



# Credit Cards Star Ratings

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## Low Rate

Company	Product	Purchase Rate p.a.*	Cash Advance Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
ASB Bank	Visa Light	13.50%	22.95%	Nil	-	55	1,000+	X	X	X	X
BNZ	Low Rate MasterCard	13.45%	22.95%	60	-	55	500+	X	X	X	X
Westpac	Low Rate MasterCard	13.45%	22.95%	65	-	55	500+	X	X	X	X
☆ "Rising Star"											
The Co-operative Bank	Fair Rate	12.95%	12.95%	20	-	55	1,000 - 30,000	X	X	X	X
★★★★											
American Express	Low Rate Credit Card	12.69%	21.95%	59	-	55	Any	X	X	X	X
ANZ Bank	Low Rate MasterCard	13.90%	22.95%	58	-	55	500+	X	X	X	X
Kiwibank	Low Rate MasterCard	13.45%	19.95%	50	-	55	500 - 20,000	X	X	X	X
★★★											
American Express	Air New Zealand Card	19.95%	N/A	Nil	-	55	2,000 - 25,000	✓	X	X	X
ANZ Bank	MasterCard	20.95%	22.95%	30	-	55	500+	X	X	X	X
ANZ Bank	Visa	20.95%	22.95%	30	-	55	500+	X	X	X	X
ASB Bank	Visa	20.95%	22.95%	24	-	55	500+	✓	X	X	X
ASB Bank	Visa Gold	20.95%	22.95%	80	-	55	5,000+	✓	X	X	✓
BNZ	Advantage Classic MasterCard	20.95%	22.95%	40	-	55	500+	✓	X	X	X
BNZ	Advantage Classic Visa	20.95%	22.95%	40	-	55	500+	✓	X	X	X
Gem	Onecard Visa	19.99%	22.99%	65	-	55	500+	✓	X	X	X



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★★★											
Kiwibank	Airpoints Low Fee MasterCard	16.90%	22.95%	25	-	44	500+	✓	✗	✗	✗
Kiwibank	MasterCard Gold	17.90%	19.95%	80	-	55	5,000 - 20,000	✗	✗	✗	✓
Kiwibank	MasterCard Zero	16.90%	19.95%	Nil	-	55	500 - 20,000	✗	✗	✗	✗
TSB Bank	Visa Card	18.50%	18.50%	30	-	55	1,000+	✗	✗	✗	✗
Warehouse Money	Purple Visa Card	19.95%	22.95%	Nil	-	55	1,500 - 15,000	✓	✗	✗	✗
Warehouse Money	Visa Card	19.95%	22.95%	Nil	-	55	1,500 - 15,000	✗	✗	✗	✗
Westpac	Airpoints MasterCard	20.95%	22.95%	55	-	55	500+	✓	✗	✗	✗
Westpac	hotpoints MasterCard	20.95%	22.95%	44	-	55	500+	✓	✗	✗	✗
★★											
American Express	Airpoints Platinum Card	19.95%	N/A	195	-	55	5,000 - 100,000	✓	✗	✗	✓
American Express	Platinum Edge Credit Card	19.95%	21.95%	149	-	55	5,000 - 100,000	✓	✗	✗	✓
ANZ Bank	Airpoints Visa	20.95%	22.95%	65	-	44	500+	✓	✗	✗	✗
ANZ Bank	Cashback MasterCard	20.95%	22.95%	60	-	55	500+	✓	✗	✗	✗
ANZ Bank	Cashback Visa	20.95%	22.95%	60	-	55	500+	✓	✗	✗	✗
ANZ Bank	Qantas Visa	20.95%	22.95%	75	-	44	500+	✓	✗	✗	✗
Kiwibank	Airpoints Standard MasterCard	20.95%	22.95%	65	-	44	500+	✓	✗	✗	✗
★											
Diners Club New Zealand	Personal Credit Card	19.95%	21.95%	68	-	44	500+	✓	✗	✗	✗



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## Low Rate

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
★ Gem	Gem Visa	25.99%	25.99%	52	-	55	500+	X	X	X	X



