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# CommBank Household Spending Insights

Economic Insights | October 2023

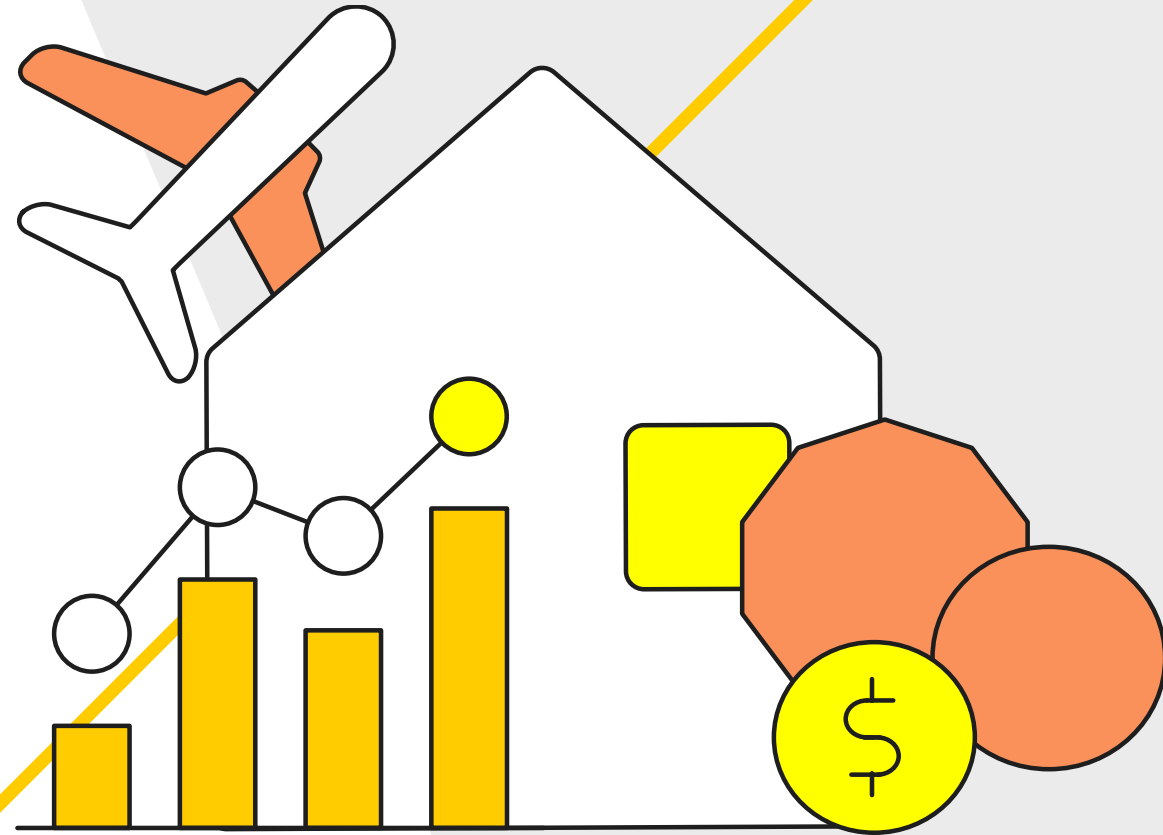
Prepared on 13 November 2023

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# CommBank Household Spending Insights (HSI)

The CommBank Household Spending Insights (HSI) index for October 2023 declined by -1.0%/mth in seasonally adjusted terms, to 139.8. This represented a noticeable slowing from the revised September increase of 0.3%/mth.

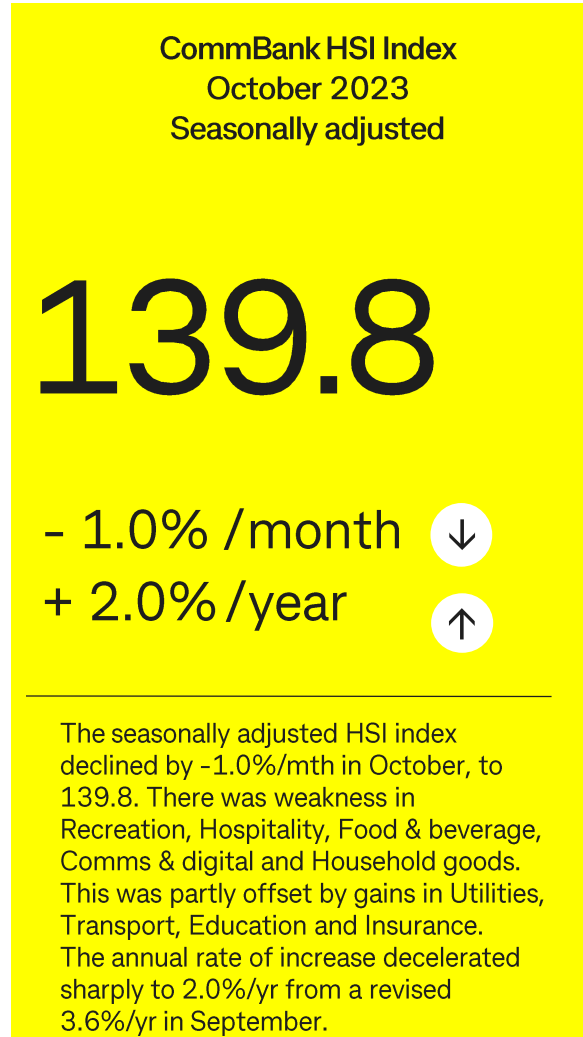
Please note, we have made a number of refinements to the CommBank HSI this month – to more accurately capture household spending in the Australian economy. The major changes involved the Household services sector, where we have removed financial flows that related more to ‘investments’ rather than ‘spending’. In addition, we had now included ‘Buy Now Pay Later’ spending data and have made minor changes to some other categories. Further details can be found on page 5 and pages 15 and 16.

























These changes have shifted the Household services sector into positive growth and increased the overall level of the HSI, with the Index now having been at 141.2 in September (previously reported as 137.4) and the annual rate of growth to September revised up to 3.6%/yr, from 1.8%/yr previously.

For October, however, the HSI Index indicates a clear slowing in the pace of household spending. The -1.0% fall on the month was driven by weakness in spending on Recreation (-4.7%), Hospitality (-4.5%), Food & beverage (-1.3%), Comms & digital (-0.7%) and Household goods (-0.7%). Weakness in these categories was partly offset by increased spending on Utilities (2.2%), Transport (2.0%), Education (1.3%) and Insurance (0.8%). For October, seven of the 12 categories declined on the month.

In the year to October, the pace of household spending slowed significantly to 2.0%/yr, well down from the revised growth of 3.6%/yr to September. With inflation likely to have been at 5%-5¼/yr in October, the HSI index remains in negative territory in real terms and would be even softer in real per capita terms.

The November 25bp rate hike by the RBA, taking the cash rate to 4.35%, is likely to add further downward pressure to household spending over coming months. Seasonal patterns of spending could be volatile over the upcoming summer holiday period due to changing spending behaviours related to the November sales events.



