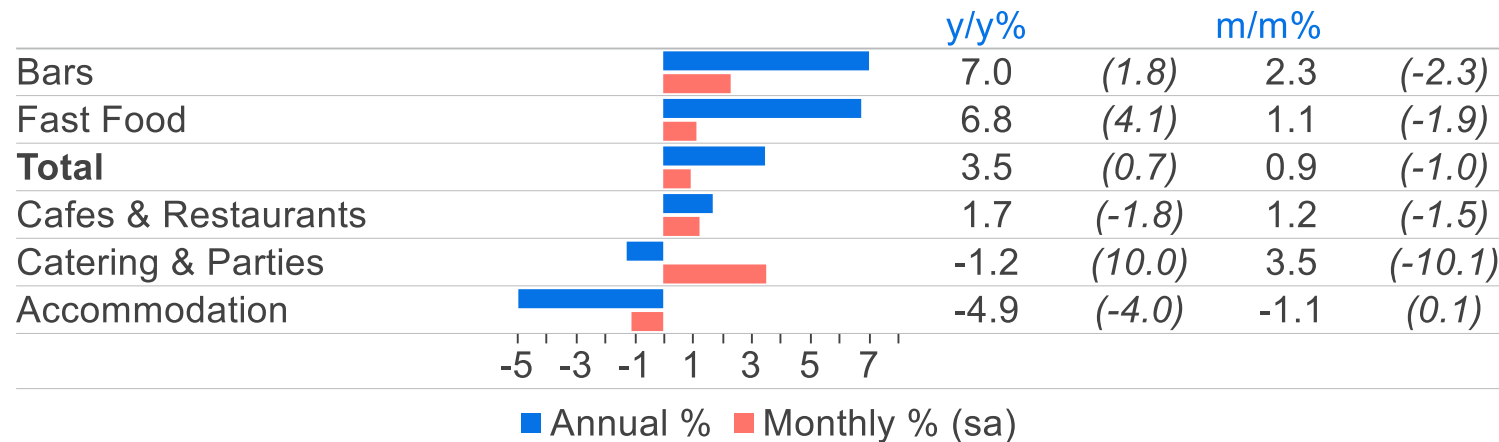
Source: ANZ Research (previous month's data in parentheses)



Hospitality

(~15% of card spend)

- Hospitality spending rose 1.0% m/m in September, recovering its August fall (seasonally adjusted). Most store types rose and the sector is trending higher (see chart page 23). Spending at bars and on fast food is up around 7% y/y.
- Accommodation spending fell but the 2026 upward trend remains in place (after years of sliding prior to that).
- The “catering & parties” component tends to be driven by large events (including sports) and is therefore very volatile.



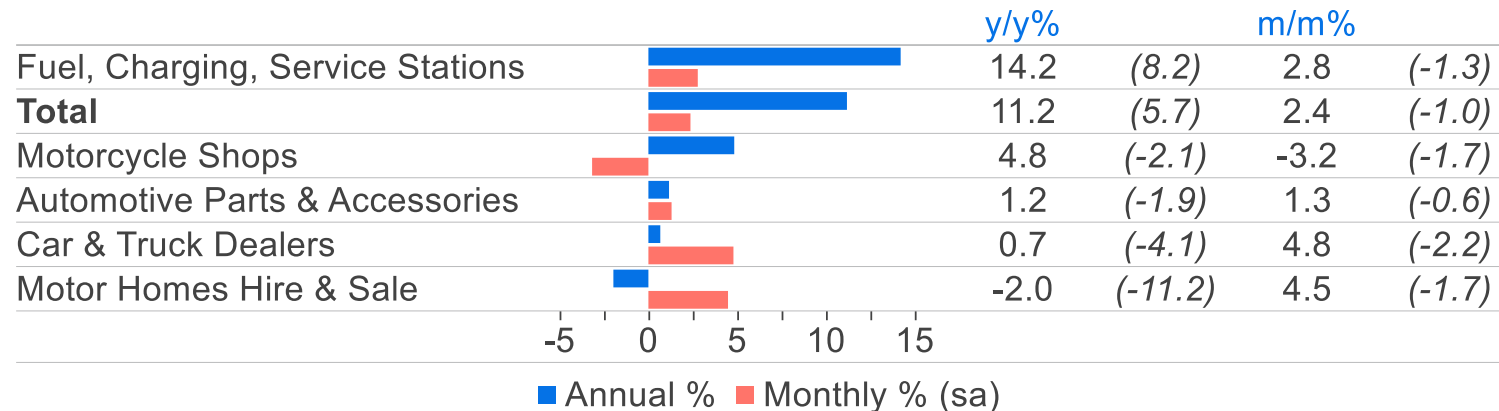
Source: ANZ Research (previous month's data in parentheses)



Motor vehicles and fuel

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

- Spending at fuel and EV charging stations jumped nearly 3% in September (seasonally adjusted) as fuel prices lifted strongly.
- In this category only motorcycle shops saw lower spending in the month.



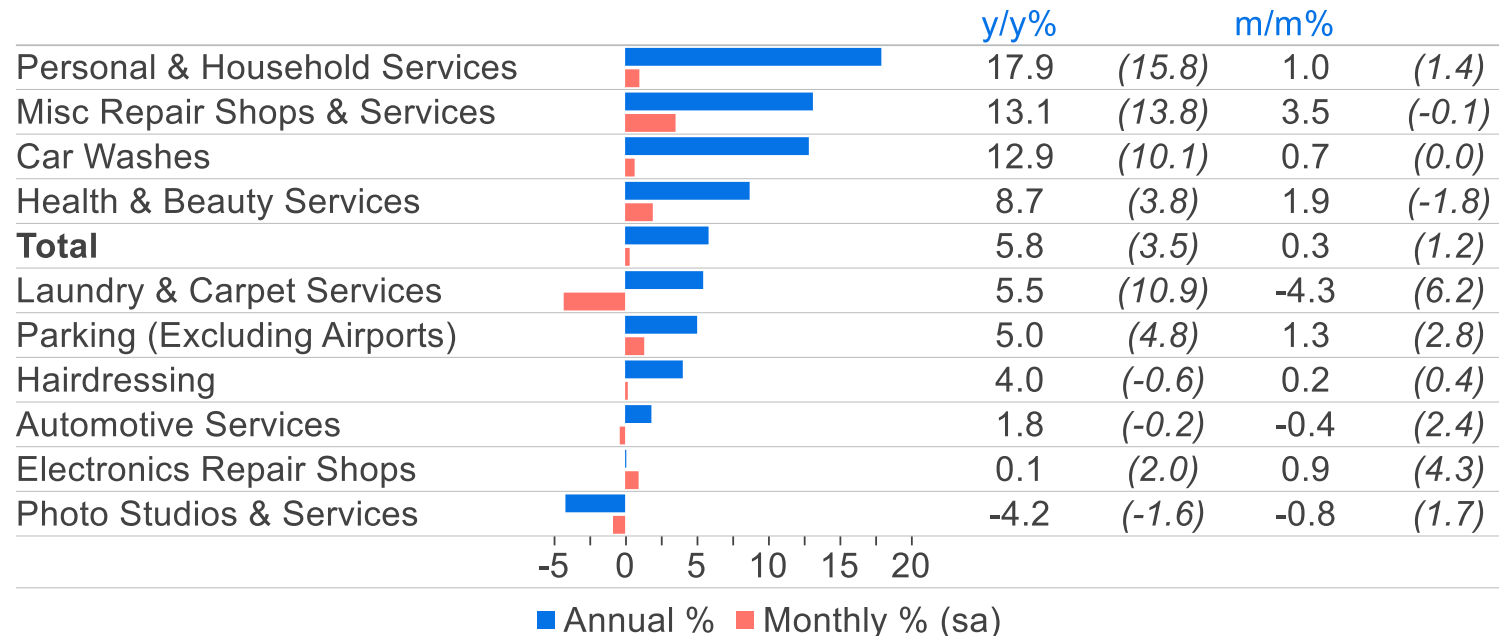
Source: ANZ Research (previous month's data in parentheses)



Services

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

- Most store types in this group saw monthly increases, and most are up strongly versus a year ago (seasonally adjusted).
- Car parking spending (outside of airports) was up another 1.4% m/m in September on top of a strong lift in August (seasonally adjusted).
- At the other end of the scale improving automated options mean photo studios and services continue to suffer.



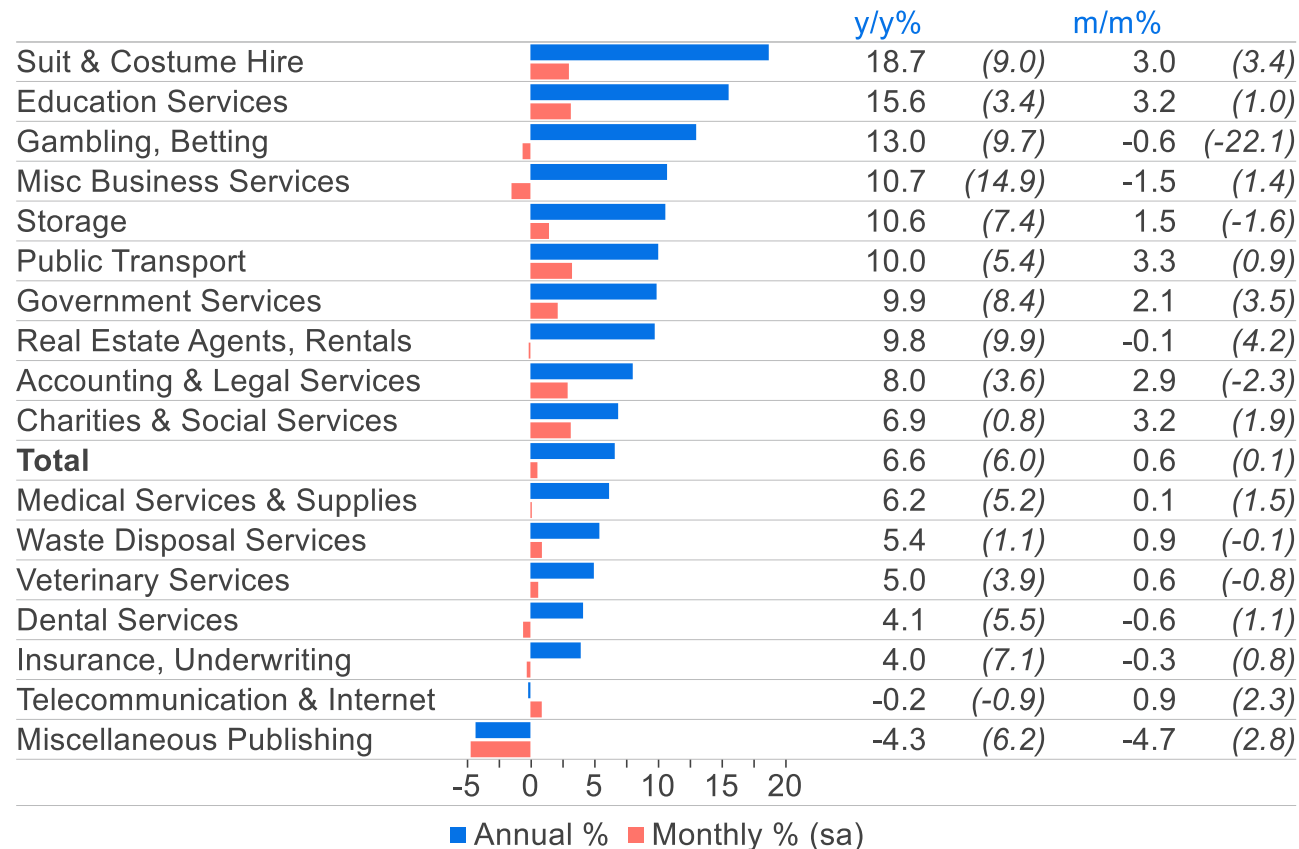
Source: ANZ Research (previous month's data in parentheses)



Non-retail services

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

- Most store types in the non-retail services lifted in September (seasonally adjusted) with a mix of rises and almost all are up strongly versus a year ago.
- The “real estate agents, rentals” store type is more impacted by short-term rental accommodation than house sales, given this data is card payments.



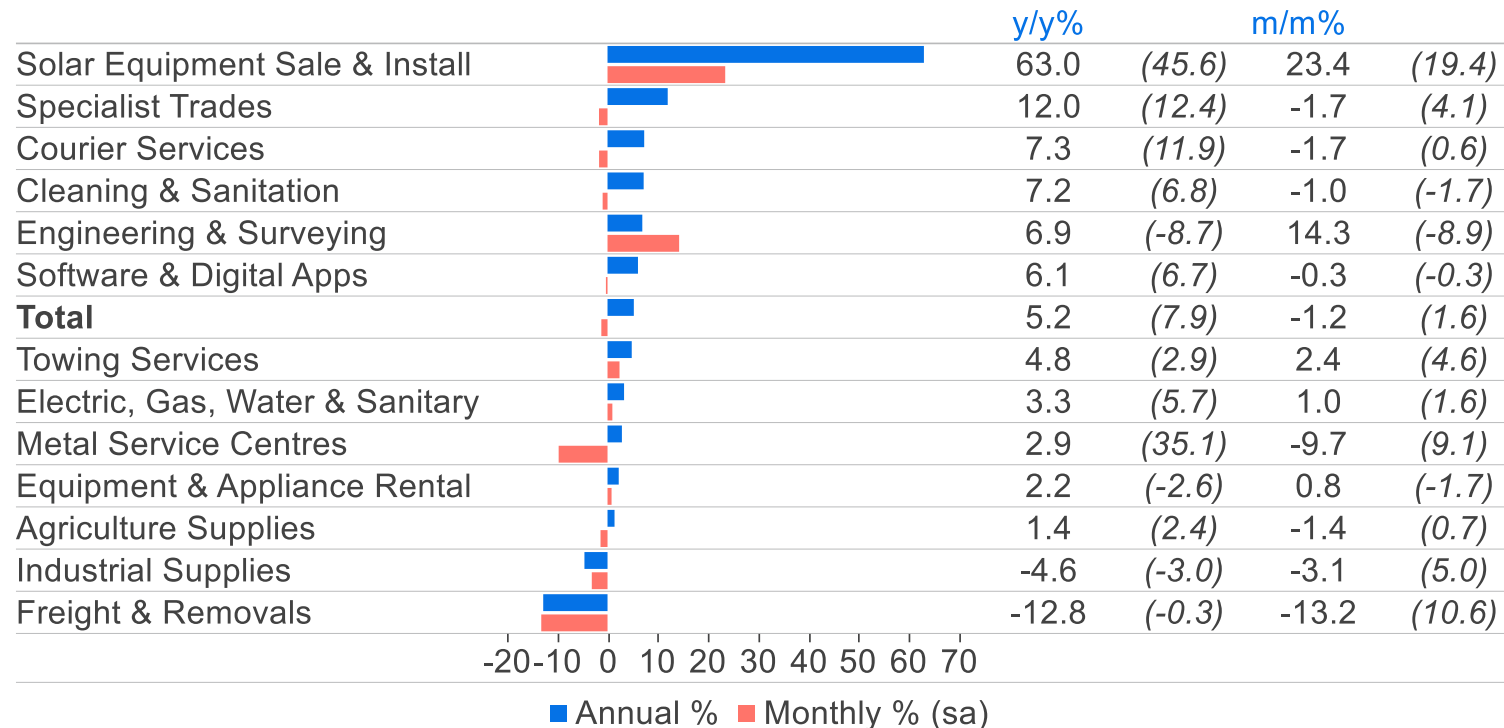
Source: ANZ Research (previous month's data in parentheses)



Non-retail trades and goods

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

- This group fell 1.2% in September but is up 5.2% y/y.
- Most store types in this group are up strongly on a year ago, while monthly moves were mixed.
- Solar equipment hit a fresh high – perhaps a need to restock explains the recent sharp V in spending (see chart page 30).



