

## Building a way forward

### ***Aucklanders’ spending on fast food, home and building supplies surges as Covid Alert Levels shift***

**AUCKLAND, 1 October 2021 – The reduced restrictions under Alert Level 3 in Auckland caused a surge in spending across the city in September according to payment transactions through Worldline (previously Paymark) but spending by the end of the month was still well below pre-Covid levels for most of the city’s Worldline merchants.**

Spending through Worldline amongst Core Retail underlying merchants was \$314 million in the first seven days of lockdown Level 3 in Auckland-Northland (22-28 Sep), up 27% on the previous seven days, but this was still 25% below pre-Covid levels during the same week of 2019.

The largest surge, both in dollar and percentage terms, was amongst Fast Food merchants, up 652% during the week, to be marginally above pre-Covid levels.

The other noteworthy surge was amongst a range of stores providing building materials, furniture, floor coverings, appliances, and garden supplies, although most merchants except supermarkets experienced a spending surge. However, in general, merchants were also working well below pre-Covid levels.

The Accommodation sector remains one of the hardest hit, with spending during the first week of Level 3 in Auckland-Northland down 80% on the same week in 2019.

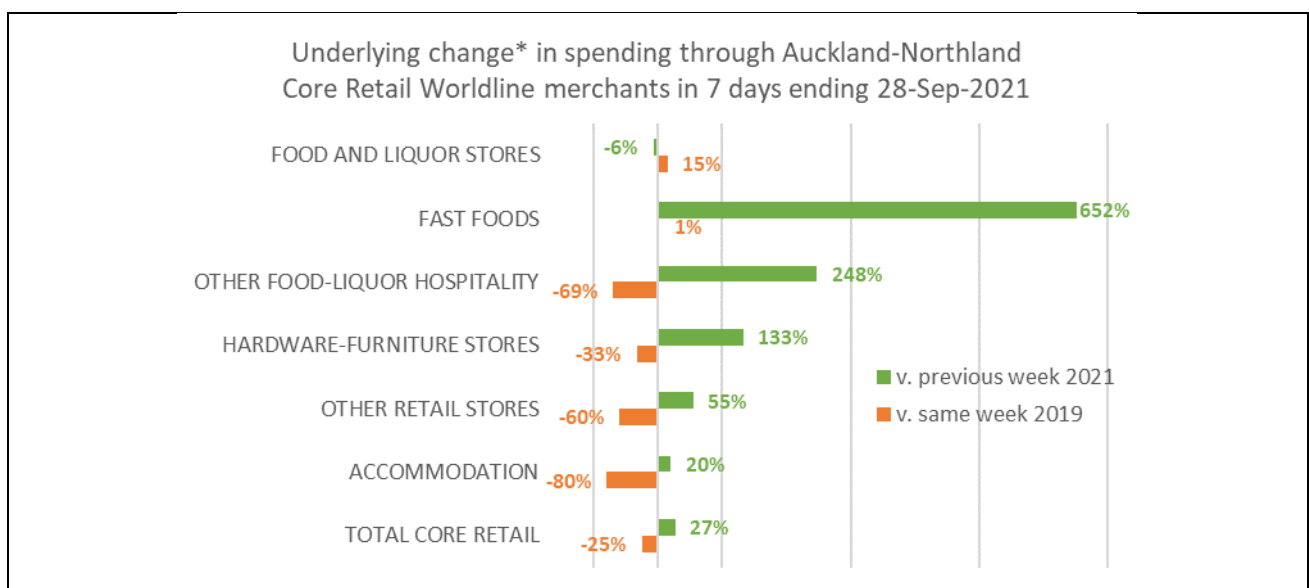


Figure 1: All Cards **Auckland-Northland** spending through Worldline for core retail merchants in first week of Lockdown **Level 3** Sep 2021 versus the previous week and the same days in 2019 (\* Underlying change excludes large clients moving to or from Worldline)

### Meanwhile the rest of New Zealand is mostly above pre-Covid levels

The rest of NZ (note Northland has been included with Auckland) started trading under Level 2 on 8<sup>th</sup> September. Most merchants also experienced a surge in spending in the first week of the new level including Accommodation merchants up 240% on the previous week, albeit this still left them 61% below 2019.