Spending Category	Monthly Change	Yearly Change
Utilities	 2.2%	 7.5%
Transport	 2.0%	 4.9%
Education	 1.3%	 8.9%
Insurance	 0.8%	 12.0%
Health	 0.6%	 7.7%
Household Services	 -0.2%	 2.6%
Motor Vehicle	 -0.3%	 1.6%
Household Goods	 -0.7%	 -5.2%
Communications and Digital	 -0.7%	 -0.2%
Food & beverage goods	 -1.3%	 1.6%
Hospitality	 -4.5%	 -1.0%
Recreation	 -4.7%	 1.3%

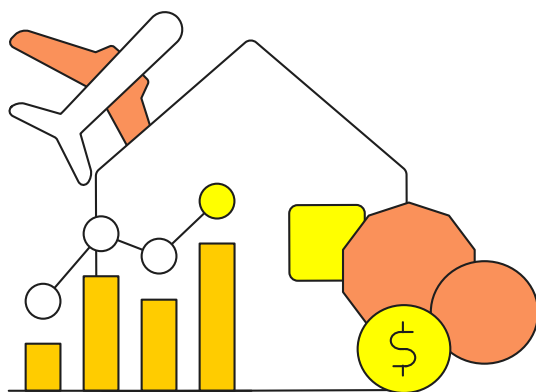
# CommBank Household Spending Insights (HSI)

Household or consumer spending is the largest component (around 50%) of the Australian economy and central to understanding how it is performing, as well as planning for the future. This is why businesses, governments and major policy setting institutions like the Reserve Bank of Australia closely follow measures of consumer spending and emerging trends.

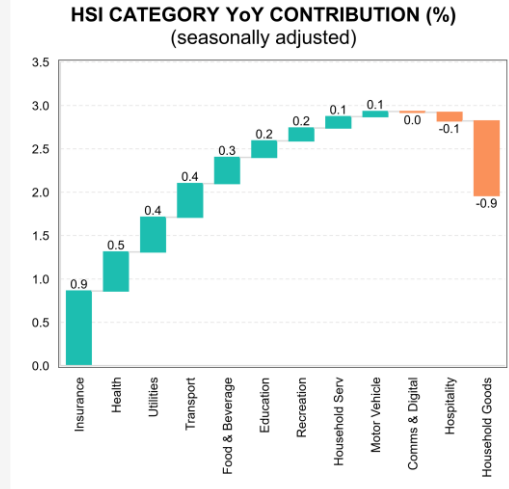
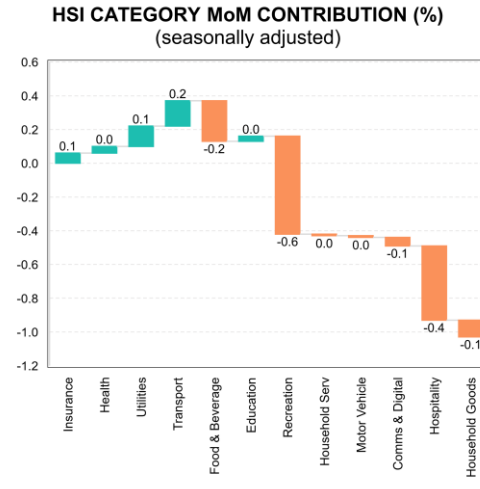
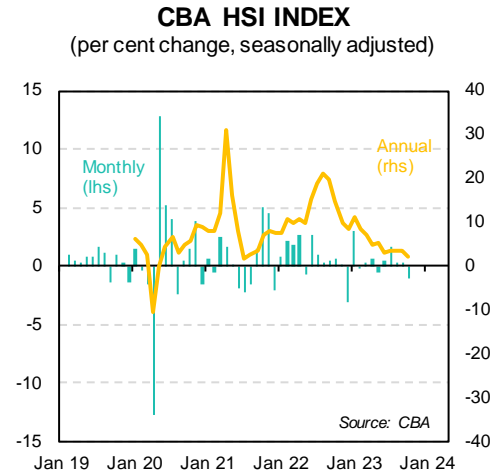
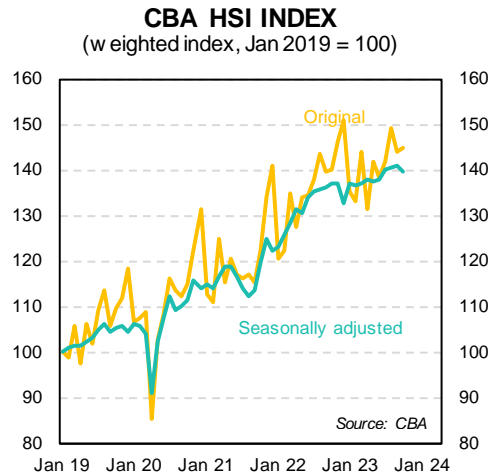
## Key Features of the new CommBank Household Spending Insights (HSI) Index

- Use of de-identified payments (credit card, debit card, keypad transactions, ATM, Bpay, Buy Now Pay Later and direct debit transactions) and home lending data from approximately 7 million CBA customers, comprising roughly 30% of Australian consumer transactions.
- Data is from 1 January 2019 and is de-identified to meet privacy and regulatory requirements.
- Data is now Australian Bureau of Statistics (ABS) census-weighted to be nationally representative of spending.
- The HSI Index is seasonally adjusted by individually adjusting the 12 spend categories either by using ABS seasonal factors or the X-13 ARIMA model methodology. The seasonally adjusted spend (in dollars) for the 12 spend categories are summed to provide the overall HSI and then indexed to January 2019. As a result, the HSI Index is subject to revision each month if required.
- The HSI by state and segment indices are seasonally adjusted separately either by using ABS seasonal factors or the X-13 ARIMA model methodology and is not additive to the overall HSI index. The Home Buying index is seasonally adjusted with X-13 ARIMA model methodology.
- The HSI Index is based on 12 spending categories – please see pages 15-16 for category details.
- The new HSI also shows comparisons between goods and services, retail and non-retail, and essential and discretionary spending. Data by State is also included for the first time.
- There is also a separate Home Buying Index.
- Produced by CommBank's Global Economic & Markets Research team using data and models provided by CommBank iQ, a joint venture with data science and artificial intelligence company Quantum.