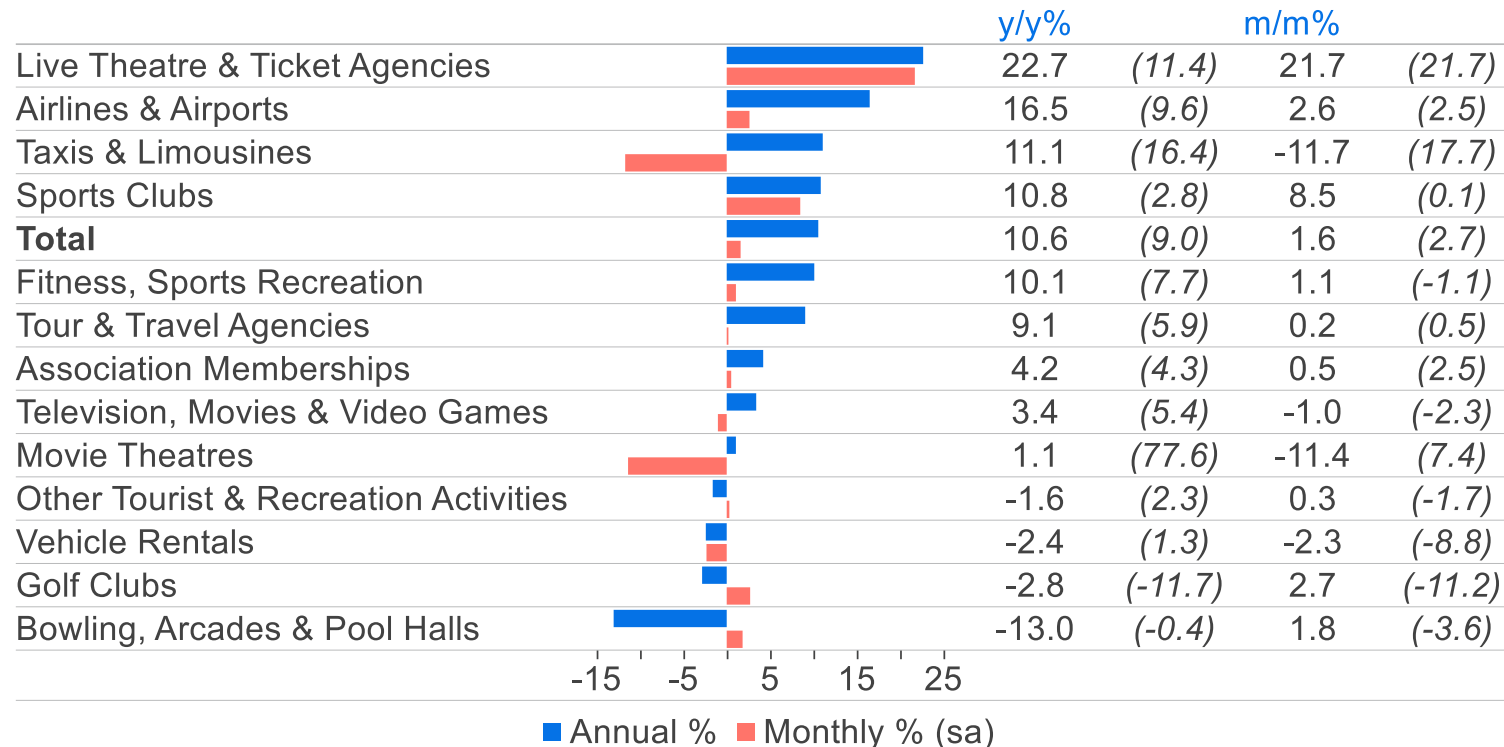
Source: ANZ Research (previous month's data in parentheses)



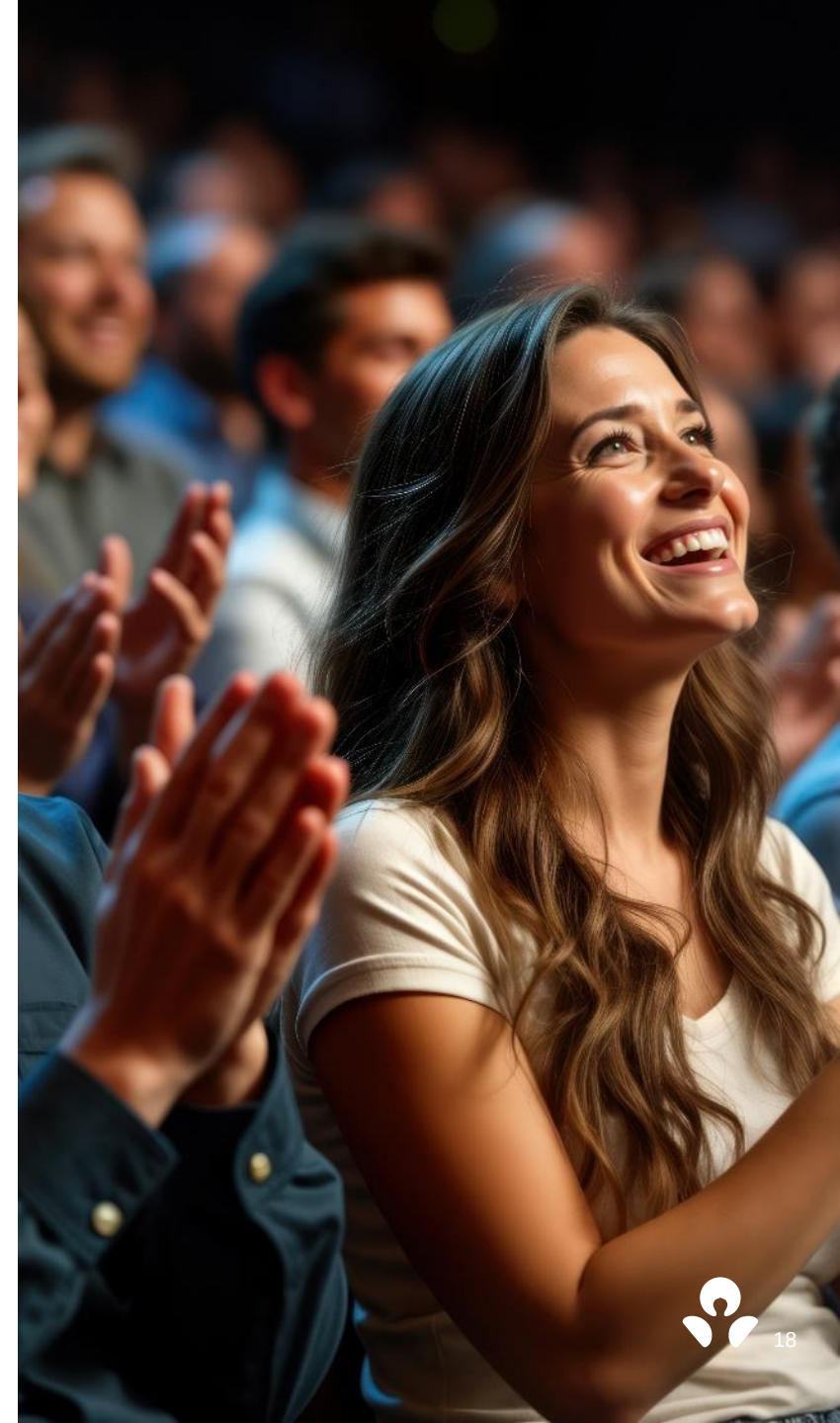
Tourism & recreation

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

- This category was up another 1.7% m/m and a very strong 10.6% y/y.
- Ticketed events had a particularly strong month.
- Spending on airlines and at airports was up 2.7% m/m and 16.5% y/y, reflecting ongoing recovery of travel both inward and outbound.
- See [charts](#) for trends.



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, so 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. Spending on non-NZ terminals is also excluded, even if it is on an ANZ NZ card.
- 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 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	Photo Studios & Services	Photography services, printing and image production
Hardware & Construction Materials	Building materials, tools and construction supplies	Public Transport	Passenger transport services such as buses, ferries and rail
Health & Beauty Services	Personal care, beauty treatments, spas and wellness services	Real Estate & Rentals	Property management, rentals and real estate-related payments
Hobby, Toy & Game Stores	Toys, games, hobbies and recreational retail purchases	Secondhand Stores	Used goods, resale and op-shop purchases
Industrial Supplies	Industrial, safety and trade supplies used by businesses	Shoe Stores	Footwear retail for adults and children
Insurance & Underwriting	Insurance premiums and related protection products	Software & Digital Apps	Software subscriptions, digital services and online applications
Jewellery Stores	Jewellery, watches and precious metal retail purchases	Solar Equipment Sale & Install	Solar power equipment and installation services
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	Pools, spas: purchase, supplies and 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 exhibitions	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	Waste Disposal	Bin and landfill waste and recycling services
Pharmacies & Cosmetics	Prescription medicines, health products and cosmetics		

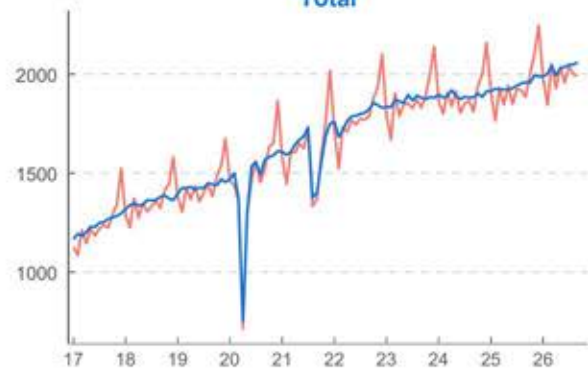
Levels: raw and seasonally adjusted

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.

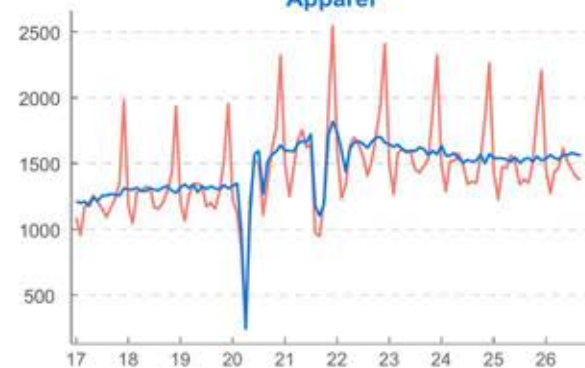
For a description of what is in each industry, see slides 20-21.