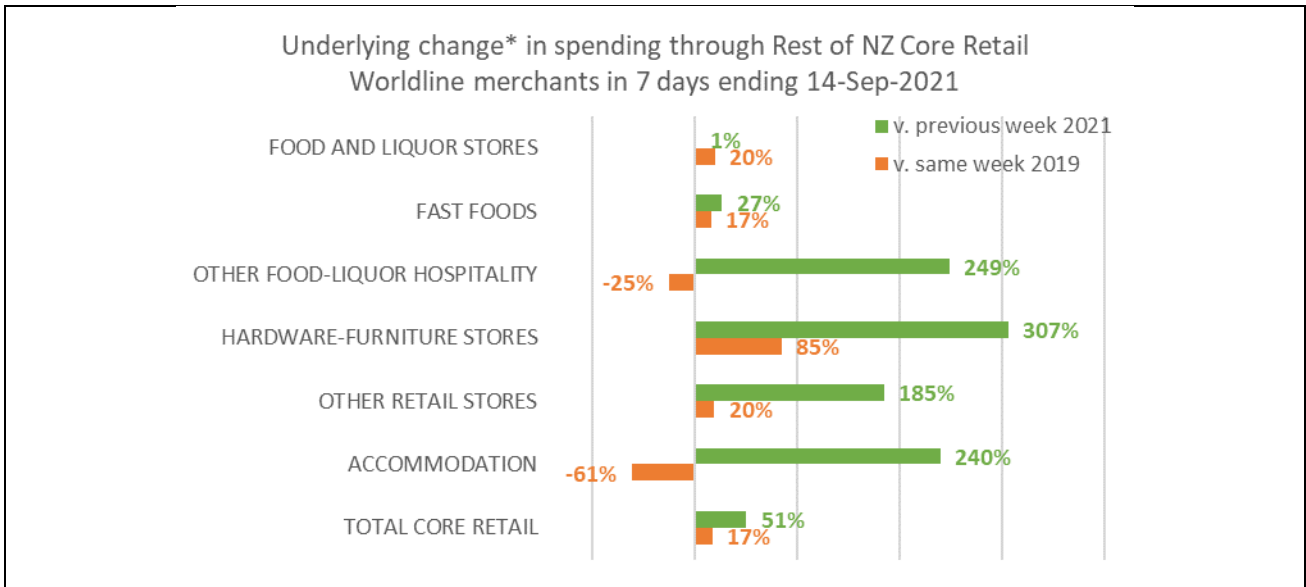


Figure 2: All Cards **Rest of NZ** underlying spending through Worldline for core retail merchants in first week of **Level 2** Sep 2021 versus the previous week and versus the same days in 2019 (\* Underlying change excludes large clients moving to or from Worldline)

Promisingly, a Level 2 merchant grouping that includes stores selling goods such as furniture, floor coverings, houseware, hardware, building supplies, garden items, recreational goods, clothing, footwear, electrical, electronic, and pharmacy items has continued during the month generally trading above year-ago and pre-Covid levels. Daily spending for this grouping outside of Auckland-Northland is labelled 'Core Retail excluding Supermarkets & Hospitality' in the graph below.