## About CommBank HSI

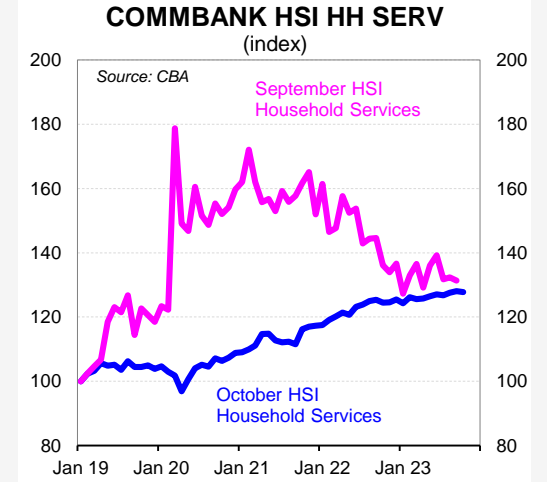
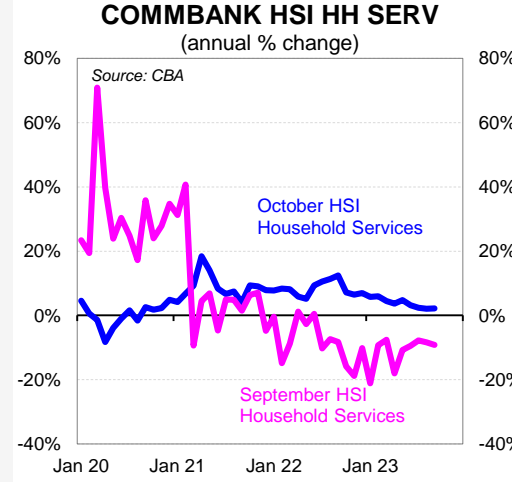
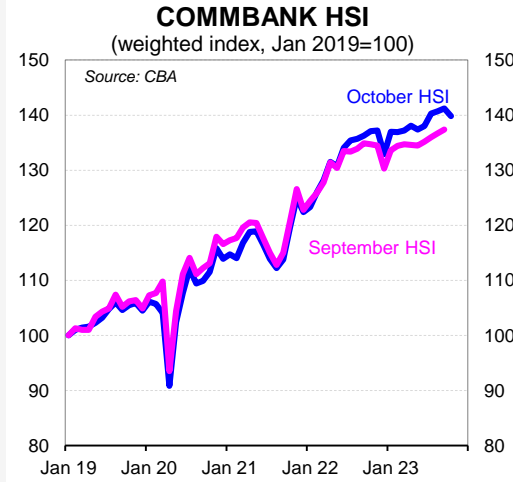
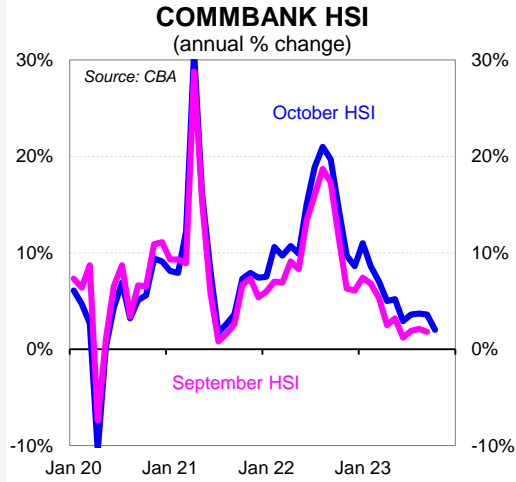


# CommBank HSI in charts



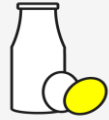
- The CommBank Household Spending Insights (HSI) index for October 2023 declined by -1.0%/mth in seasonally adjusted terms, to 139.8. This represented a noticeable slowing from the revised September increase of 0.3%/mth. After having increased at an average monthly rate of +0.8%/mth in Q3 23, from just +0.2%/mth on average in Q2 23, the -1.0%/mth decline in October represents a noticeable slowing in the pace of household spending.
- For October, seven of the 12 categories saw declines in spending, led lower by Recreation (-4.7%), Hospitality (-4.5%) and Food & beverage (-1.3%). To varying degrees, these categories had shown some strength in recent months based on a number of 'large scale event' items that Australian's had been willing to spend money on, ie. block-buster movies, the FIFA Women's World Cup and the major football final series. But absent these events in October, spending was weaker in these sectors.
- October also saw declines in spending on Communications & digital (-0.7%), Household goods (-0.7%), Motor vehicles (-0.3%) and Household services (-0.2%). This weakness was partly offset by a jump in spending on Utilities (2.2%), and further increases in spending on Transport (2.0%), Education (1.3%), Insurance (0.8%) and Health (0.6%).
- The annual change in the seasonally adjusted HSI index decelerated to 2.0%/yr in October, from a revised 3.6%/yr in September – note that the September annual increase was revised from the originally reported 1.8%/yr to 3.6%/yr as a result of the modifications introduced to the Household services category described on page 5.
- The 2%/yr rate of increase in the HSI index for October was not only well down from 3.6%/yr in September, but well down from the peak annual growth rate of 21.0%/yr in August 2022 and 9.9%/yr in May 2022 – the month the RBA began its rate hiking cycle. The current pace of growth of 2.0%/yr is also much lower than the pace of inflation and population growth, implying falls in spending in both real and per capita terms.
- The largest contributions to the annual increase in the HSI index in October was spending on Insurance (0.9%pts), followed by Health (0.5%pts), Utilities (0.4%pts) and Transport (0.4%pts). This was partly offset by declines in spending on Household goods (-0.9%pts) and Hospitality (-0.1%pts).

# Refinements to the CommBank HSI this month



- We have made a number of refinements to the CommBank HSI this month. These changes will more accurately capture household spending in the Australian economy.
- The major changes include removing some financial flows from the Household Services category that could best be described as 'investments', rather than 'spending'. This included money flowing to Trading platforms, Real estate agents, Other public services, Superannuation providers, Debt collectors, Fund managers and Financial brokerage services. These payments previously represented ~50% of household services and explains the weakness in this category over the past year.
- Removing these payments has changed the Household Services category back to focussing on child care, beauty salons, barbers & hairdressers, charities and household improvement services.
- Importantly, Buy Now Pay Later spending is now included in the HSI from October.
- We have also made some minor changes to some other categories. These changes between categories can be found on pages 15 and 16.
- These changes have resulted in revisions to both the Household Services category and also the overall HSI. The overall index figure and annual growth changes have been revised. For September 2023, annual growth was revised up from 1.8%/yr to 3.6%/yr. However, the overall trend of the HSI index remains in place and shows a slowdown in the annual growth rate since August 2022.
- More meaningful revisions have occurred in the Household Services category. Annual growth for September 2023 was revised up from -9.2%/yr to +2.2%. The removal of trading platforms was the major driver of the shift, with payments to trading platforms falling over the past year or so.

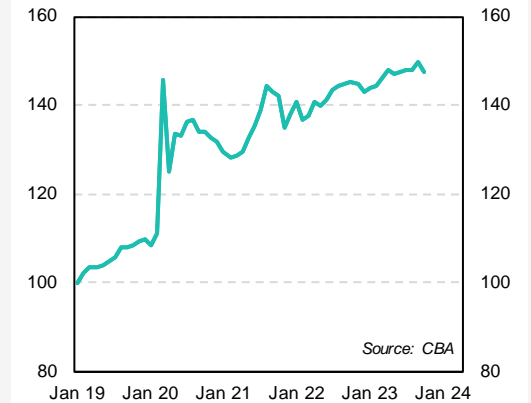
# CommBank HSI in detail



## Food & Beverage Goods

- Food & beverage goods spending declined by -1.3%/mth in October, following on from a revised 1.3%/mth increase in September – which had been supported by liquor stores sales related to the football code final series.
- The annual rate of increase in Food & beverage spending decelerated to 1.6%/yr in October from a revised 3.2%/yr in September.
- The largest contributions to the increase in Food & beverage spending in the year to October was supermarkets, convenience stores, bakeries, health food stores and butchers.
- This was partly offset by some decreased spending over the year to October on international cuisine supermarkets, food box subscriptions, liquor stores, fruit and vege stores and seafood stores.