Industry group totals

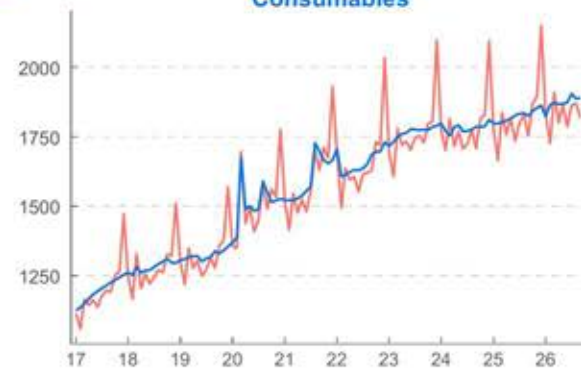
Total



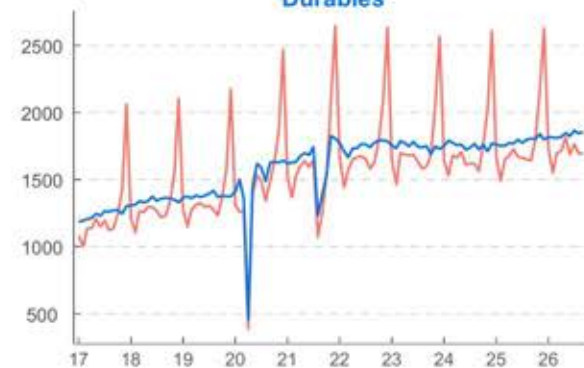
Apparel



Consumables



Durables



Hospitality



Housing Durables



Motor Vehicles & Fuel



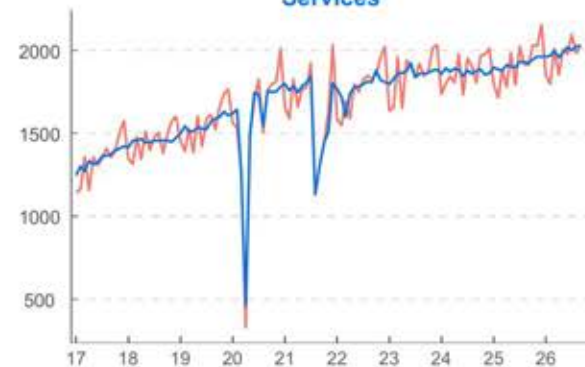
Non-retail Services



Non-retail Trades & Goods



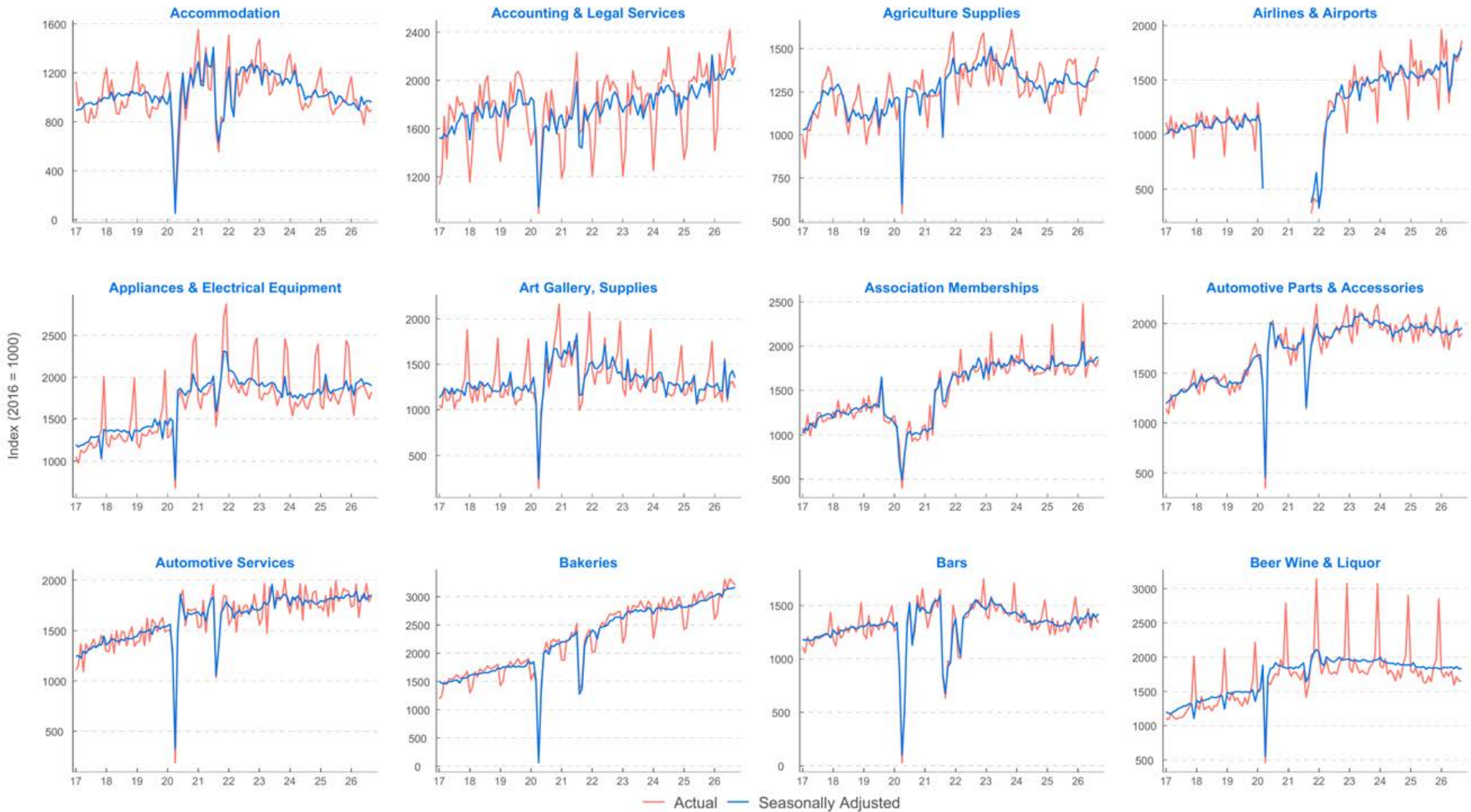
Services

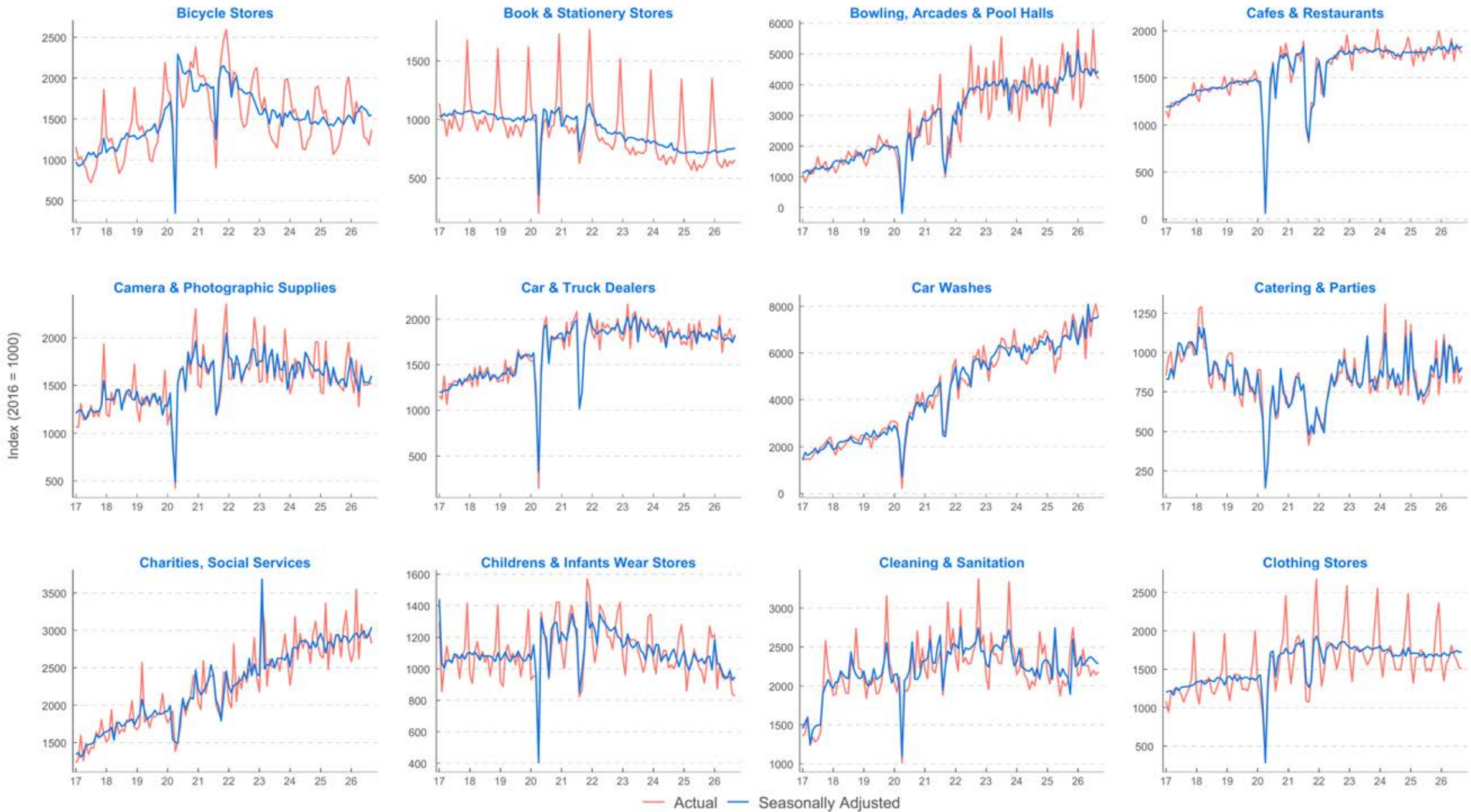


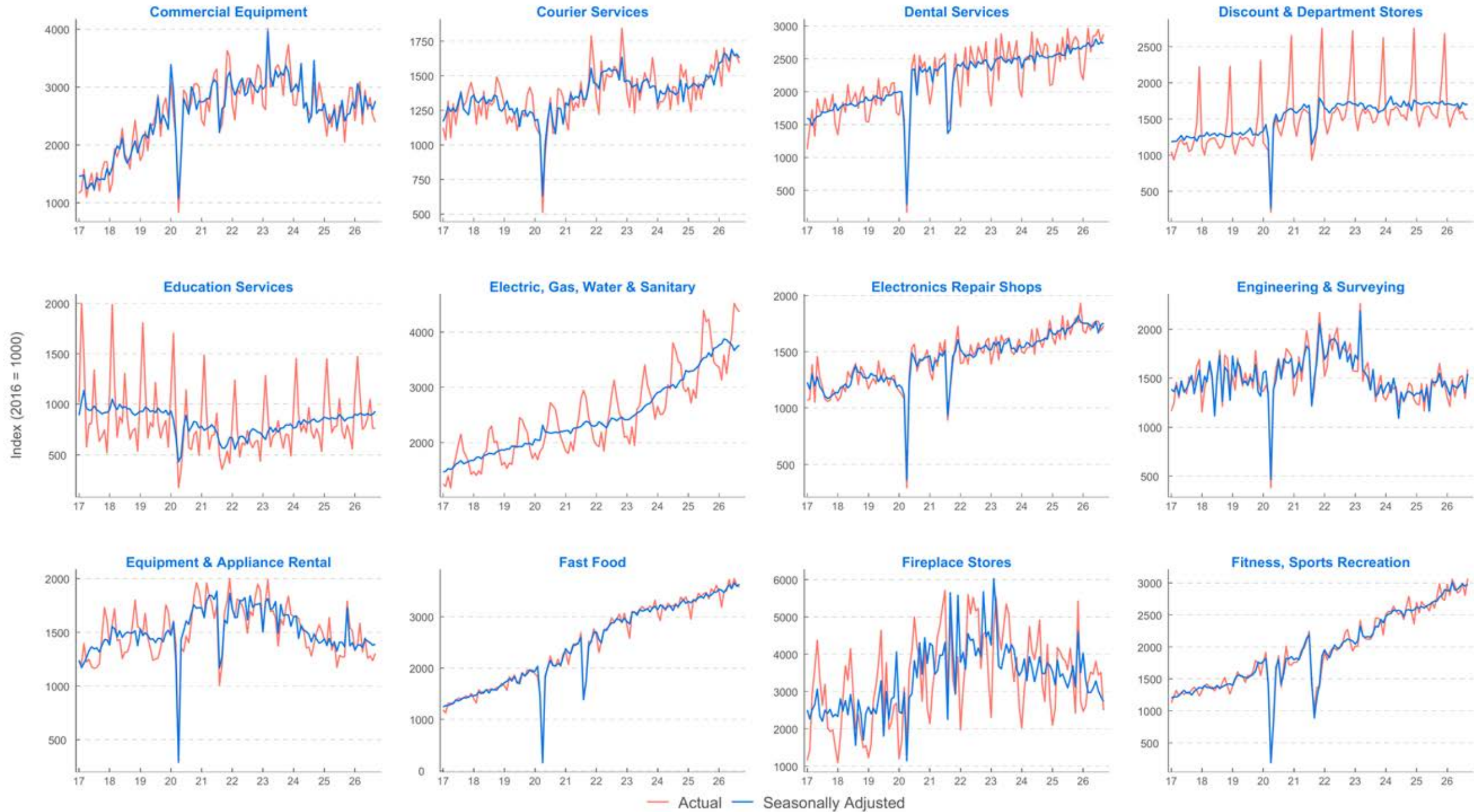
Tourism & Recreation

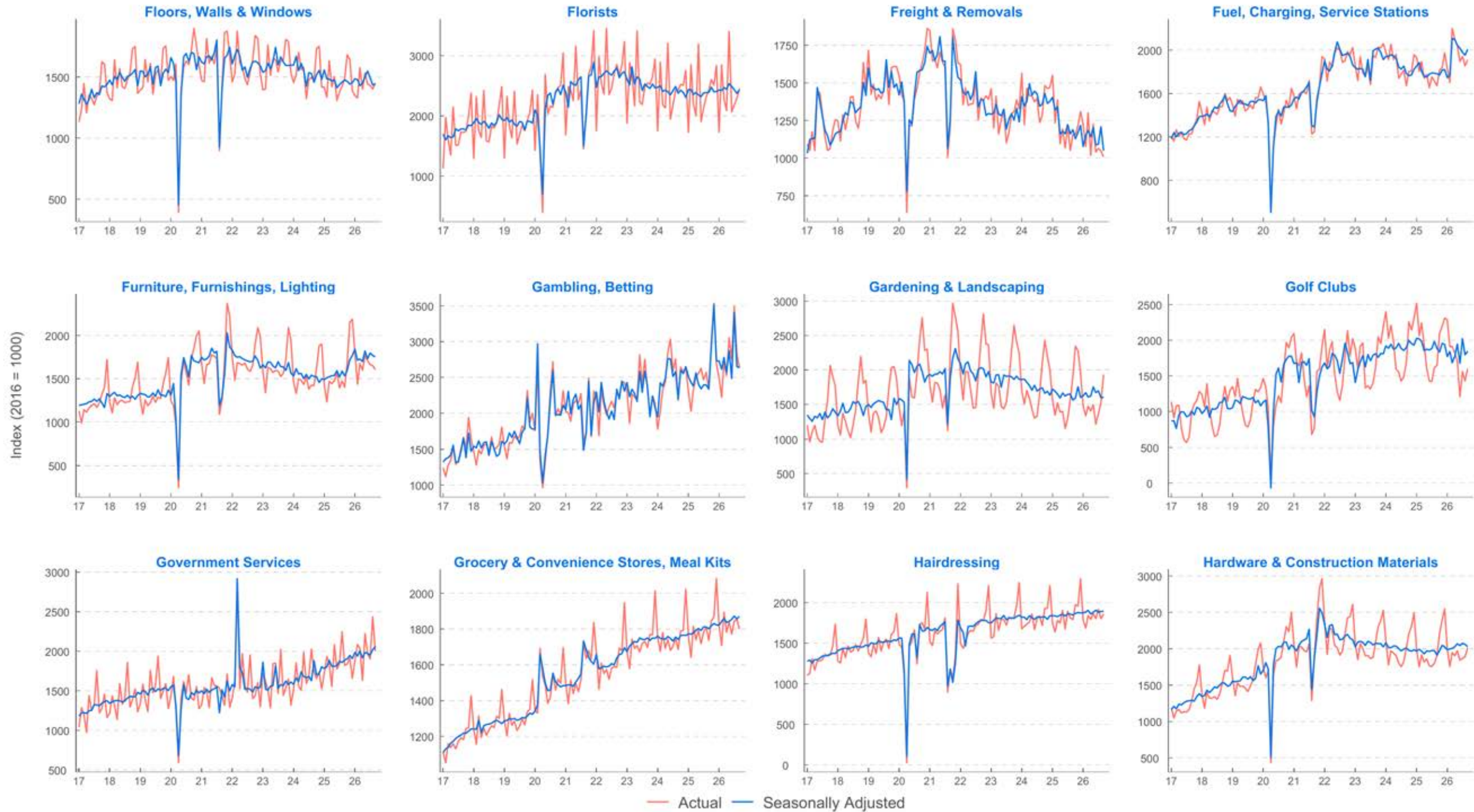


— Actual — Seasonally Adjusted

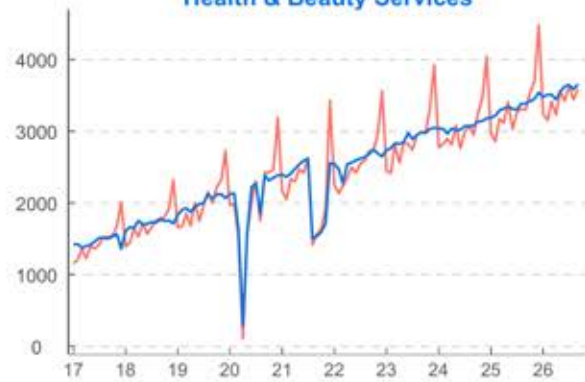




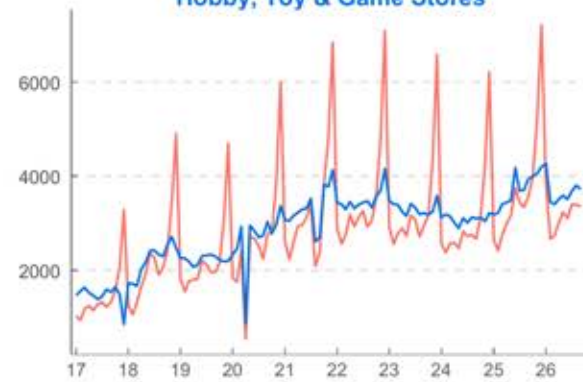




Health & Beauty Services



Hobby, Toy & Game Stores



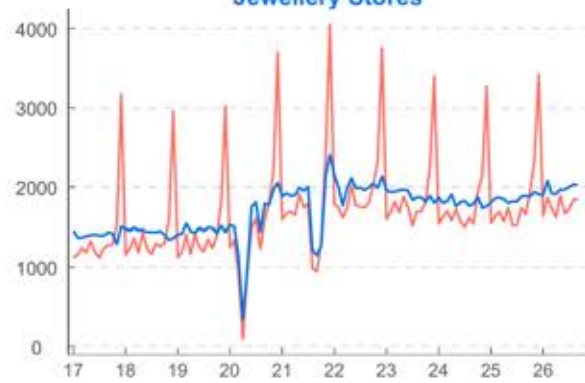
Industrial Supplies



Insurance, Underwriting



Jewellery Stores



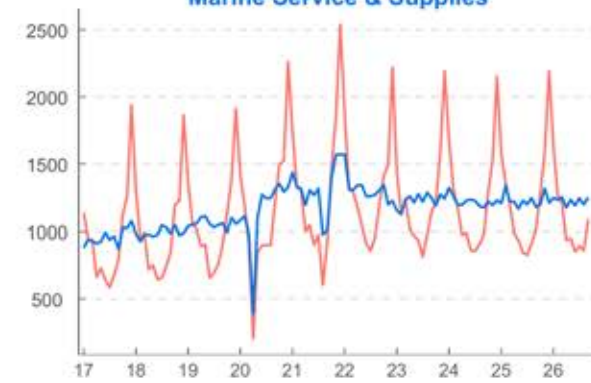
Laundry & Carpet Services



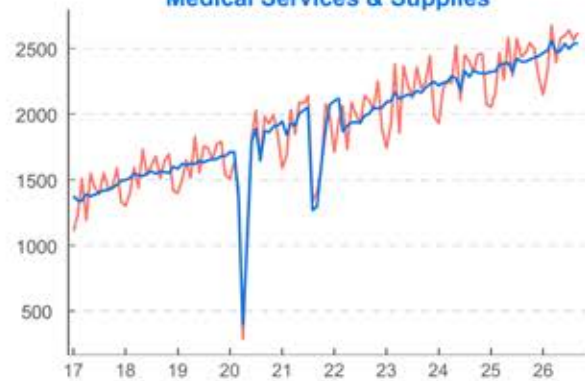
Live Theatre & Ticket Agencies



Marine Service & Supplies



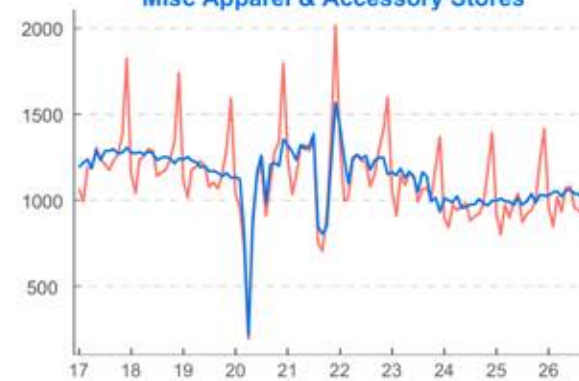
Medical Services & Supplies



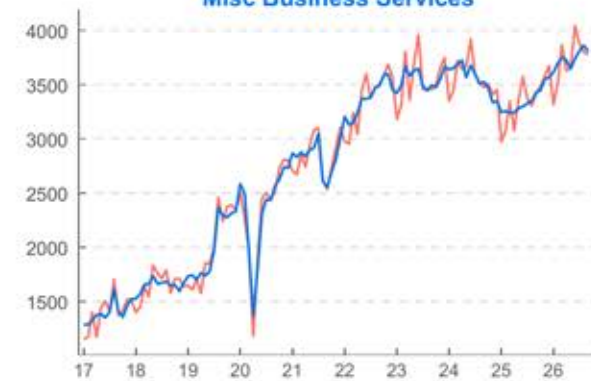
Metal Service Centres



Misc Apparel & Accessory Stores

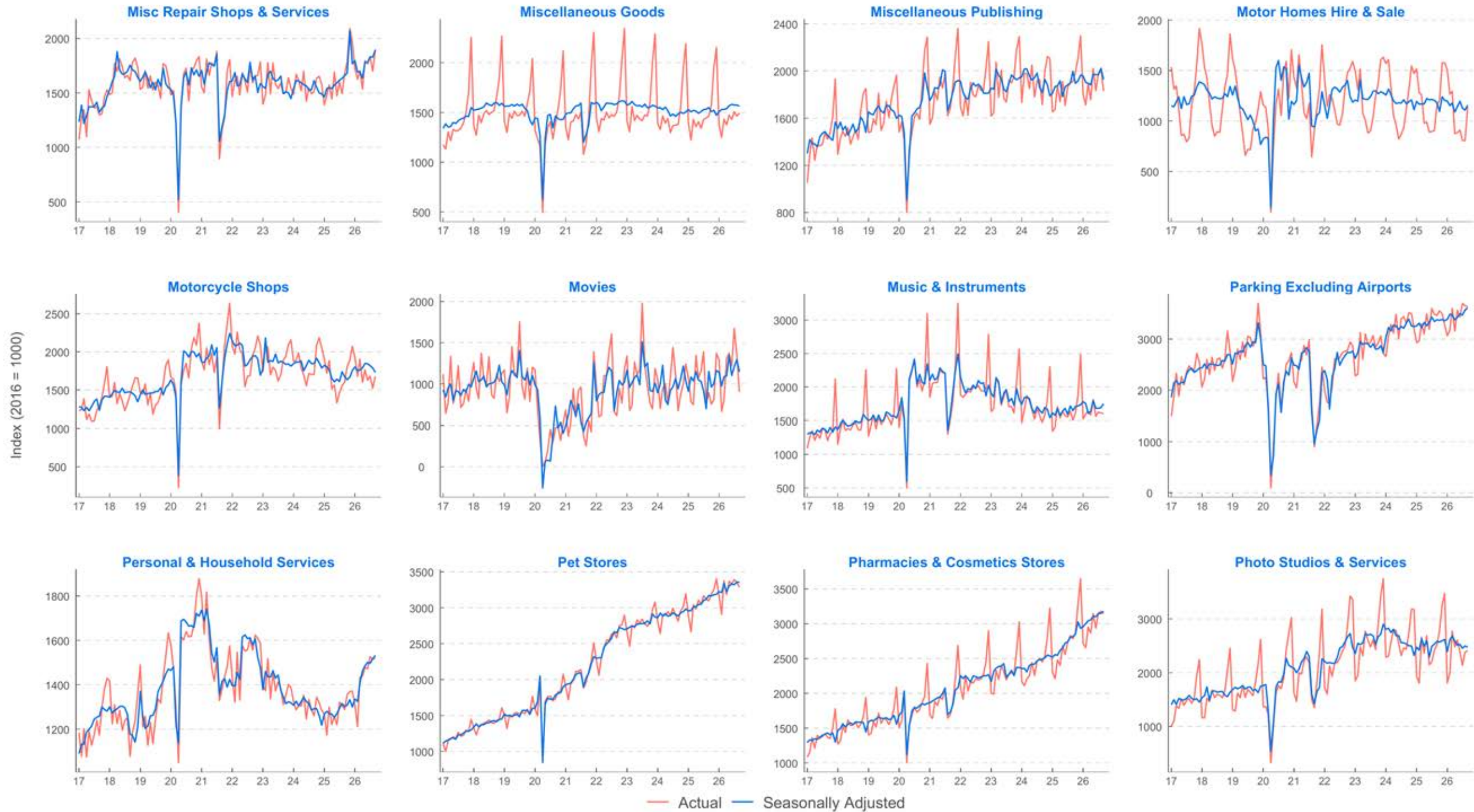


Misc Business Services



Index (2016 = 1000)