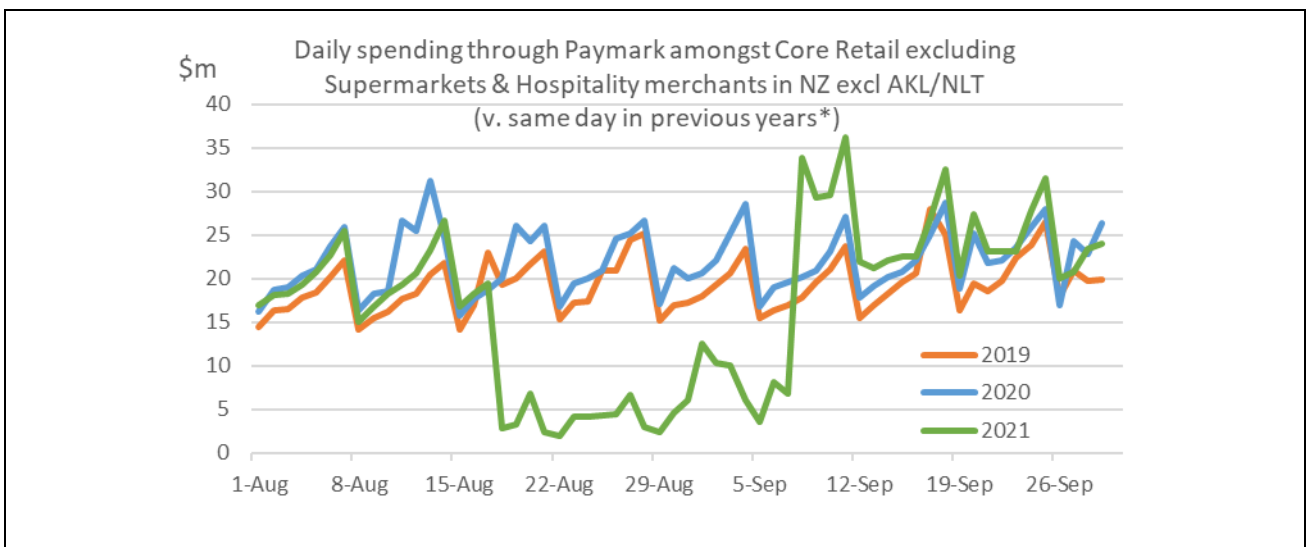


Figure 3: All Cards **Rest of NZ** underlying spending through Worldline for core retail merchants excluding Food-Liquor and Hospitality in September 2021 versus same days in 2020 and 2019 (\* Underlying spending excludes large clients moving to or from Worldline)

Taking the monthly trade in total, spending through Worldline by Core Retail merchants was \$2,994 million in September 2021, down 17.3% on Sep-20 and down 10.8% on Sep-19. The highest 2-year growth rate was in Wairarapa. Otago (including Queenstown), Southland and Wellington are still trading below 2019 levels.

<b>WORLDLINE All Cards Core Retail underlying* spending September 2021</b>			
<b>Region</b>	<b>Value transactions \$millions</b>	<b>Underlying* Annual % change on 2020</b>	<b>Underlying* Annual % change on 2019</b>
Auckland & Northland	\$831.7	-38.0%	-35.3%
Waikato	\$264.9	-3.1%	8.3%
Bay of Plenty	\$239.1	-7.0%	5.8%
Gisborne	\$33.9	-5.1%	10.9%
Taranaki	\$77.7	-0.1%	14.8%
Hawke's Bay	\$115.7	-3.1%	12.1%
Whanganui	\$43.2	-5.6%	8.8%
Palmerston North	\$101.5	-0.8%	11.5%
Wairarapa	\$41.3	1.9%	20.2%
Wellington	\$339.5	-7.4%	-0.3%
Nelson	\$68.6	-3.2%	7.5%
Marlborough	\$43.3	-13.1%	6.0%
West Coast	\$22.5	-5.7%	5.3%
Canterbury	\$404.0	-2.7%	7.5%
South Canterbury	\$58.2	0.5%	8.7%
Otago	\$180.4	-13.6%	-12.8%
Southland	\$80.8	-4.8%	-1.6%
<b>New Zealand</b>	<b>\$2,994.1</b>	<b>-17.3%</b>	<b>-10.8%</b>

Figure 4: All Cards NZ spending through Worldline for core retail merchants by region in September 2021 (\* Underlying spending excludes large clients moving to or from Worldline)

\*\*\* ends \*\*\*

#### **Note to editors:**

These figures reflect general market trends and should not be taken as a proxy for Worldline's market share or company earnings. The figures primarily reflect transactions undertaken within stores but also include some e-commerce transactions. The figures exclude transactions through Worldline undertaken by merchants outside the Core Retail sector (as defined by Statistics NZ).

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