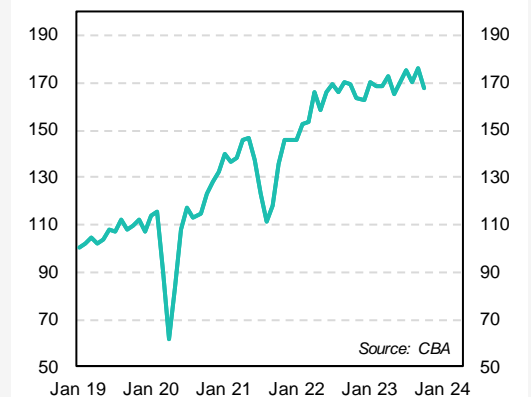
**CBA HSI: FOOD & BEVERAGE**  
(w eighted index, seasonally adjusted)



## Hospitality

- Spending on Hospitality decreased by a noticeable -4.5%/mth in October, but this followed a solid rise in September of 3.2%/mth.
- The annual rate of change in Hospitality spending dropped to -1.0%/yr in October, a sharp fall from +3.0%/yr in September.
- The largest positive contributions to Hospitality spending in the year to October was fast food outlets, food delivery services, takeaway food and event hire & planning.
- This was offset by reduced spending on cafes, pubs & bars, breweries & wineries, caterers and restaurants.

**CBA HSI: HOSPITALITY**  
(w eighted index, seasonally adjusted)



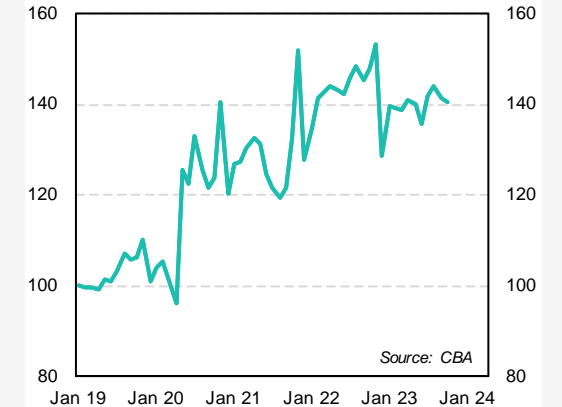
# CommBank HSI in detail



## Household Goods

- Household goods spending declined by a further -0.7%/mth in October in seasonally adjusted terms, following on from a revised fall of -1.8%/mth in September. Part of this weakness could be driven by discounting.
- The annual rate of change in Household goods spending continued to weaken in October, down to -5.2%/yr from -2.9%/yr in September.
- In the year to October, the largest source of weakness in Household goods spending was a reduction in spending on newsagencies, furniture stores, household appliance stores, luxury boutiques and jewellery stores.
- This was partly offset by some higher spending on on-line market places, used & second hand goods stores, luggage stores, paint stores and duty free stores.

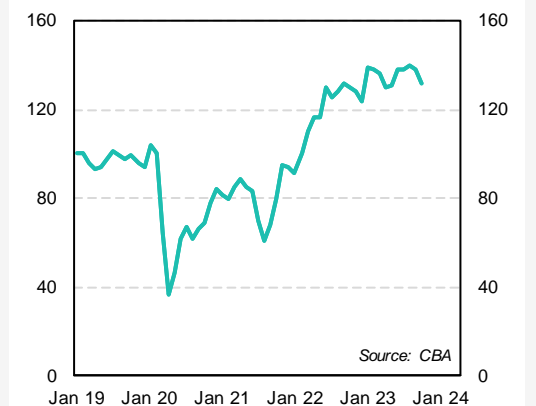
**CBA HSI: HOUSEHOLD GOODS**  
(w eighted index, seasonally adjusted)



## Recreation

- Spending on Recreation declined by a sharp -4.7%/mth in October – the weakest of all the HSI spending categories. The decline in October followed a revised fall of -1.5%/mth in September, but this was after a 1.3%/mth gain in August associated with the FIFA Women’s World Cup.
- The annual rate of increase in Recreation spending decelerated further in October, down to just 1.3%/yr from 4.7%/yr in September and is at the slowest growth rate since the 2021 Covid period.
- The modest increase in Recreation spending in the year to October was driven by online travel bookings, fitness clubs & gyms, ticketing services and cruise lines.
- This was partly offset by reduced spending on accommodation, cinemas, stadiums, gardening stores and commercial airlines.

**CBA HSI: RECREATION**  
(w eighted index, seasonally adjusted)



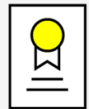
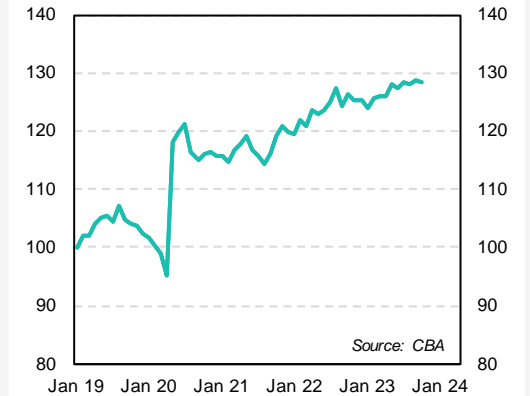
# CommBank HSI in detail



## Motor Vehicles

- Motor vehicle spending declined by -0.3%/mth in October in seasonally adjusted terms, following on from a gain of 0.5%/mth in September.
- The annual rate of increase in motor vehicle spending decelerated to 1.6%/yr in October from 3.5%/yr in September.
- The largest contribution to the annual increase in motor vehicle spending to October was car dealers, mechanics, car washes, motor vehicle accessories and smash repairs.
- This was partly offset by reduced spending on tyre retailers, motor cycle dealers.

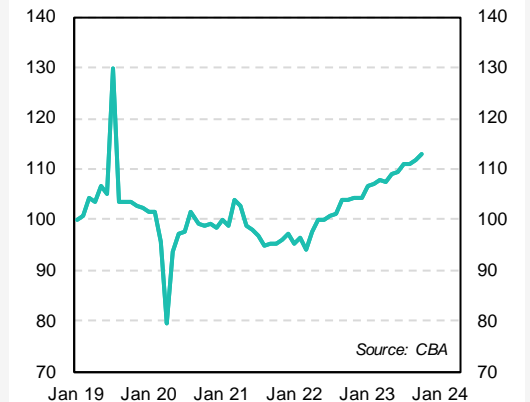
**CBA HSI: MOTOR VEHICLE**  
(w eighted index, seasonally adjusted)



## Education

- Spending on Education continued to be one of the strongest areas of spending in October, up 1.3%/mth after a 0.6%/mth gain in September in seasonally adjusted terms.
- The annual rate of increase in spending on Education picked up to 8.9%/yr in October from 7.5%/yr in September.
- The largest increase in Education spending in the year to October was for private schools, tutoring services, universities, public primary schools and vocational education.
- This was only partly offset by reduced spending on public secondary schools.