— Actual — Seasonally Adjusted



Public Transport



Real Estate Agents, Rentals



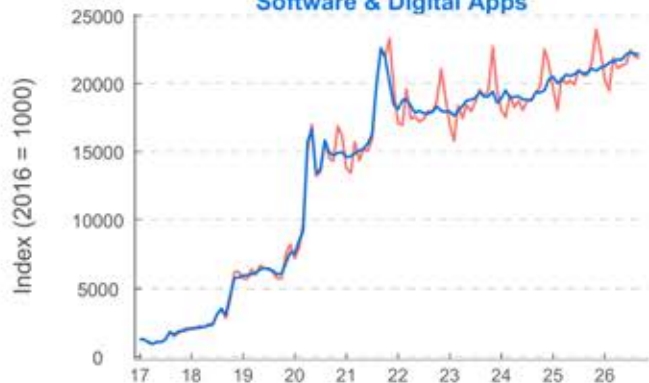
Secondhand Stores



Shoe Stores



Software & Digital Apps



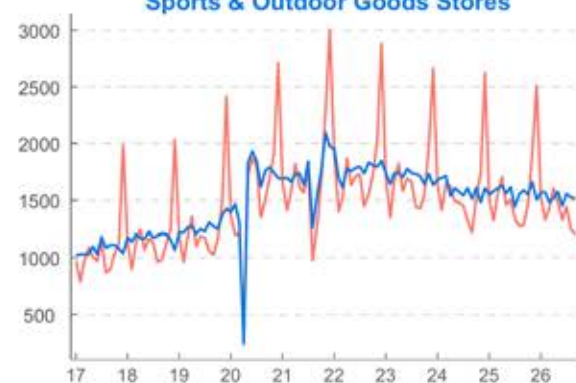
Solar Equipment Sale & Install



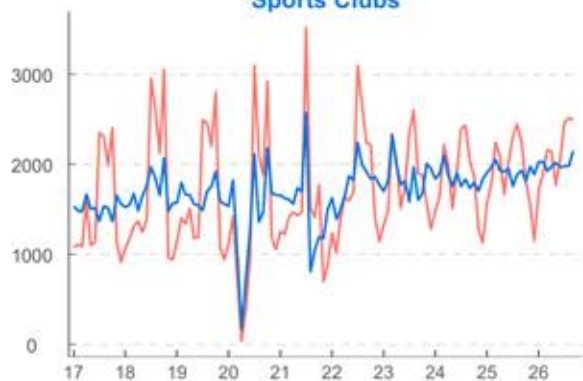
Specialist Trades



Sports & Outdoor Goods Stores



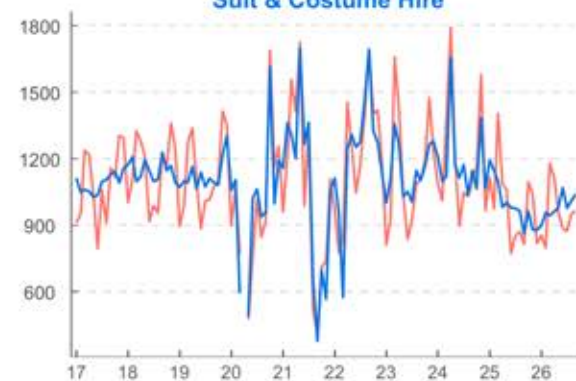
Sports Clubs



Storage



Suit & Costume Hire



Swimming Pools & Spas



— Actual — Seasonally Adjusted

Tailors Seamstresses



Taxis & Limousines



Telecommunication & Internet Services



Television, Movies & Video Games



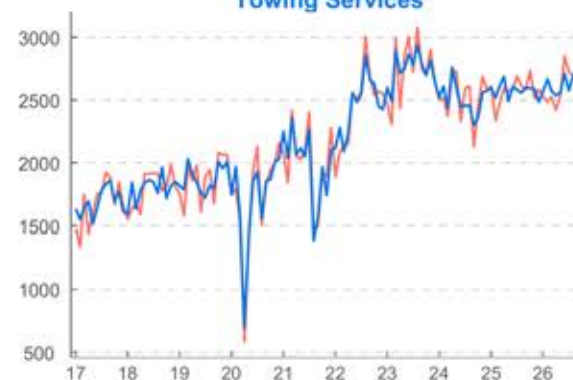
Tour & Travel Agencies



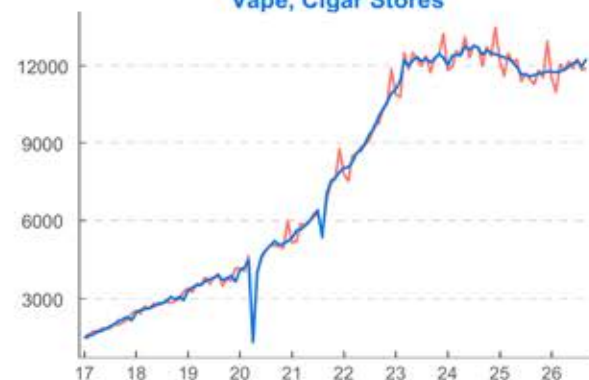
Tourist & Recreation Activities



Towing Services



Vape, Cigar Stores



Vehicle Rentals



Veterinary Services



Waste Disposal Services



— Actual — Seasonally Adjusted

Annual % change

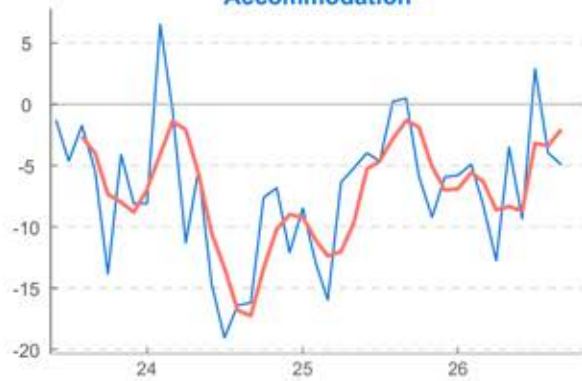
The following slides show the annual % change in both raw and smoothed (3-month moving average) terms – as before, first the overall groups, and then all industries in alphabetical order.

For a description of what is in each industry, see slides 20-21.

