

Council iQ Monthly Insight Card

Tweed Shire Council, August 2025



\$271M

Total spend

+5.6%

vs. last year

Supermarkets

+4.5%

Highest spend category

vs. last year

Computer Services

+34.6%

Highest growth category

vs. last year



\$136M

Total spend

+2.5%

vs. last year

329K

Total customers

+3.8%

vs. last year

Takeaway and Fast Food Outlets

+8.1%

Highest spend growth category

vs. last year



Supermarkets

+2.1%

Top category

vs. last year

65+

Top age band

20.4%

of LGA visitors

Young Family

20.5%

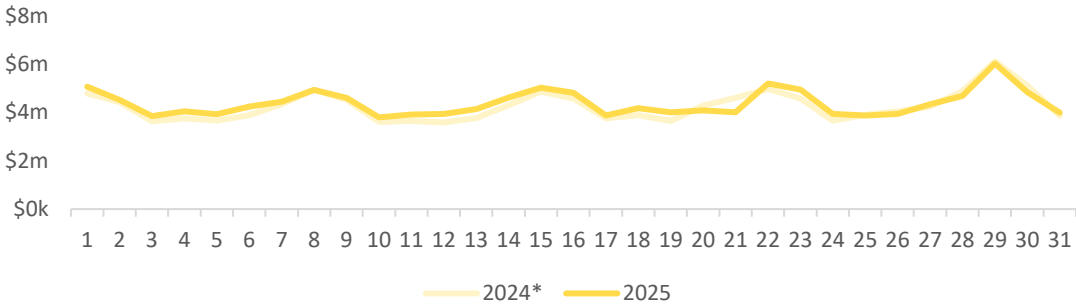
Top lifestage

of LGA visitors



Events

Spend by day in August 2025



29 August

Highest spending day

-1.5%

vs. same day last year

\$124M

Total monthly day spend

+3.1%

vs. last year

\$12M

Total monthly night spend

+2.0%

vs. last year

* Same day of week and week of month



Commonwealth Bank



quantium

Council iQ Monthly Insight Card

Quick reference definitions

Total spend

CBA's market share extrapolated to be nationally, or 100% representative of electronic customer transaction dollar spend for the selected month.

Highest spend category

The category with the highest absolute transaction dollar spend amount for the selected month.

Highest growth category

The category with the highest percentage growth in absolute transaction dollar spend amount for the selected month.

Total customers

Nationally representative unique customer count based on those who have made an electronic transaction and have a residential postcode address located within the LGA or Town (resident) or those who have a residential postcode address located outside the LGA or Town (visitor).

vs. last year

The percentage difference compared to the same month of the previous year.

LGA visitors

Those customers transaction within the region and who have a residential postcode address located outside the LGA or Town.

Top category

The category with the highest absolute transaction dollar spend amount for the selected month.

Top age band

The age band with the highest absolute transaction dollar spend amount for the selected month.

Top lifestage

The lifestage with the highest absolute transaction dollar spend amount for the selected month.



Commonwealth Bank



quantium

Disclaimer

This Data Insights Extract (Insights) is provided by CommBank iQ, a joint venture between Commonwealth Bank of Australia ABN 48 123 123 124 (Commonwealth Bank) and The Quantum Group Pty Limited ABN 45 102 444 253 and is based on information available at the time of publishing. The Insights are confidential and are provided to you on the condition that you will not disclose its contents to any third parties other than your directors or employees, without the prior written consent of CommBank iQ.

This obligation will not apply if the information is available to the public generally (except as a result of a breach of a confidentiality obligation) or you are required to disclose it by law. The Insights are provided subject to the terms and conditions contained in the Engagement letter and Standard Terms and Conditions.

The Insights are not investment research and nor does it purport to make any recommendations. Rather, it is for informational purposes only and is not to be relied upon for any investment purposes. CommBank iQ has taken reasonable steps to ensure that the information in the Insights are correct and any opinions or conclusions are reasonably held or made as at the time of its compilation but no warranty is made as to accuracy, reliability or completeness.

Any data provided, or referred to, in the Insights only takes into account the Bank's data and as such may not reflect all trends in the market. Insights are based on a number of assumptions and estimates that are subject to contingencies and uncertainties. The inclusion of any valuations, projections and/or forecasts should not be regarded as a representation or warranty that such valuations, projections and forecasts, or their underlying assumptions and estimates, will be met or realised. Past performance is not a reliable indicator of future performance.

To the extent permitted by law, neither Commonwealth Bank and its subsidiaries (Commonwealth Bank Group) nor The Quantum Group Pty Limited and its affiliates (Quantum) accept liability to you or any person for loss or damage arising from the use of the Insights. The contents of the Insights should not be relied upon by you or any third party in making business or other decisions. The Insights are not a substitute for professional advice.

Any opinions, conclusions or recommendations in the Insights are subject to change without notice and CommBank iQ is under no obligation to, and does not, update or keep current the information contained in the Insights.

The Insights have been prepared for informational purposes only and do not take into account the objectives, financial situation or needs of any particular person. For this reason, any person should, before acting on the information in the Insights, consider the appropriateness of the information, having regard to their objectives, financial situation and needs and, if necessary, seek appropriate professional advice.

The Insights are not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject the Commonwealth Bank Group to any registration or licensing requirement within such jurisdiction.

The Insights may contain proprietary data of Commonwealth Bank that is sourced from Commonwealth Bank's internal systems and may include, but is not limited to, customer demographic profile information, transaction information, loan and repayment information (including security information), loan application information and savings information. The Insights may also include the data from third parties which have been matched to Commonwealth Bank data. Whilst Commonwealth Bank takes reasonable steps to ensure that its proprietary data is accurate as at the time of compilation of the Insights, Commonwealth Bank makes no representation or warranty as to the completeness of the data, as it may not reflect all trends in the market. Any reliance on this information is at your own risk.

Any Commonwealth Bank customer data used or represented in the Insights are de-identified before analysis and is used and disclosed in accordance with disclosures made in the Commonwealth Bank Group's Privacy Policy Statement. By receiving a copy of the Insights, you acknowledge and agree that you will not use, manipulate or interpret the information to re-identify any individual or entity. All material presented in the Insights, unless specifically indicated otherwise, are under copyright to the Commonwealth Bank Group. None of the Insights, its content, nor any copy of it, may be altered in any way, transmitted to, copied or distributed to any other party, without the prior written permission of the Commonwealth Bank.

Commonwealth Bank maintains policies and procedures designed to minimise the risk that officers and employees are influenced by conflicts of interest and improper disclosure of confidential information.



Commonwealth Bank