**CBA HSI: EDUCATION**  
(w eighted index, seasonally adjusted)





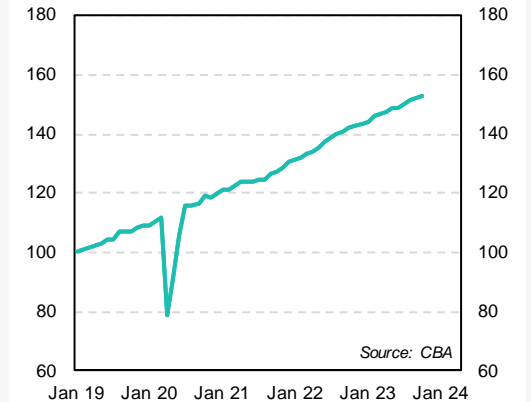
# CommBank HSI in detail



## Health

- Spending on Health increased by 0.6%/mth in October in seasonally adjusted terms, following on from a 0.2%/mth gain in September.
- The annual rate of increase in Health spending was little changed at 7.7%/yr in October, from 7.9%/yr in September.
- The increase in spending on Health in the year to September was driven by higher spending on GPs, pharmacies, 'other specialised' medical services, nursing home & aged care and dentists.
- This was partly offset by reduced spending on ophthalmologists, community health services, dermatologists, plastic surgeons and urologists.

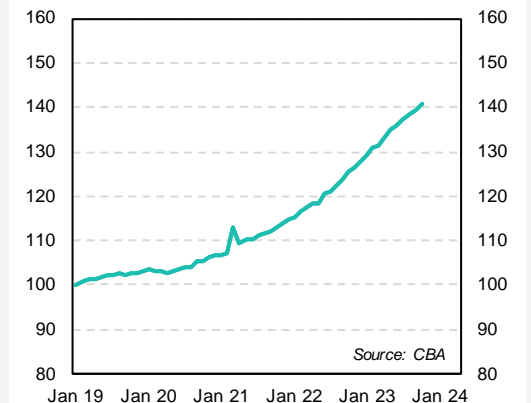
**CBA HSI: HEALTH**  
(w eighted index, seasonally adjusted)



## Insurance

- Spending on Insurance rose by a further 0.8%/mth in October in seasonally adjusted terms, the same monthly increase as seen in September.
- The annual rate on increase in spending on Insurance decelerated marginally to 12.0%/yr in October, from a 12.7%/yr increase in September. Insurance remains the fastest growing category of household spending in the year to October.
- The largest increases for Insurance spending in the year to October was on home & motor vehicle insurance, health insurance, travel insurance, life insurance and pet insurance. Some of this will likely relate to delayed price increases that come in on 1 October.
- This was partly offset by reduced spending on landlord insurance. Some insurance premiums are rising, as reflected in the CPI and contributing to the annual increase.

**CBA HSI: INSURANCE**  
(w eighted index, seasonally adjusted)

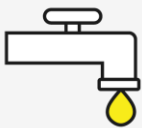
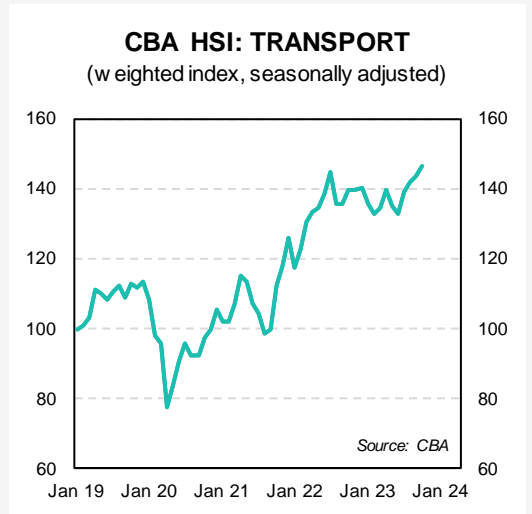


# CommBank HSI in detail



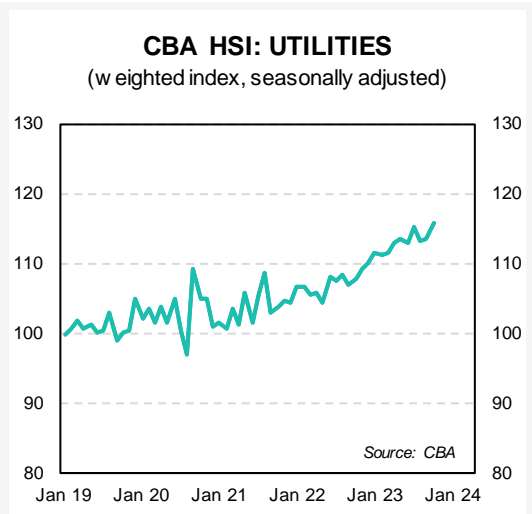
## Transport

- Spending on Transport increased by a further 2.0%/mth in October in seasonally adjusted terms, following on from a 1.3%/mth gain in September, 2.1%/mth in August and 4.4%/mth in July. Transport saw the second largest increase in spending on the month, just behind Utilities.
- Spending on petrol stations was, yet again, the largest contributor to increased Transport spending in the month of October. While average petrol prices in Australia peaked in the first week of October, they were down -0.8%/mth. The increased spending on Transport in October could reflect school holidays.
- The annual rate of change in Transport spending moderated to 4.9%/yr in October from 5.9%/yr in September. The increase in spending on Transport in the year to October was led by petrol stations (accounting for 65%pts of the annual increase in Transport spending), followed by public transport, roads & traffic authorities, ride sharing services and tolls. This was partly offset by reduced spending on vehicle rentals, taxis & limousines, motor clubs, water taxis & ferries and parking lots.



## Utilities

- Spending on Utilities increased by 2.2%/mth in seasonally adjusted terms in October, the largest increase of the 12 spending categories. This followed a 0%/mth change in September and -1.5%/mth in August.
- The annual rate of increase in spending on Utilities accelerated to 7.5%/yr in October, from 6.1%/yr in September.
- The increase in Utilities spending in the year to October was driven by electricity & gas supply, local govt charges, water supply and strata management fees.
- The Utilities category has a distinct seasonal pattern. Spending lifts sharply in February, May, August and November each year, and falls the other months. The largest gains are generally in August, factoring in lifts in energy prices through the default market offer. This year in original terms, spending on utilities fell, but to a smaller degree than previous years, reflecting a lift in the seasonally adjusted series.



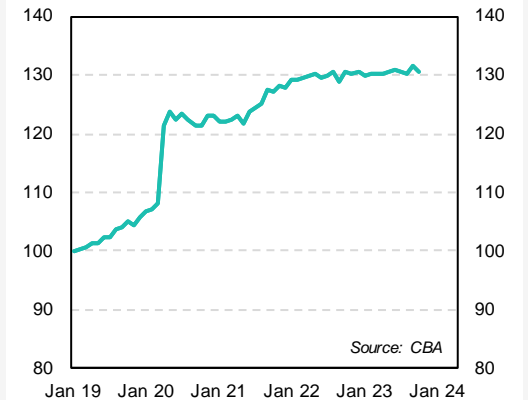
# CommBank HSI in detail



## Communication & Digital

- Spending on Communications & digital declined by  $-0.7\%/mth$  in seasonally adjusted terms in October, following on from a  $0.8\%/mth$  gain in September.
- In the year to October the pace of spending on Communications & digital decelerated to  $-0.2\%/yr$  from  $+1.9\%/yr$  to September.
- The small decline in spending on Communications & digital in the year to October was driven by reduced spending on electronic stores, computer stores, mobile service providers, board & electronic game stores and mobile phone accessories and repairs.
- This was partly offset by increased spending on bundled telecommunications, video streaming services, mobile apps, computer repairs and music streaming services.