Industry group totals



Accommodation



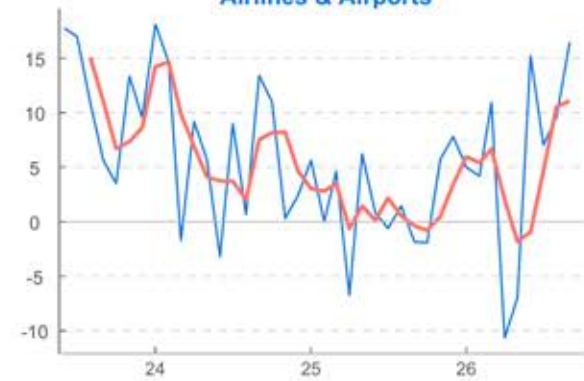
Accounting & Legal Services



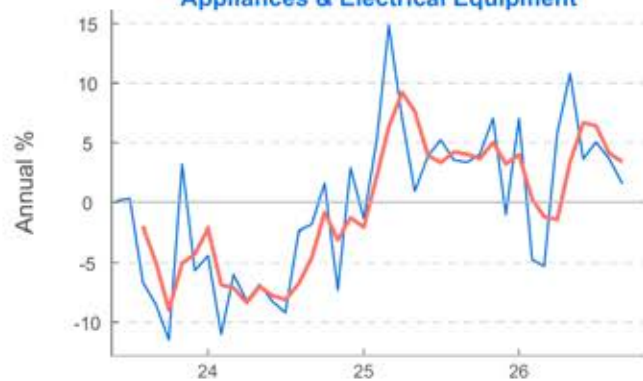
Agriculture Supplies



Airlines & Airports



Appliances & Electrical Equipment



Art Gallery, Supplies



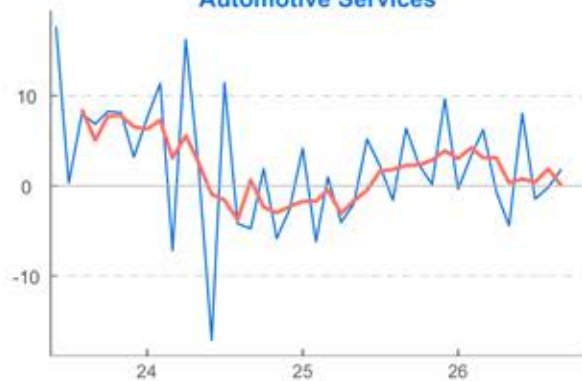
Association Memberships



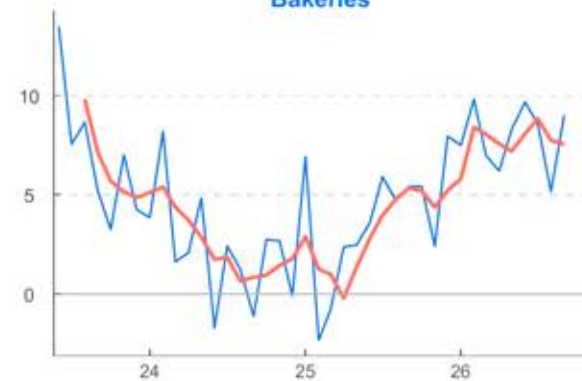
Automotive Parts & Accessories



Automotive Services



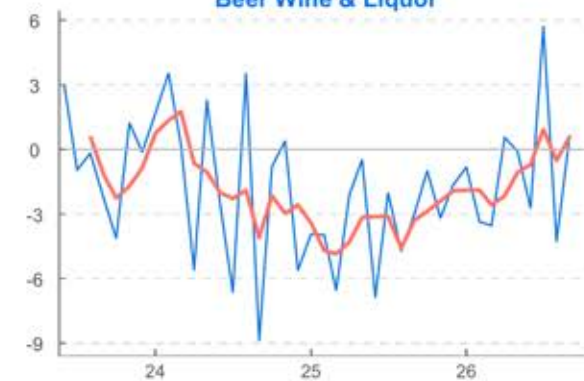
Bakeries



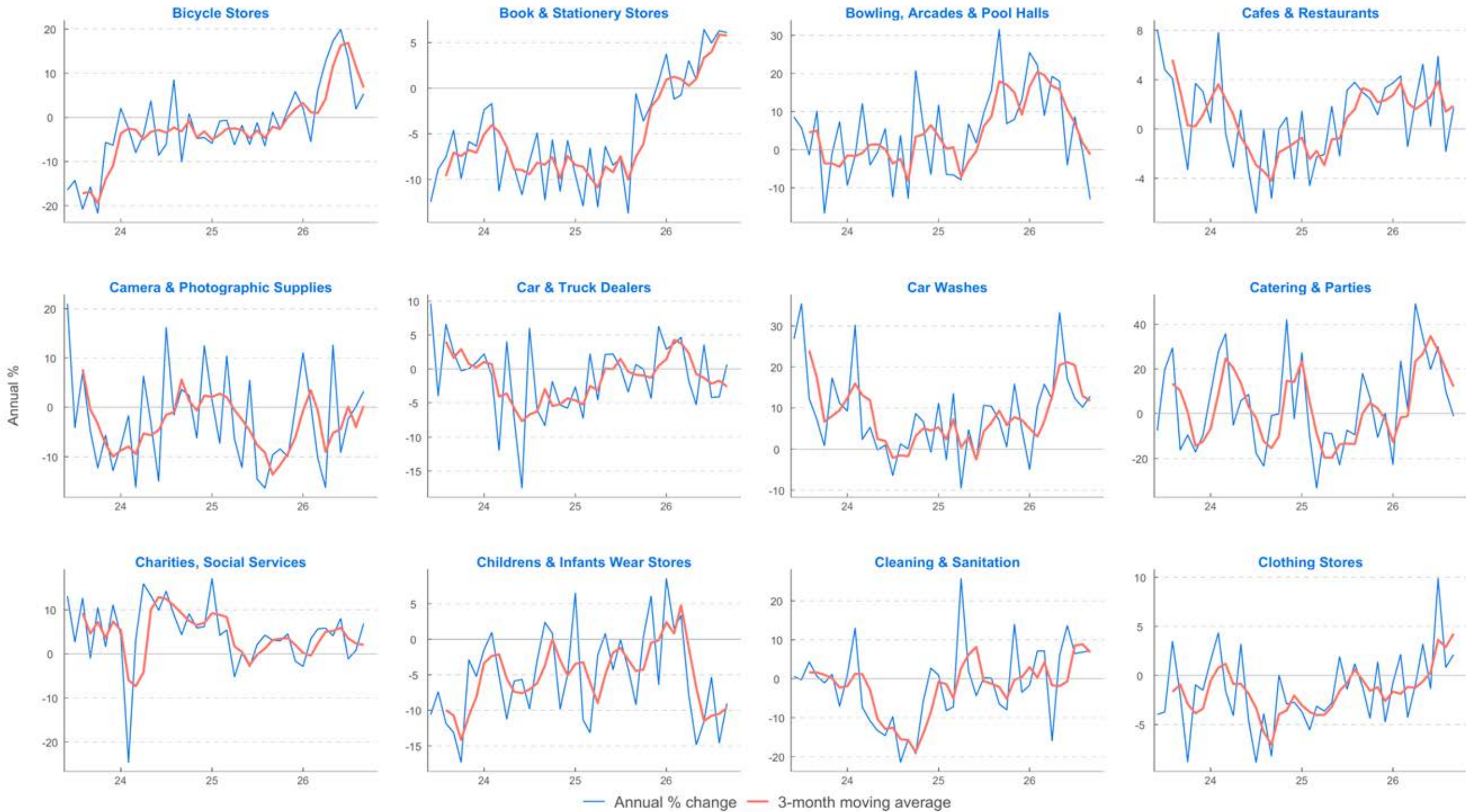
Bars

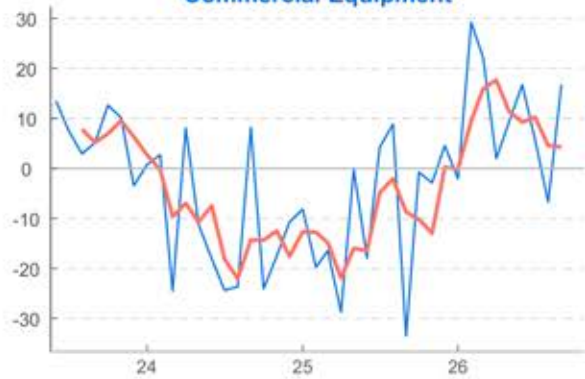
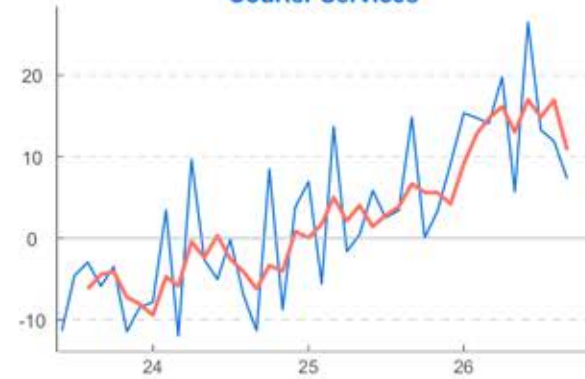
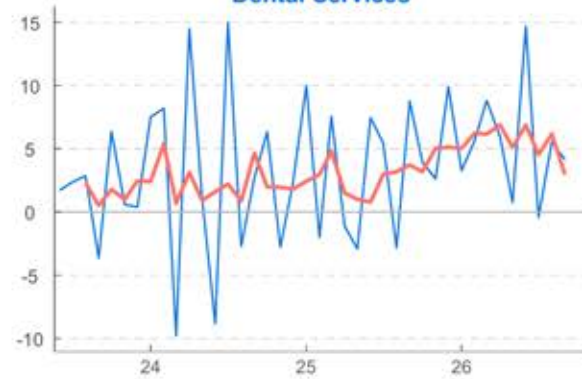
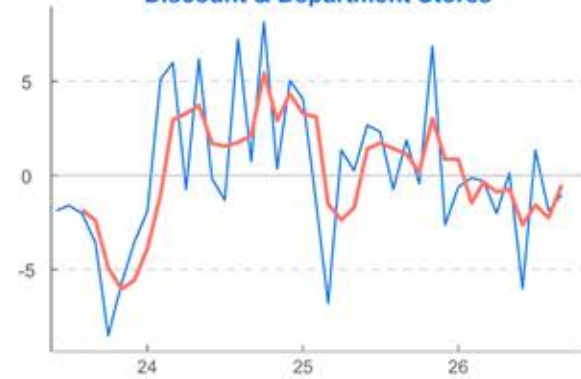
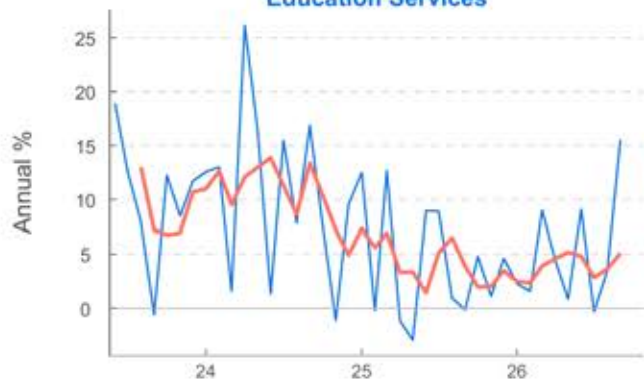
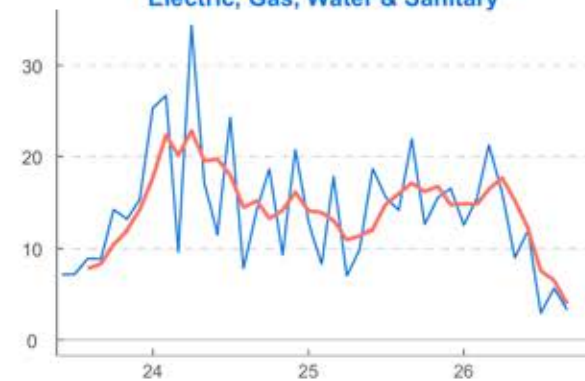
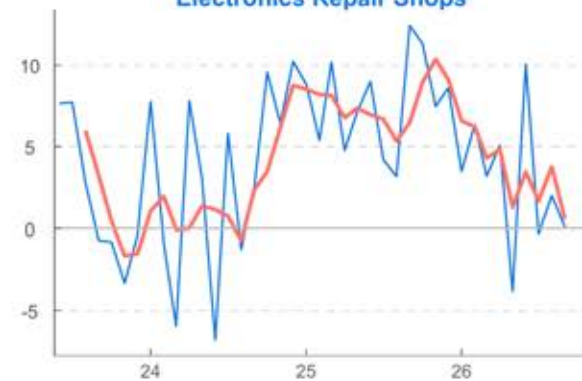
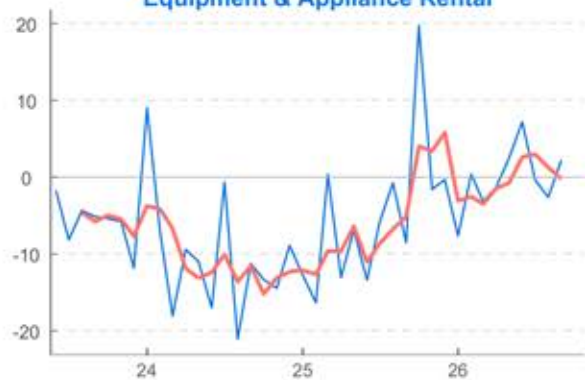
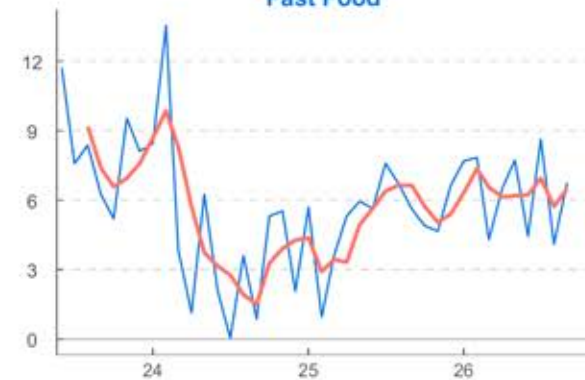


Beer Wine & Liquor



— Annual % change — 3-month moving average

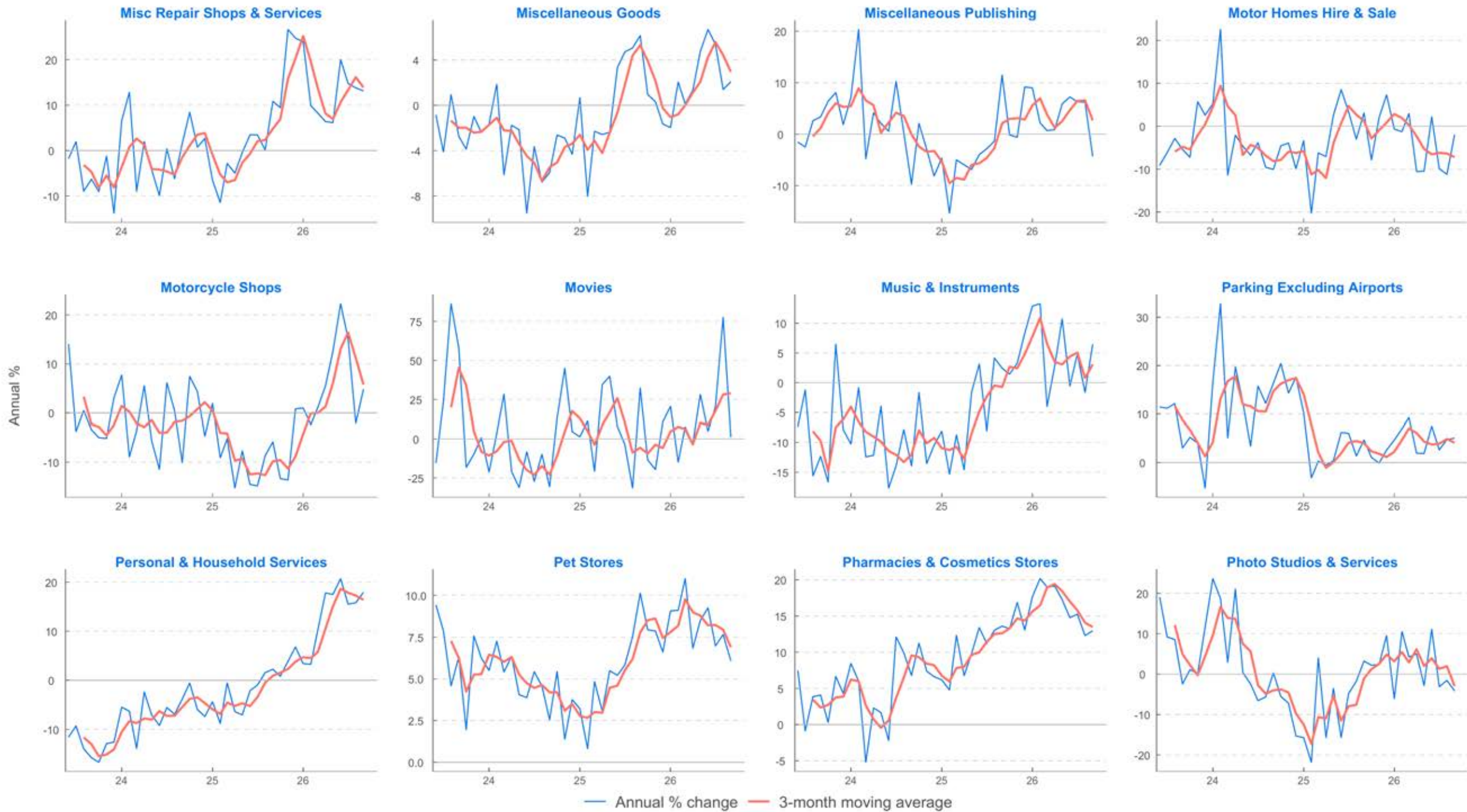


Commercial Equipment**Courier Services****Dental Services****Discount & Department Stores****Education Services****Electric, Gas, Water & Sanitary****Electronics Repair Shops****Engineering & Surveying****Equipment & Appliance Rental****Fast Food****Fireplace Stores****Fitness, Sports Recreation**

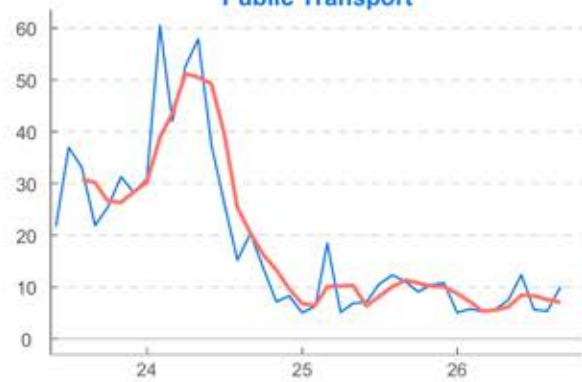
— Annual % change — 3-month moving average







