Spending growth edges up nationwide and stops falling in the Auckland/Northland region

**AUCKLAND, 5 June 2025 – Consumer spending nationwide continued its recent modest upward trend in May, with the Auckland/Northland region seeing a year-on-year lift in spending for the first time in nine months, which persisted over the King’s Birthday long weekend.**

Consumer spending through all Core Retail merchants in Worldline NZ’s payments network in May 2025 reached $3.80B, which is up +1.8% on May 2024, following adjustments for merchants coming and going from the network.

Worldline NZ’s Chief Sales Officer, Bruce Proffit says while the national consumer spending growth rate remains modest, it was encouraging to see the month start with generally positive figures.

“This was especially the case in the Auckland/Northland region where spending has been weak since early 2024. Spending growth in the region basically came to a halt in early 2024 and had declined on year-ago levels in the previous eight months before rising +1.1% above May 2024,” says Proffit.

“While this spending uptick is not large – and was in part due to a favourable fall of days in May – it is at least a positive sign,” he says.

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Figure 1: All Cards NZ underlying\* spending annual growth through Worldline in recent months for Auckland/Northland core retail merchants (\*Underlying excludes large clients moving to or from Worldline).

Proffit says the retail sectors that showed the most year-on-year growth within the overall spend included Food & Beverage, Clothing, Chemists, and Hospitality, which includes cafes, restaurants and Accommodation.

The slight, but positive, growth rate has also continued into June, with, consumer spending through all Core Retail merchants in Worldline NZ’s payments network over the three days of the King’s Birthday long weekend (31 May to 2 June) reaching $0.39B, up +1.0% on the King’s Birthday long weekend in 2024, following adjustments for merchants coming and going from the network.

The annual growth rate for the King’s Birthday long weekend in Auckland/Northland was +0.8%, while the highest growth rate was in Nelson (+6.8%) and the lowest was in Bay of Plenty (-1.1%).

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| **WORLDLINE All Cards underlying\* spending for CORE RETAIL merchants for King's Birthday weekend 2025 (versus same weekend 2024)** | | |
|  | Value | Underlying\* |
| Region | transactions $millions | Annual % change on 2024 |
| Auckland/Northland | 152.0 | 0.8% |
| Waikato | 32.6 | 1.2% |
| BOP | 27.8 | -1.1% |
| Gisborne | 3.3 | 1.7% |
| Taranaki | 8.7 | 1.0% |
| Hawke's Bay | 13.5 | 1.5% |
| Whanganui | 5.1 | 3.0% |
| Palmerston North | 12.1 | 0.3% |
| Wairarapa | 4.4 | 3.9% |
| Wellington | 35.5 | -0.7% |
| Nelson | 7.2 | 6.8% |
| Marlborough | 4.9 | 3.0% |
| West Coast | 2.4 | -0.7% |
| Canterbury | 48.5 | 2.8% |
| South Canterbury | 5.7 | 2.9% |
| Otago | 22.6 | 0.0% |
| Southland | 8.4 | 0.3% |
| **New Zealand** | **395.1** | **1.0%** |

Figure 2: All Cards NZ underlying\* spending through Worldline between Saturday 31-May and Monday 2-Jun 2025 for core retail merchants, versus King’s Birthday weekend 2024 (\* Underlying excludes large clients moving to or from Worldline)

Meanwhile, across the regions, Core Retail spending growth for the full month of May was highest in Whanganui (+6.9%), Otago (+4.6%) and Nelson (+4.1%), while spending is still declining in Wellington (-1.3%).

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| **WORLDLINE All Cards underlying\* spending for CORE RETAIL merchants for May 2025** | | |
|  | Value | Underlying value\* |
| Region | transactions $millions | Annual % change on 2024 |
| Auckland/Northland | 1,439 | 1.1% |
| Waikato | 315 | 3.9% |
| BOP | 256 | 1.9% |
| Gisborne | 35 | 3.0% |
| Taranaki | 90 | 3.7% |
| Hawke's Bay | 136 | 2.6% |
| Whanganui | 52 | 6.9% |
| Palmerston North | 119 | 2.9% |
| Wairarapa | 44 | 2.6% |
| Wellington | 331 | -1.3% |
| Nelson | 76 | 4.1% |
| Marlborough | 47 | 0.0% |
| West Coast | 27 | 1.3% |
| Canterbury | 460 | 1.4% |
| South Canterbury | 60 | 2.3% |
| Otago | 222 | 4.6% |
| Southland | 90 | 2.2% |
| **New Zealand** | **3,801** | **1.8%** |

Figure 3: All Cards NZ underlying\* spending through Worldline in May 2025 for core retail merchants (\* Underlying excludes large clients moving to or from Worldline)

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**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 ecommerce transactions. The figures exclude transactions through Worldline undertaken by merchants outside the Core Retail sector (as defined by Statistics NZ).

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Worldline’s corporate purpose (“raison d’être”) is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

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