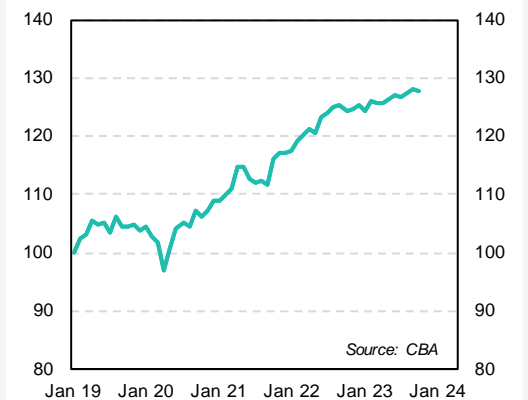
**CBA HSI: COMMS & DIGITAL**  
(w eighted index, seasonally adjusted)



## Household Services

- Spending on Household services (taking into account the changes made to this category of the HSI) declined by  $-0.2\%/mth$  in October, following a  $0.4\%/mth$  gain in September on a seasonally adjusted basis.
- In the year to October, spending on Household services is up  $2.6\%/yr$  to October, following a  $2.2\%/yr$  increase to September.
- The largest increases in spending on Household services in the year to October was for household appliance repairs, business & professional organisations, lawyers & conveyancers, barbers & hairdressers and 'other charities'.
- This was partly offset by some reduced spending on beauty salons, financial planners and religious organisations.

**CBA HSI: HOUSEHOLD SERV**  
(w eighted index, seasonally adjusted)



# Home buying insights

The CommBank Home Buying index declined by -0.7%/mth in October in seasonally adjusted terms, to 97.6. The fall in October followed a -0.4%/mth decline in September.

On an annual basis, the Home Buying index improved to -8.1%/yr in October from -10.2%/yr in September.

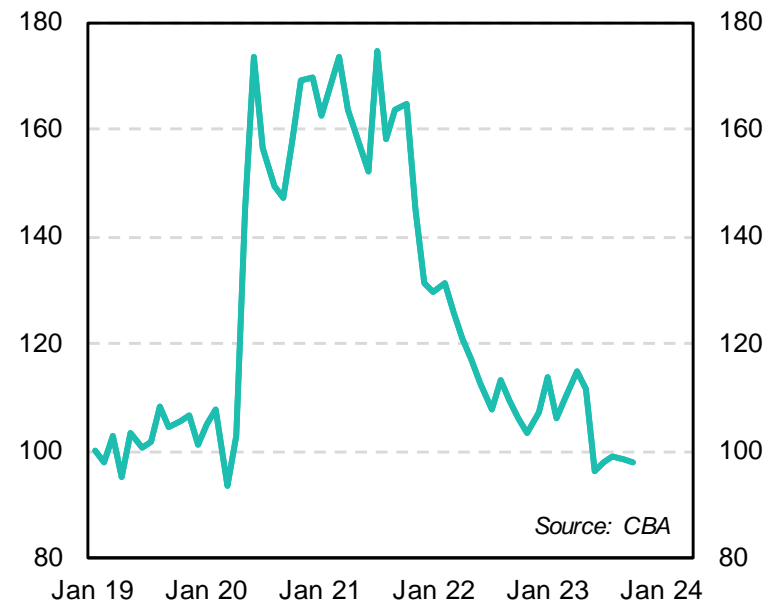
There will still be a lagged effect from previous interest rate rises from the RBA on the housing sector – with the recent November rate hike unlikely to impact the costs of mortgage repayments until early 2024.

However, home buying activity in the months ahead should be supported by strong demand from Australia's growing population, albeit constrained by a low level of available supply.

This is expected to continue to put upward pressure on dwelling prices in Australia.



**CBA: HOME BUYING INDEX**  
(w eighted index, seasonally adjusted)



## Home buying insights

97.6

- 0.7% /month



- 8.1% /year



# HSI Index by State

The NT saw the strongest growth in household spending in October, up 1.1%/mth in seasonally adjusted terms. This was followed by Tasmania at up 0.5%/mth – with only these two jurisdictions seeing gains on the month.

All other jurisdictions saw declines in the HSI in October, ranging from -0.3%/mth for WA to -1.5%/mth for Victoria.

In the year to October, the strongest state for Household spending remained WA, joined by the NT (both at +3.6%). Tasmania was not far behind at 3.5%/yr.

Annual gains were seen for all jurisdictions, with Qld and SA at 3.0%/yr, followed by NSW (1.8%) and the ACT (1.7%). The weakest state for spending remains Victoria at just 0.9%/yr.

## WA

WA remains the strongest state for Household Spending, despite a -0.3%/mth decline in October.

-0.3%/month  
+3.6%/year

## NT

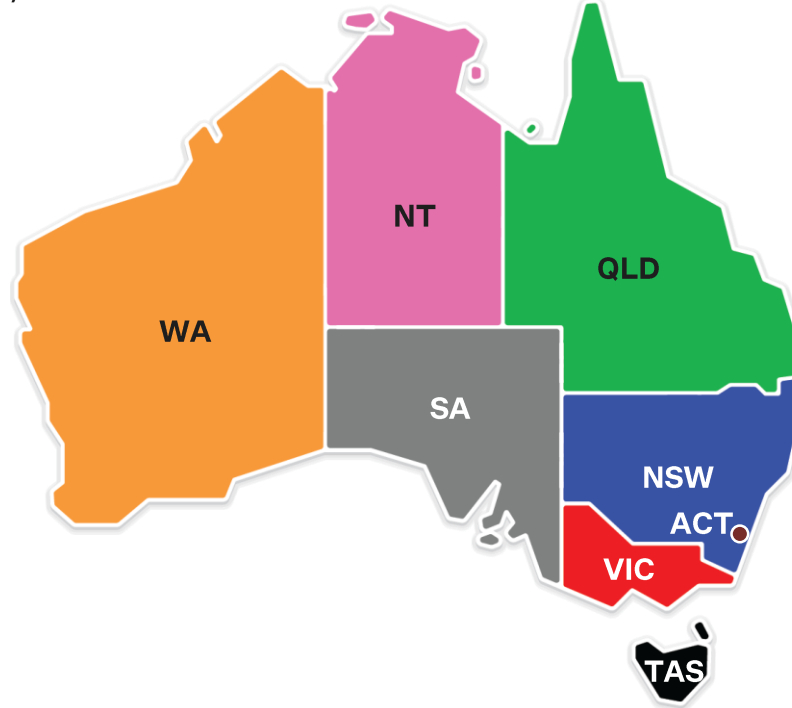
Spending was up a solid 1.1%/mth in NT in Oct, with the annual rate improving to 3.6%/yr.

+1.1%/month  
+3.6%/year

## QLD

Qld saw a modest decline in spending in Oct, with the annual growth rate decelerating.

-0.4%/month  
+3.0%/year



## NSW

NSW spending declined in Oct, while the annual growth rate is a little below the national average.

-0.9%/month  
+1.8%/year

## ACT

Spending in the ACT declined in Oct, with the annual growth rate below the national rate.

-0.8%/month  
+1.7%/year

## SA

SA saw a decline in spending in Oct, but the annual growth rate remains above the national rate.

-0.8%/month  
+3.0%/year

## TAS

Tas saw the second strongest growth rate in Oct, and is the third strongest on the year.