Public Transport



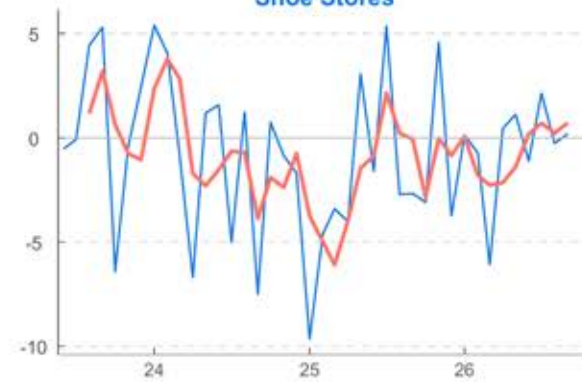
Real Estate Agents, Rentals



Secondhand Stores



Shoe Stores



Software & Digital Apps



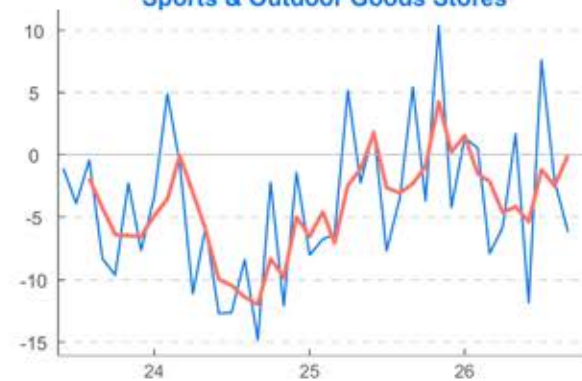
Solar Equipment Sale & Install



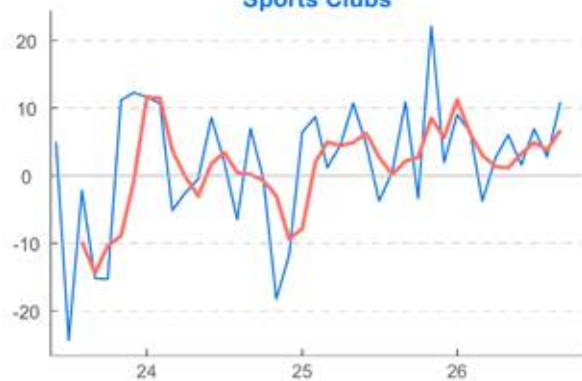
Specialist Trades



Sports & Outdoor Goods Stores



Sports Clubs



Storage



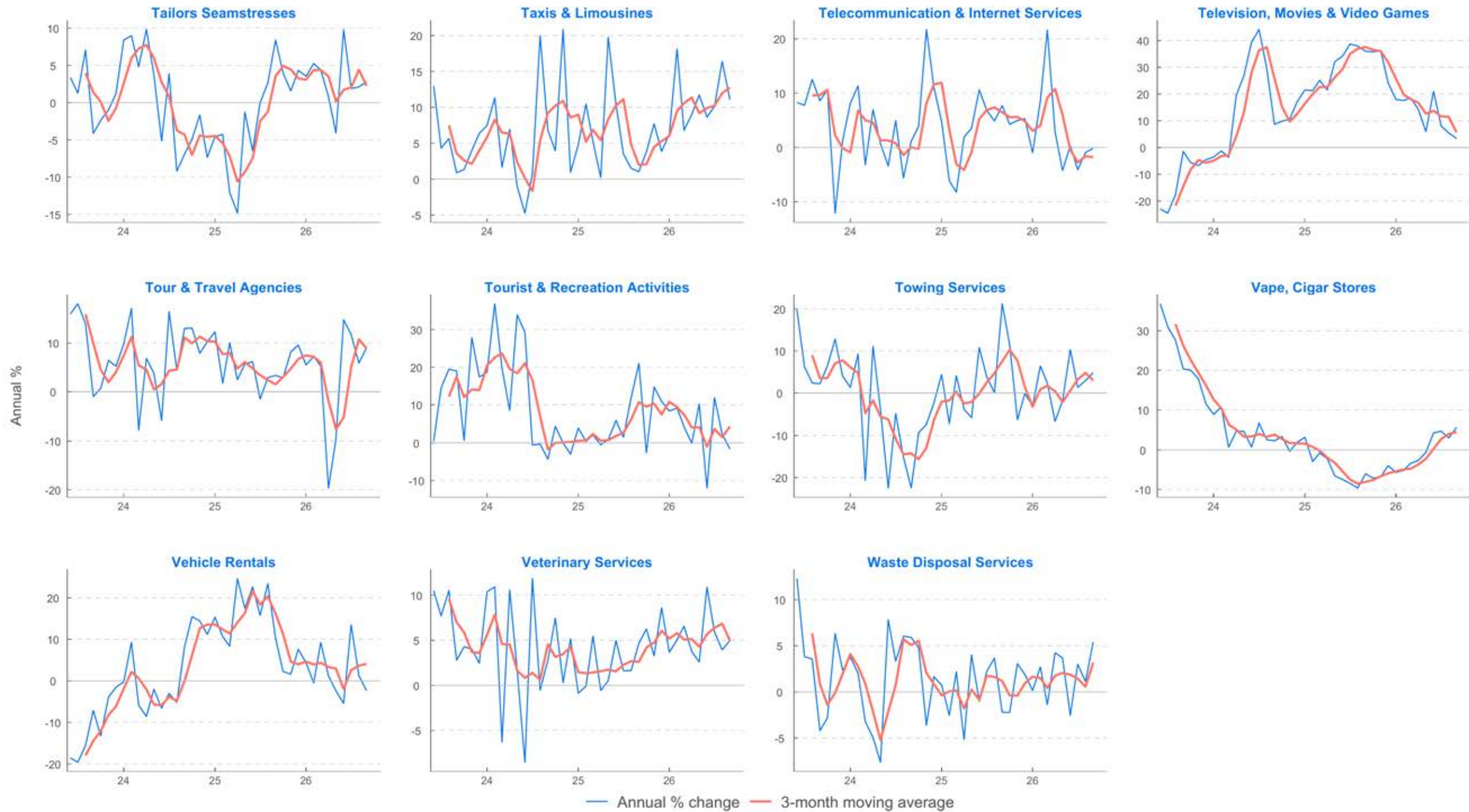
Suit & Costume Hire



Swimming Pools & Spas



— Annual % change — 3-month moving average



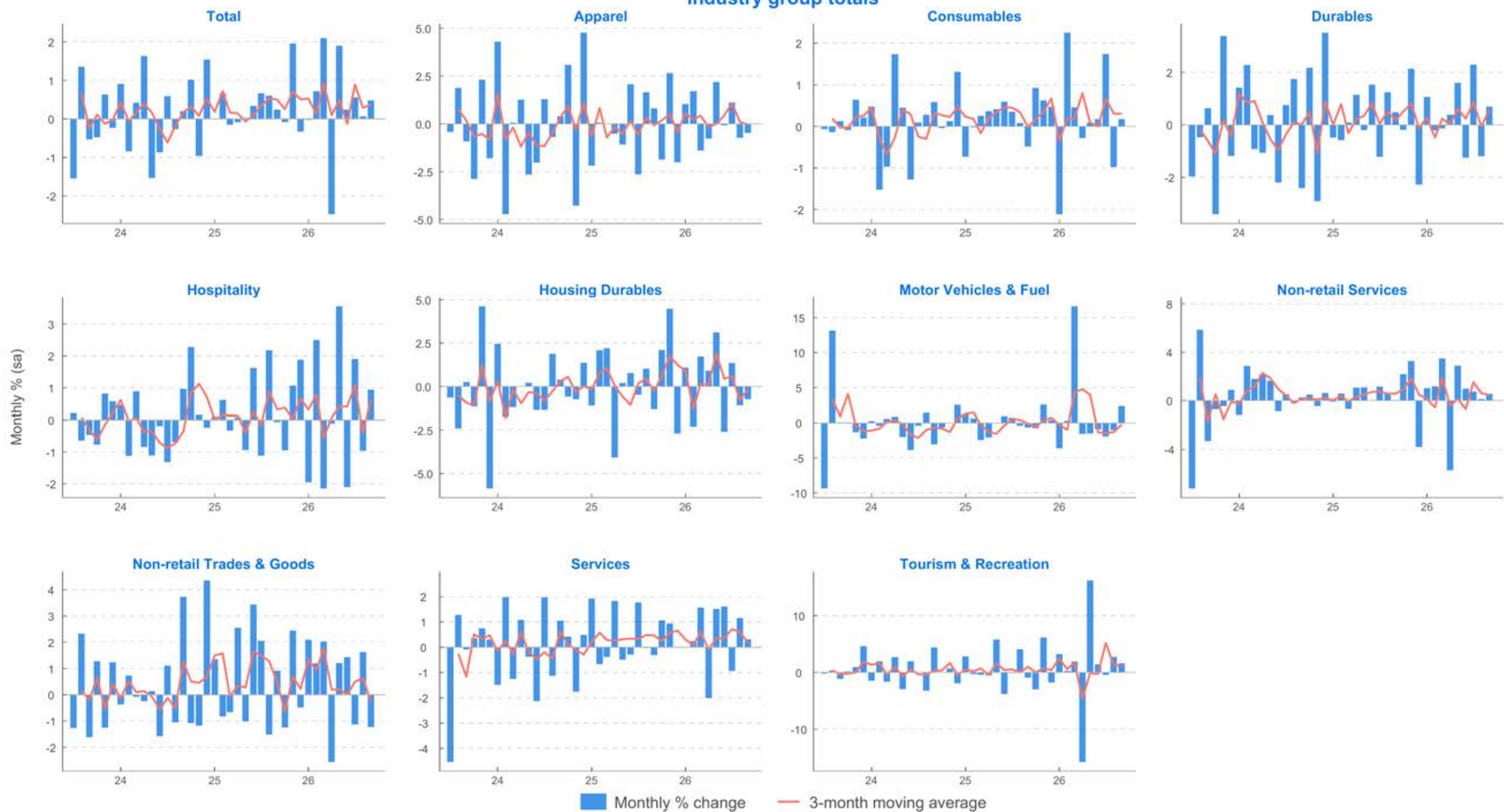
Monthly % change: raw and smoothed

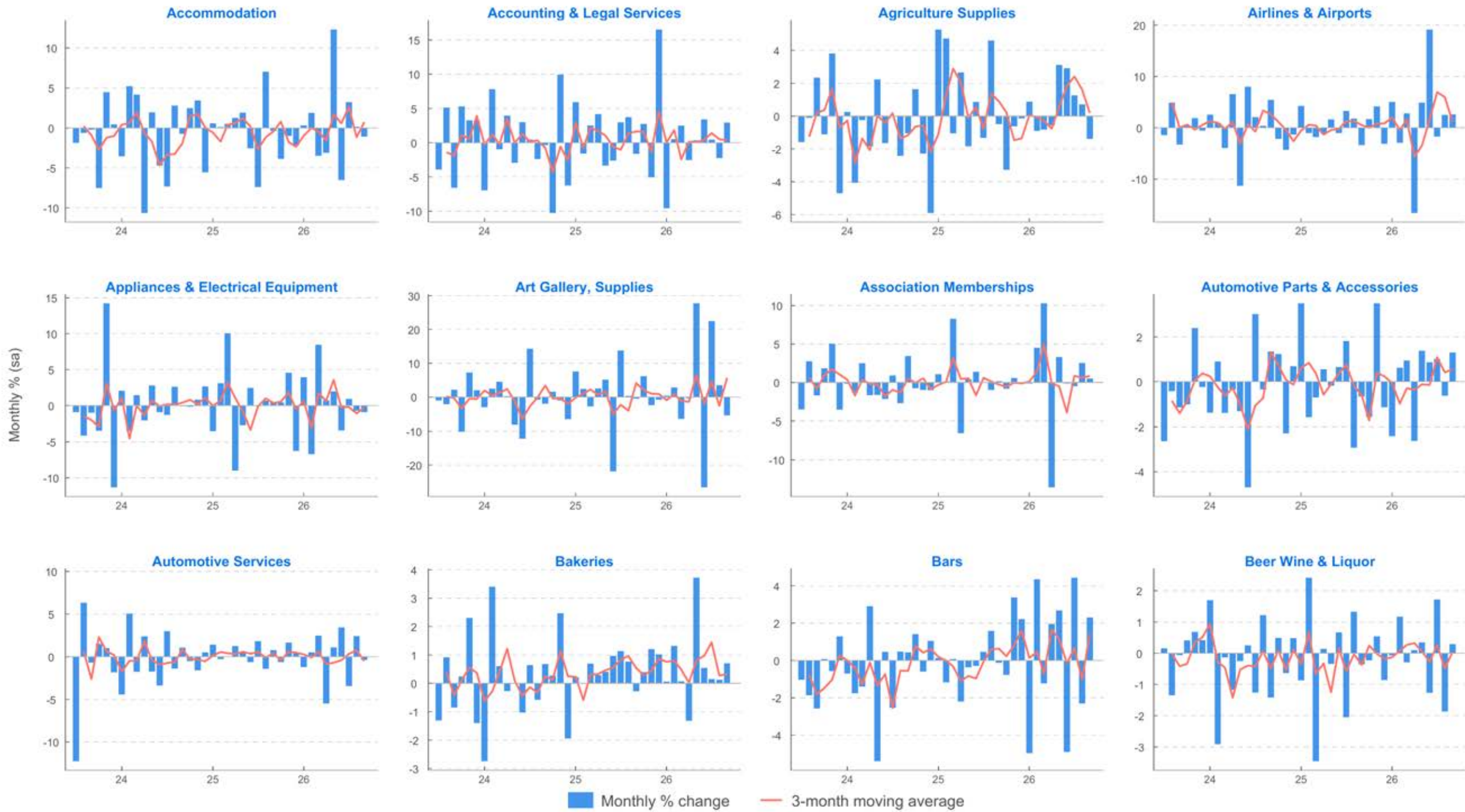
(3-month moving average)

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 20-21.

Industry group totals





Bicycle Stores



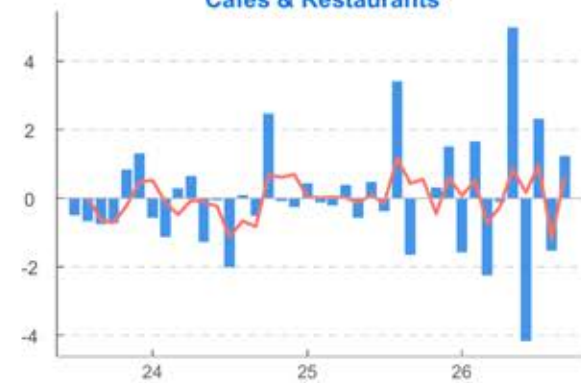
Book & Stationery Stores



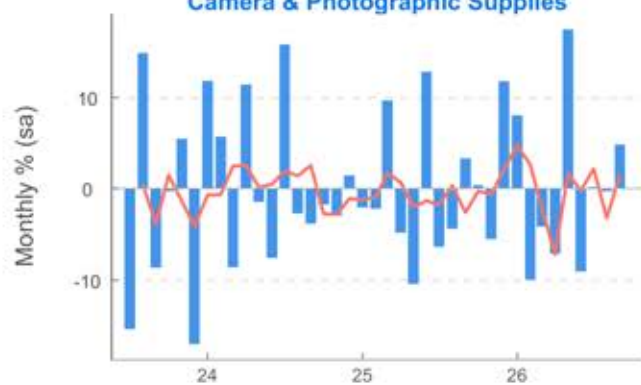
Bowling, Arcades & Pool Halls



Cafes & Restaurants



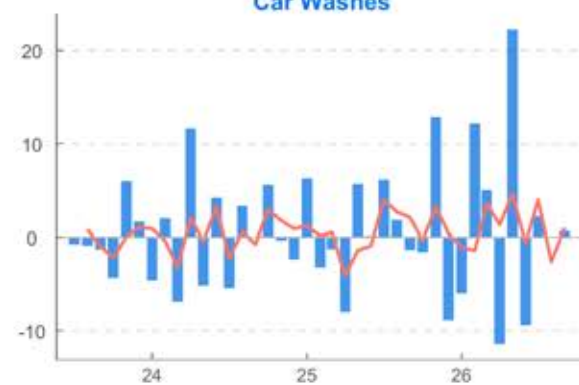
Camera & Photographic Supplies



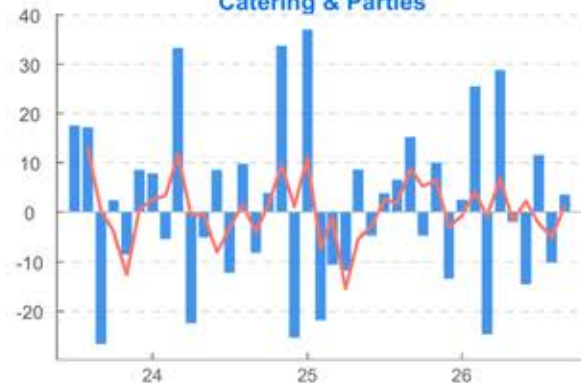
Car & Truck Dealers



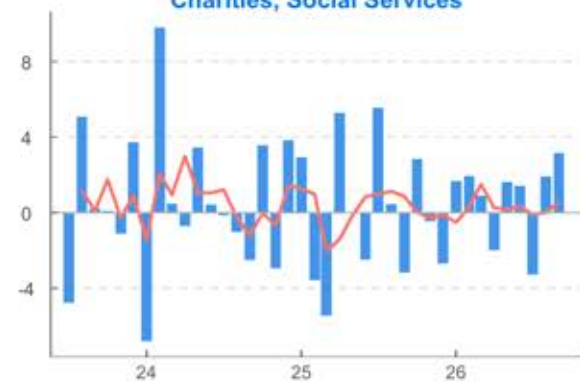
Car Washes



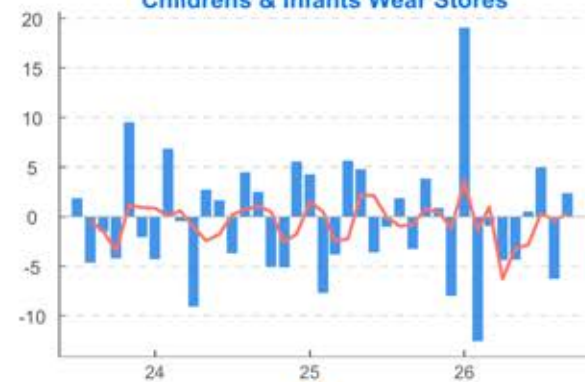
Catering & Parties



Charities, Social Services



Childrens & Infants Wear Stores



Cleaning & Sanitation

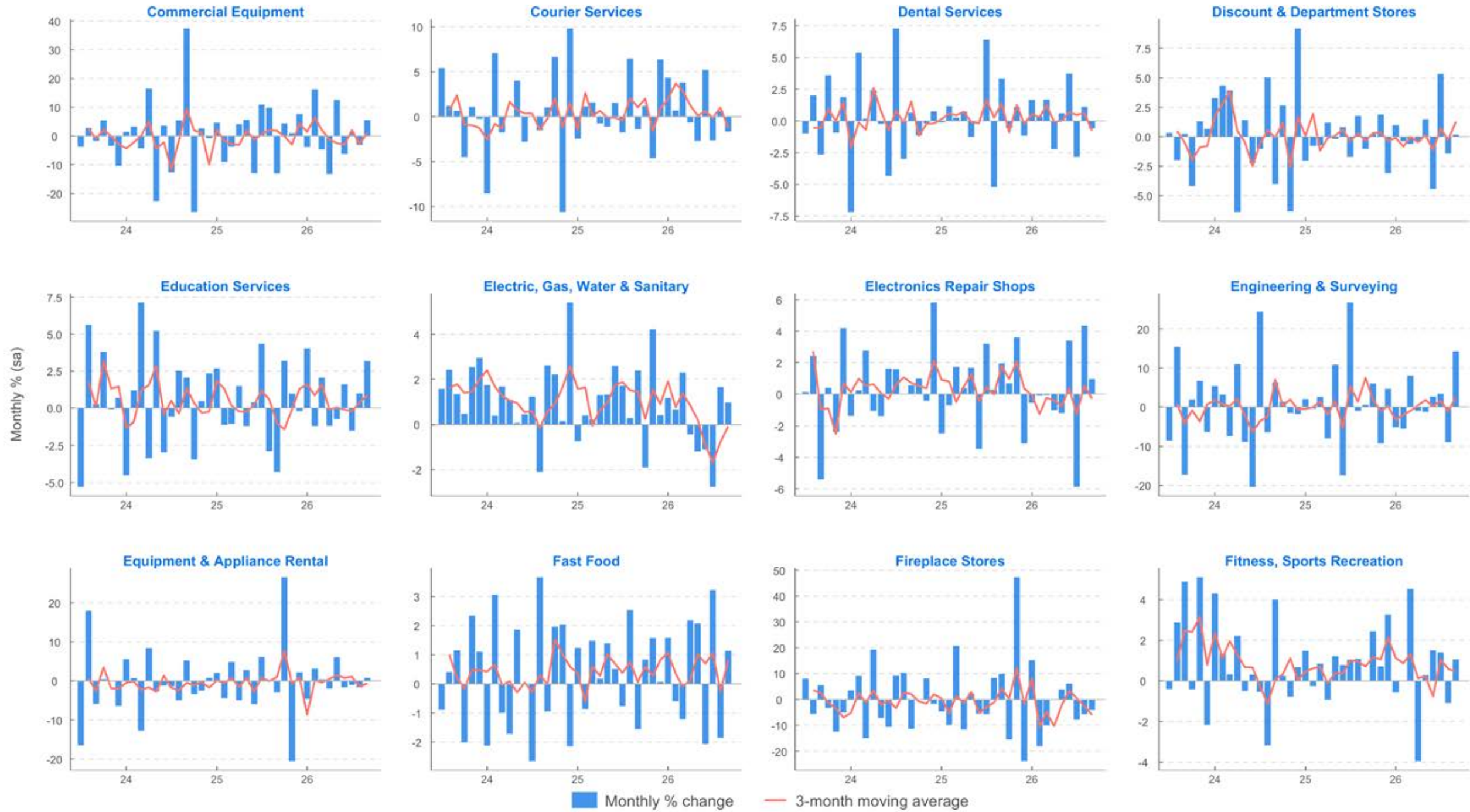


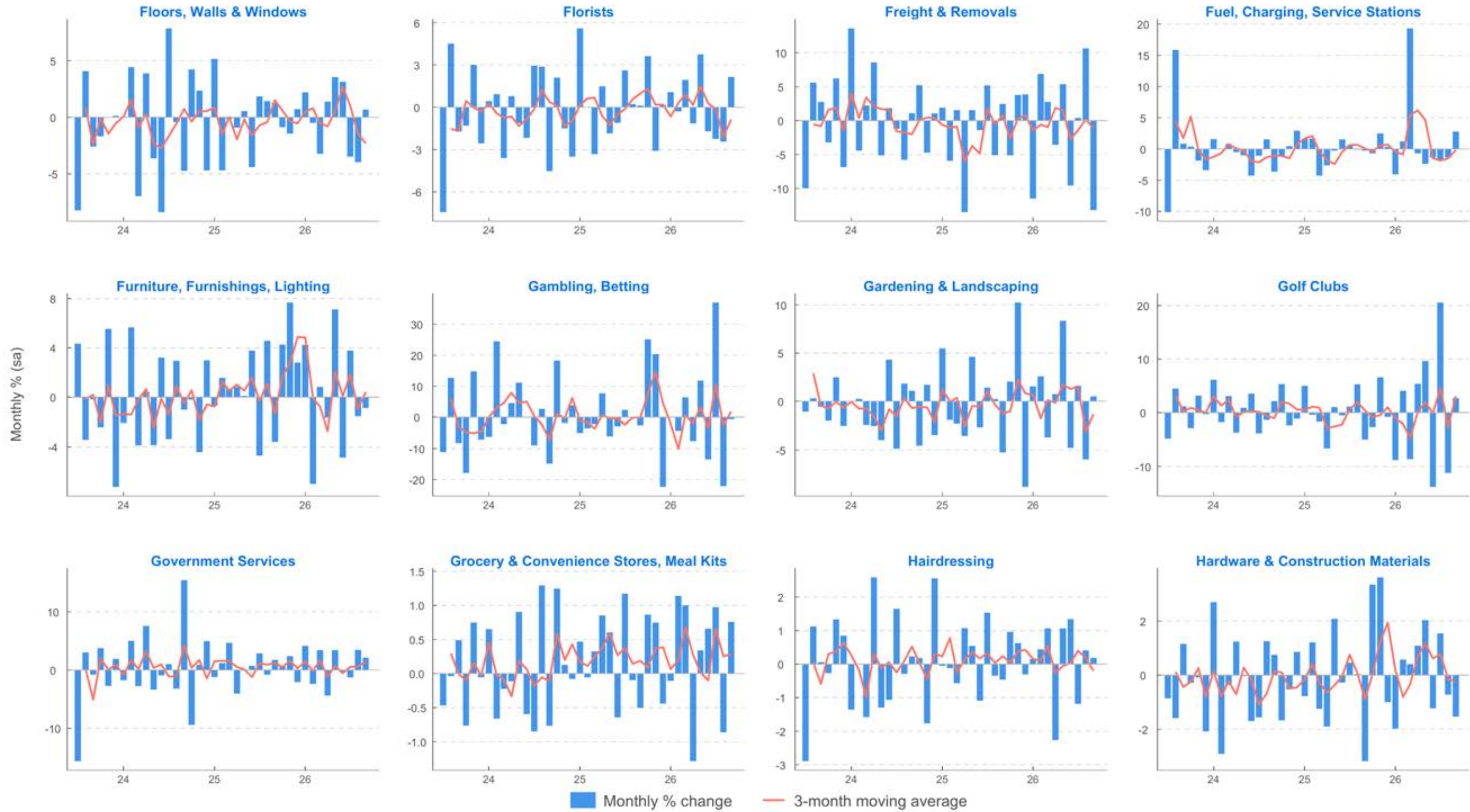
Clothing Stores



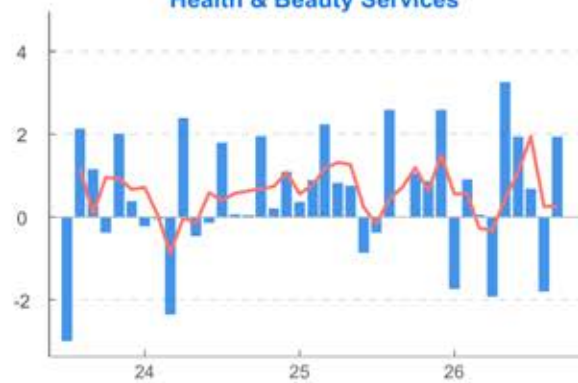
Monthly % change

3-month moving average

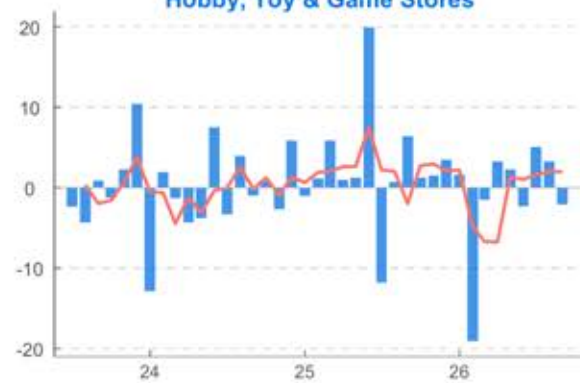




Health & Beauty Services



Hobby, Toy & Game Stores



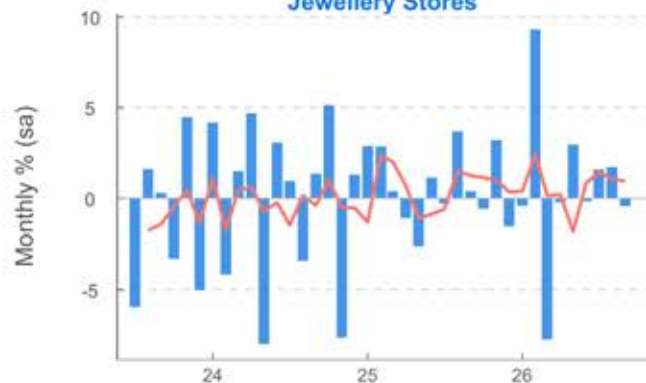
Industrial Supplies



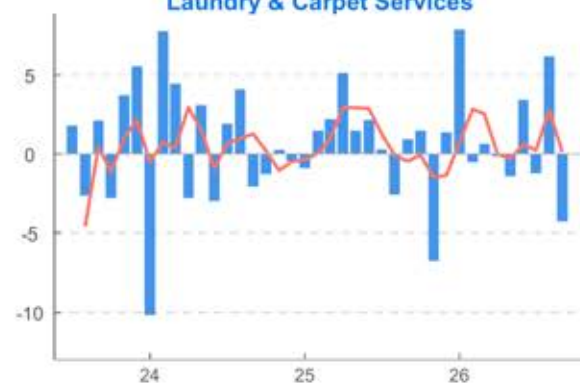
Insurance, Underwriting



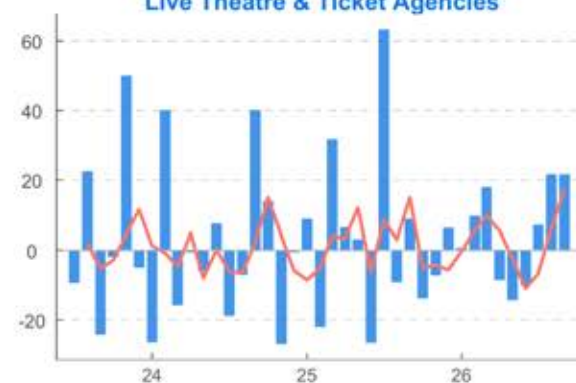
Jewellery Stores



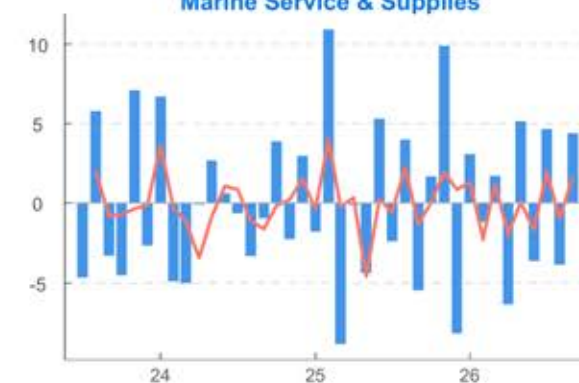
Laundry & Carpet Services



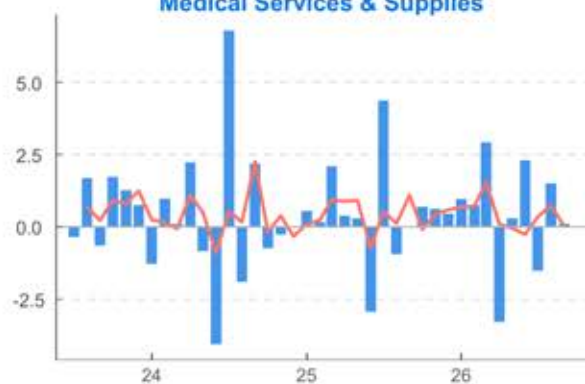
Live Theatre & Ticket Agencies



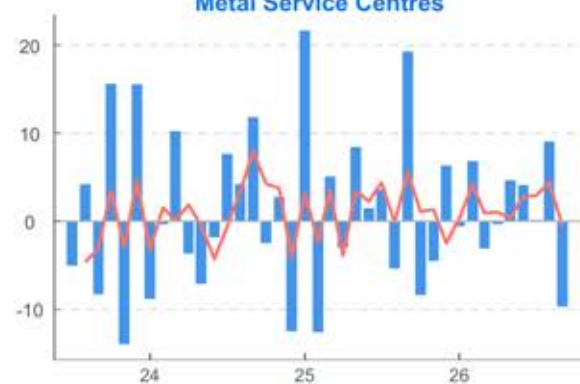
Marine Service & Supplies



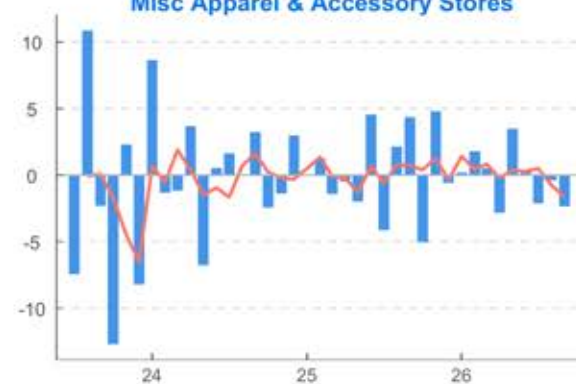
Medical Services & Supplies



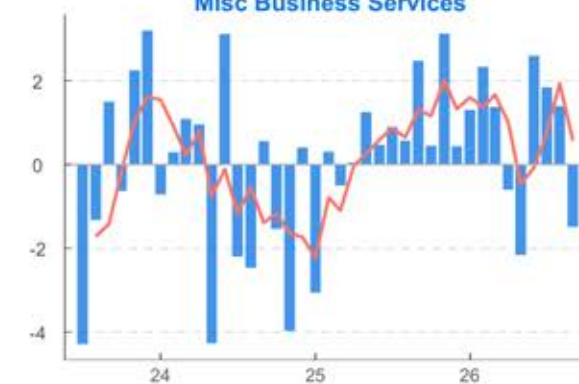
Metal Service Centres



Misc Apparel & Accessory Stores