+0.5%/month  
+3.5%/year

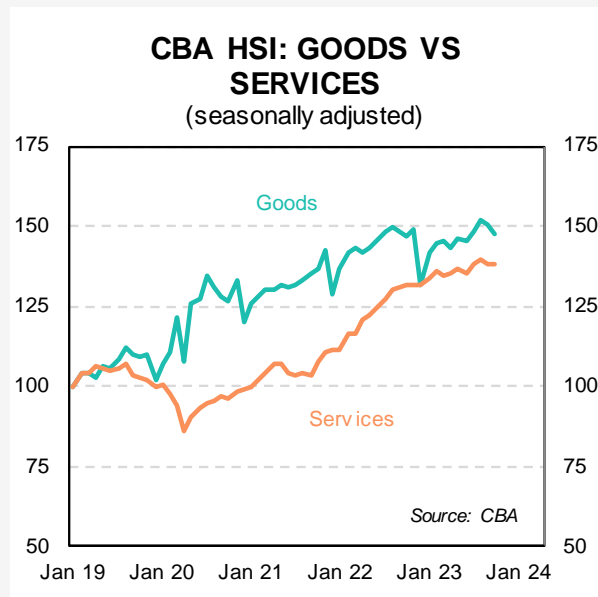
## VIC

Vic saw a large decline in spending in Oct, and remains the weakest of all the states.

-1.5%/month  
+0.9%/year

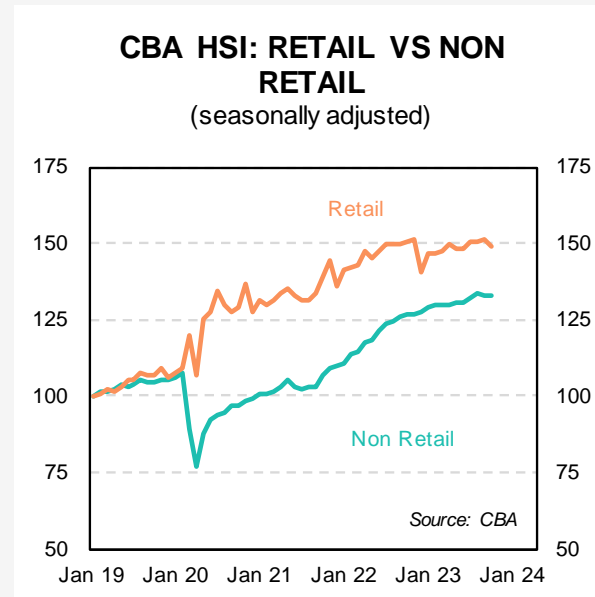
## Goods v Services

- Goods spending declined by  $-2.0\%/mth$  in Oct in seasonally adjusted terms, following a  $-0.7\%/mth$  decline in September.
- Services spending was down  $-0.1\%/mth$  in October in seasonally adjusted terms, after a  $-1.3\%/mth$  fall in September.
- In annual terms, Good spending is now up just  $0.5\%/yr$  to Oct, while Services spending is up  $4.6\%/yr$  to Oct.



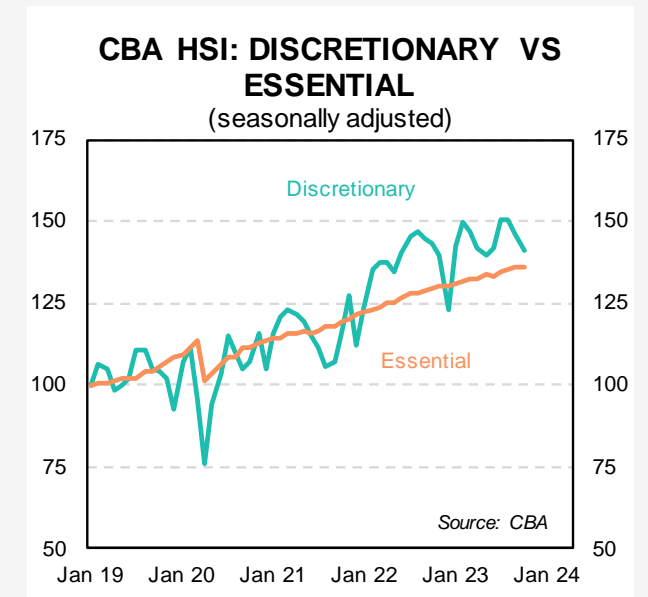
## Retail v Non-Retail

- Retail spending fell by a large  $-1.8\%/mth$  in Oct in seasonally adjusted terms, after a solid  $0.9\%/mth$  gain in September.
- Non-retail spending was, in contrast, unchanged on the month in Oct, after a  $-0.2\%/mth$  fall in September.
- On an annual basis, Retail spending is down  $-1.1\%/yr$  in Oct, but Non-retail spending is up a strong  $5.0\%/yr$ .








## Essential v Discretionary









- Spending on Essential goods & services was up  $0.3\%/mth$  in Oct, after rising by  $0.4\%/mth$  in September.
- Spending on Discretionary items was down a sharp  $-3.7\%/mth$  in Oct, following a  $-2.9\%/mth$  fall in September.
- On an annual basis, spending on Essentials is up  $5.2\%/yr$  to Oct, while spending on Discretionary is down  $-1.5\%/yr$ .