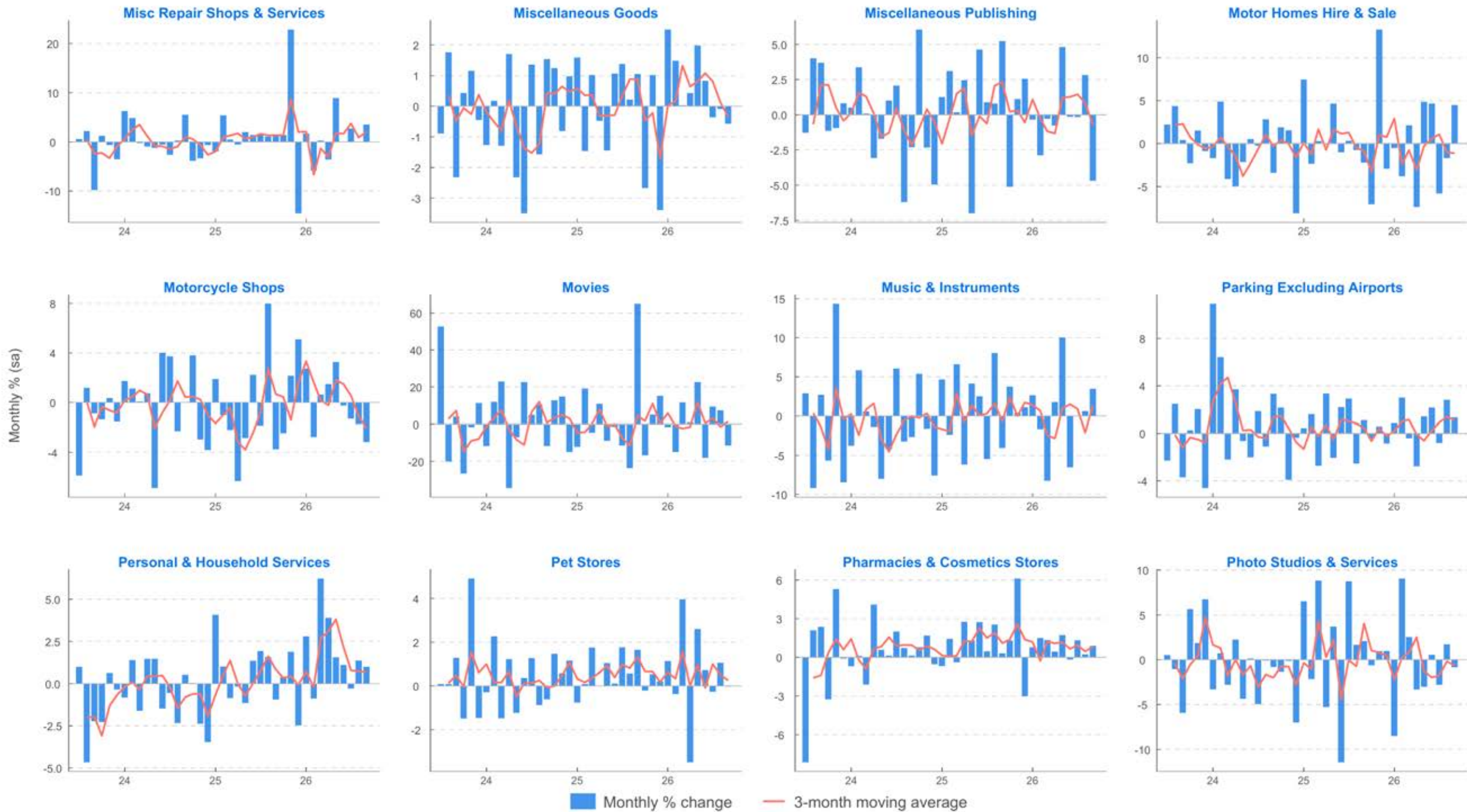


Misc Business Services



Monthly % change

3-month moving average



Public Transport



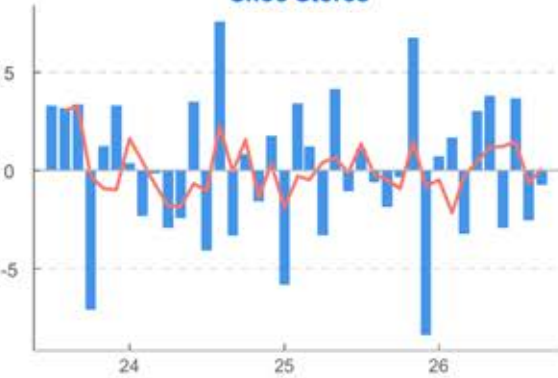
Real Estate Agents, Rentals



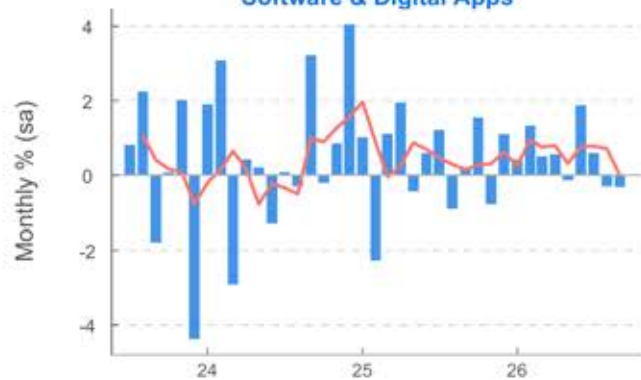
Secondhand Stores



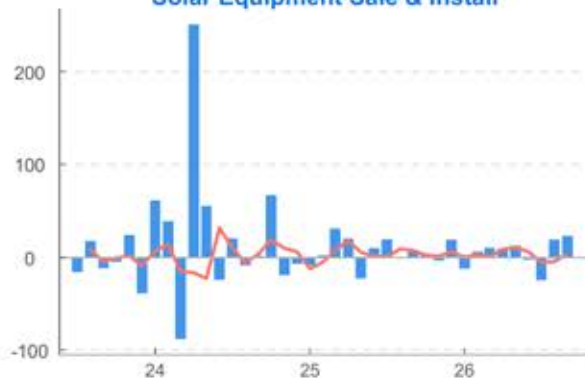
Shoe Stores



Software & Digital Apps



Solar Equipment Sale & Install



Specialist Trades



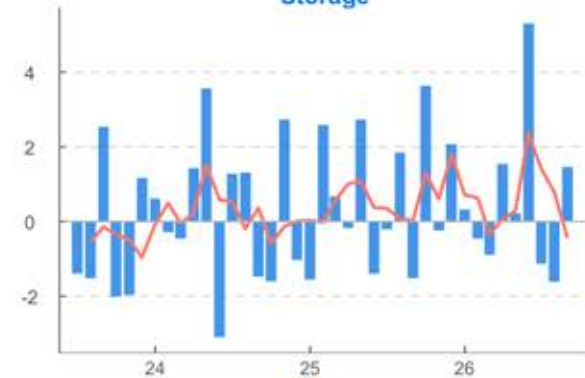
Sports & Outdoor Goods Stores



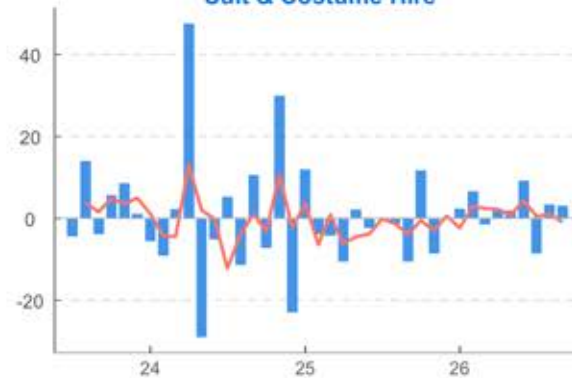
Sports Clubs



Storage



Suit & Costume Hire



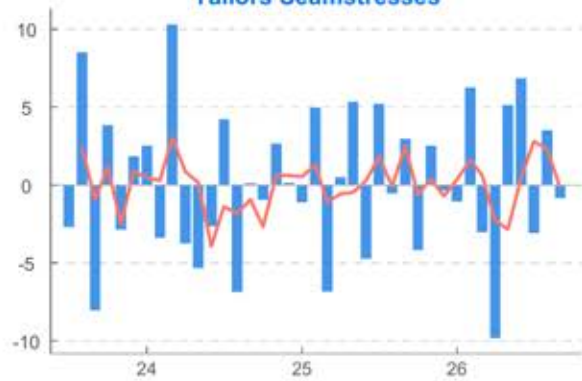
Swimming Pools & Spas



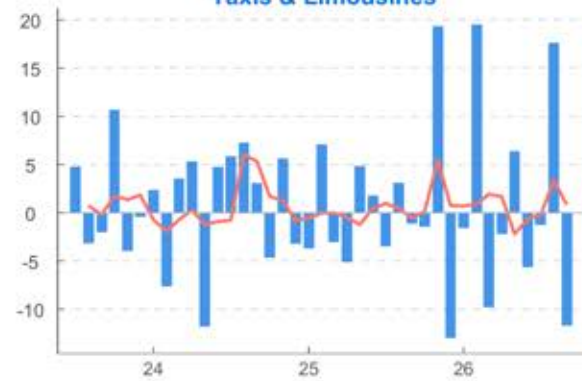
Monthly % change

3-month moving average

Tailors Seamstresses



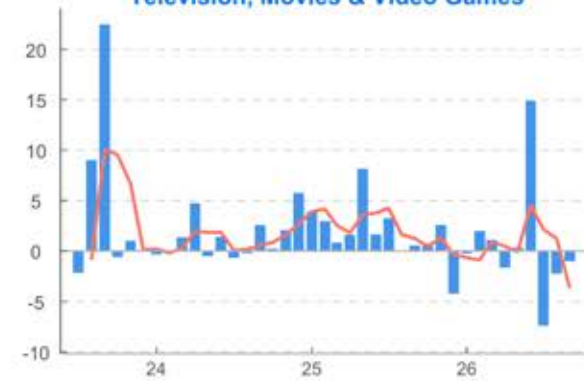
Taxis & Limousines



Telecommunication & Internet Services



Television, Movies & Video Games



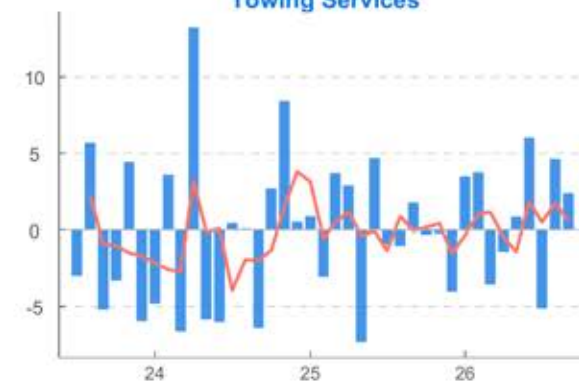
Tour & Travel Agencies



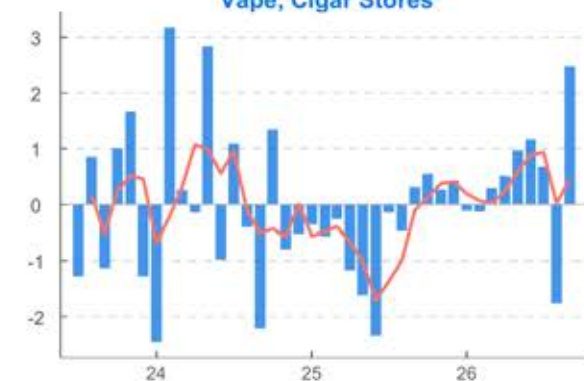
Tourist & Recreation Activities



Towing Services



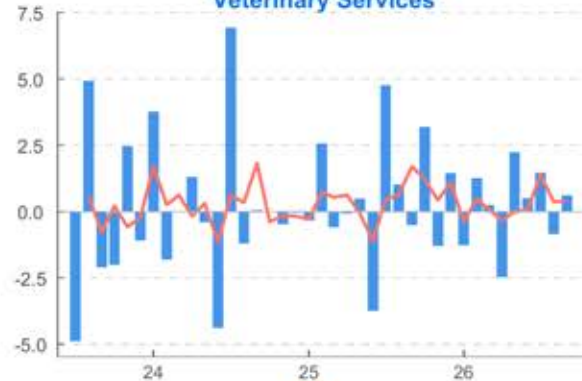
Vape, Cigar Stores



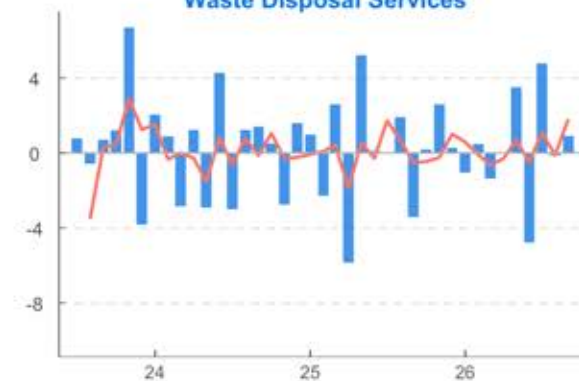
Vehicle Rentals



Veterinary Services



Waste Disposal Services



Monthly % change

3-month moving average

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Last updated: 18 June 2025

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