# CommBank HSI Categories

 <p><b>Home buying</b></p>	<ul style="list-style-type: none"> <li>• CBA Home loan applications for owner occupiers and investors (excludes refinances, renovations, or other purposes),</li> </ul>			
 <p><b>Food &amp; beverage</b></p>	<ul style="list-style-type: none"> <li>• Alcoholic beverages from package stores.</li> </ul>	<ul style="list-style-type: none"> <li>• Food and non-alcoholic beverages, including; supermarkets, grocery stores, dairy product stores.</li> </ul>	<ul style="list-style-type: none"> <li>• Butchers</li> <li>• Bakeries</li> <li>• Weight loss services</li> </ul>	<ul style="list-style-type: none"> <li>• Food box subscriptions</li> <li>• Fruit &amp; vege stores</li> <li>• <del>Tobacconists</del></li> </ul>
 <p><b>Household goods</b></p>	<ul style="list-style-type: none"> <li>• Clothing and footwear, including; men, women, children, uniforms, footwear, repairs/alterations and cleaning/laundry services.</li> <li>• Pet shops, pet foods, and supplies.</li> <li>• Florist supplies, nursery stock, and flowers.</li> </ul>	<ul style="list-style-type: none"> <li>• Cosmetic stores.</li> <li>• Electric razor stores.</li> <li>• Antique shops.</li> <li>• Books and newspapers.</li> <li>• Camera and photographic supply stores.</li> <li>• Electronic stores.</li> </ul>	<ul style="list-style-type: none"> <li>• Jewellery, watch, clock, and silverware stores.</li> <li>• Luggage and leather goods stores.</li> <li>• School, stationery and office supply stores.</li> <li>• Personal care stores.</li> <li>• General retail, including; department stores, duty free and second hand stores.</li> <li>• Tobacco products.</li> </ul>	<ul style="list-style-type: none"> <li>• Household furnishings and equipment, including; electrical equipment &amp; appliances, furniture, floor coverings, glass, paint/wallpaper, hardware &amp; tools, lumber &amp; building supplies, nurseries, plumbing/heating equipment.</li> <li>• <b>Tobacconists</b></li> </ul>
 <p><b>Motor vehicles</b></p>	<ul style="list-style-type: none"> <li>• Car and truck dealers (new and used) - sales, service, repairs, parts and leasing.</li> </ul>	<ul style="list-style-type: none"> <li>• Automotive body repair, parts and paint shops</li> </ul>	<ul style="list-style-type: none"> <li>• Motorcycle shops and dealers.</li> <li>• <b>Car washes</b></li> </ul>	<ul style="list-style-type: none"> <li>• Automotive service and tyre shops.</li> </ul>
 <p><b>Recreation</b></p>	<ul style="list-style-type: none"> <li>• Amusement Parks, circuses &amp; carnivals.</li> <li>• Aquariums.</li> <li>• Art dealers and galleries.</li> <li>• Boat dealers, rentals and leasing.</li> <li>• Book stores.</li> <li>• Bowling alleys.</li> <li>• Caterers</li> <li>• Commercial photography, art and graphics</li> <li>• Ski resorts</li> </ul>	<ul style="list-style-type: none"> <li>• Dance halls, studios and schools.</li> <li>• Hobby, toy and game stores.</li> <li>• Airlines and air carriers.</li> <li>• Airports and airport terminals.</li> <li>• Bus lines</li> <li>• Camper, recreational and utility trailer dealers.</li> <li>• Motion picture theatres.</li> <li>• Music and record stores.</li> </ul>	<ul style="list-style-type: none"> <li>• Hotels, motels and resorts.</li> <li>• Motor home and RV rentals.</li> <li>• Trailer park and camp grounds.</li> <li>• Package tour operators.</li> <li>• Travel agencies and tour operators.</li> <li>• Sport and Recreation camps.</li> <li>• Cruise lines.</li> <li>• Video game arcades and establishments</li> <li>• Theatrical producers (except motion pictures) and ticket agencies.</li> </ul>	<ul style="list-style-type: none"> <li>• Tourist attractions and exhibits.</li> <li>• Bicycle shops – sales and service.</li> <li>• Commercial and professional sports clubs.</li> <li>• Sport, recreation and athletic club membership.</li> <li>• Public &amp; private golf courses.</li> <li>• Sporting goods stores.</li> <li>• Marinas, marine service and supplies.</li> </ul>

# CommBank HSI Categories

 <b>Hospitality</b>	<ul style="list-style-type: none"> <li>• Drinking places – bars, nightclubs, cocktail lounges etc.</li> <li>• Takeaway food</li> </ul>	<ul style="list-style-type: none"> <li>• Fast food restaurants.</li> <li>• Food delivery services</li> <li>• Cafes</li> </ul>	<ul style="list-style-type: none"> <li>• Eating places and restaurants.</li> <li>• Function centres</li> <li>• Event hire and planning</li> </ul>	<ul style="list-style-type: none"> <li>• Breweries &amp; wineries</li> <li>• Catering</li> </ul>
 <b>Education</b>	<ul style="list-style-type: none"> <li>• Colleges, universities and professional schools.</li> </ul>	<ul style="list-style-type: none"> <li>• Primary and secondary schools.</li> <li>• Schools and educational services.</li> </ul>	<ul style="list-style-type: none"> <li>• Trade and vocational Schools.</li> <li>• Correspondence schools.</li> </ul>	<ul style="list-style-type: none"> <li>• Business and secretarial schools.</li> </ul>
 <b>Health</b>	<ul style="list-style-type: none"> <li>• Ambulance services.</li> <li>• Osteopaths, podiatrists and chiropractors.</li> </ul>	<ul style="list-style-type: none"> <li>• <del>Health and beauty spas.</del></li> <li>• Hospitals.</li> <li>• Medical labs.</li> </ul>	<ul style="list-style-type: none"> <li>• Nursing and personal care facilities.</li> <li>• Opticians and eyeglasses.</li> <li>• Dentists and orthodontists.</li> </ul>	<ul style="list-style-type: none"> <li>• Doctors and Physicians.</li> <li>• Pharmacies.</li> </ul>
 <b>Insurance</b>	<ul style="list-style-type: none"> <li>• Direct marketing – insurance services.</li> <li>• Home insurance</li> <li>• Motor vehicle insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance sales, underwriting and premiums</li> <li>• Health insurance</li> <li>• Travel insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Pet insurance</li> <li>• Title insurance</li> <li>• Landlord insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Life insurance</li> </ul>
 <b>Transport</b>	<ul style="list-style-type: none"> <li>• Automotive fuels and service stations.</li> <li>• Automotive associations.</li> <li>• Automobile rental agencies.</li> </ul>	<ul style="list-style-type: none"> <li>• <del>Car washes.</del></li> <li>• Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery.</li> </ul>	<ul style="list-style-type: none"> <li>• Passenger railways.</li> <li>• Taxicabs and limousines.</li> <li>• Toll and bridge fees.</li> </ul>	<ul style="list-style-type: none"> <li>• Parking lots and garages</li> <li>• Towing services.</li> <li>• <del>Storage services</del></li> <li>• <del>Removalists</del></li> </ul>
 <b>Communications and digital</b>	<ul style="list-style-type: none"> <li>• Cable and other pay television services.</li> <li>• Computer network/information services.</li> </ul>	<ul style="list-style-type: none"> <li>• Digital goods: Applications – books, movies, music &amp; games.</li> <li>• Telecommunication services, including local and long distance calls.</li> </ul>	<ul style="list-style-type: none"> <li>• Telecommunications equipment and telephone sales.</li> <li>• Video amusement game supplies.</li> </ul>	<ul style="list-style-type: none"> <li>• Computers, computer equipment and software.</li> <li>• <del>Postal services</del></li> <li>• <del>Couriers</del></li> </ul>
 <b>Utilities</b>	<ul style="list-style-type: none"> <li>• Water</li> </ul>	<ul style="list-style-type: none"> <li>• Electricity</li> </ul>	<ul style="list-style-type: none"> <li>• Gas</li> </ul>	
 <b>Household services</b>	<ul style="list-style-type: none"> <li>• Architectural, engineering, carpentry and surveying services.</li> <li>• Beauty and barber shops.</li> <li>• Cleaning services.</li> <li>• Charitable and social service organisations.</li> <li>• <del>Storage services</del></li> <li>• <del>Removalists</del></li> </ul>	<ul style="list-style-type: none"> <li>• Child care services.</li> <li>• Concrete work contractors.</li> <li>• Electrical contractors.</li> <li>• Funeral services and crematories.</li> <li>• <del>Trading platforms</del></li> <li>• <del>Fund managers</del></li> <li>• <del>Superannuation providers</del></li> <li>• <del>Financial brokerage services</del></li> <li>• <del>Real estate agents</del></li> </ul>	<ul style="list-style-type: none"> <li>• Heating, plumbing, and air conditioning contractors.</li> <li>• Landscaping and horticultural services.</li> <li>• Masonry, stonework, tile setting, plastering and insulation contractors.</li> <li>• <del>Other public services</del></li> </ul>	<ul style="list-style-type: none"> <li>• Financial planning</li> <li>• Swimming pools--sales, supplies and service.</li> <li>• Veterinary services.</li> <li>• Roofing contractors.</li> <li>• <del>Postal services</del></li> <li>• <del>Couriers</del></li> <li>• <del>Health and beauty spas</del></li> </ul>



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