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## Low Fee

Company	Product	Purchase Rate p.a.*	Cash Advance Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Travel Insurance
★★★★★ "Outstanding Value"											
ASB Bank	Visa Light	13.50%	22.95%	Nil	-	55	1,000+	X	X	X	X
Kiwibank	MasterCard Zero	16.90%	19.95%	Nil	-	55	500 - 20,000	X	X	X	X
★★★★											
American Express	Air New Zealand Card	19.95%	N/A	Nil	-	55	2,000 - 25,000	✓	X	X	X
Kiwibank	Airpoints Low Fee MasterCard	16.90%	22.95%	25	-	44	500+	✓	X	X	X
Warehouse Money	Purple Visa Card	19.95%	22.95%	Nil	-	55	1,500 - 15,000	✓	X	X	X
Warehouse Money	Visa Card	19.95%	22.95%	Nil	-	55	1,500 - 15,000	X	X	X	X
★★★											
ANZ Bank	Low Rate MasterCard	13.90%	22.95%	58	-	55	500+	X	X	X	X
ANZ Bank	MasterCard	20.95%	22.95%	30	-	55	500+	X	X	X	X
ANZ Bank	Visa	20.95%	22.95%	30	-	55	500+	X	X	X	X
ASB Bank	Visa	20.95%	22.95%	24	-	55	500+	✓	X	X	X
ASB Bank	Visa Gold	20.95%	22.95%	80	-	55	5,000+	✓	X	X	✓
BNZ	Advantage Classic MasterCard	20.95%	22.95%	40	-	55	500+	✓	X	X	X
BNZ	Advantage Classic Visa	20.95%	22.95%	40	-	55	500+	✓	X	X	X
BNZ	Low Rate MasterCard	13.45%	22.95%	60	-	55	500+	X	X	X	X
Gem	Gem Visa	25.99%	25.99%	52	-	55	500+	X	X	X	X
Gem	Onecard Visa	19.99%	22.99%	65	-	55	500+	✓	X	X	X



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★★★											
Kiwibank	Low Rate MasterCard	13.45%	19.95%	50	-	55	500 - 20,000	X	X	X	X
Kiwibank	MasterCard Gold	17.90%	19.95%	80	-	55	5,000 - 20,000	X	X	X	✓
TSB Bank	Visa Card	18.50%	18.50%	30	-	55	1,000+	X	X	X	X
Westpac	Airpoints MasterCard	20.95%	22.95%	55	-	55	500+	✓	X	X	X
Westpac	hotpoints MasterCard	20.95%	22.95%	44	-	55	500+	✓	X	X	X
Westpac	Low Rate MasterCard	13.45%	22.95%	65	-	55	500+	X	X	X	X
★★											
American Express	Low Rate Credit Card	12.69%	21.95%	59	-	55	Any	X	X	X	X
American Express	Platinum Edge Credit Card	19.95%	21.95%	149	-	55	5,000 - 100,000	✓	X	X	✓
ANZ Bank	Airpoints Visa	20.95%	22.95%	65	-	44	500+	✓	X	X	X
ANZ Bank	Cashback MasterCard	20.95%	22.95%	60	-	55	500+	✓	X	X	X
ANZ Bank	Cashback Visa	20.95%	22.95%	60	-	55	500+	✓	X	X	X
ANZ Bank	Qantas Visa	20.95%	22.95%	75	-	44	500+	✓	X	X	X
Kiwibank	Airpoints Standard MasterCard	20.95%	22.95%	65	-	44	500+	✓	X	X	X
★											
American Express	Airpoints Platinum Card	19.95%	N/A	195	-	55	5,000 - 100,000	✓	X	X	✓
Diners Club New Zealand	Personal Credit Card	19.95%	21.95%	68	-	44	500+	✓	X	X	X



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## Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★★★ "Outstanding Value"													
Gem	Onecard Visa	19.99%	65	-	55	X	X	✓	X	1:10	X	0	999,999
Warehouse Money	Purple Visa Card	19.95%	Nil	-	55	X	X	✓	X	1:150	✓	-	-
★★★★													
ANZ Bank	Cashback MasterCard	20.95%	60	-	55	X	X	X	✓	0	X	0	5,000
										0.5	X	5,000	9,999
										1	X	9,999	30,000
ANZ Bank	Cashback Visa	20.95%	60	-	55	X	X	X	✓	0	X	0	5,000
										0.5	X	5,000	9,999
										1	X	9,999	30,000
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓	✓	X	X	1:40	✓	-	-
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓	✓	X	X	1:40	✓	-	-
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓	✓	X	X	1:15	✓	-	-
★★★													
ASB Bank	Visa	20.95%	44	-	55	✓	✓	✓	✓	1:150	✓	-	-
BNZ	Advantage Classic MasterCard - Cash Rewards	20.95%	40	-	55	X	X	X	✓	1:150	✓	-	-
BNZ	Advantage Classic Visa - Cash Rewards	20.95%	40	-	55	X	X	X	✓	1:150	✓	-	-



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★													
<b>BNZ</b>	Advantage Visa Platinum - Cash Rewards	18.95%	145	-	55	✗	✗	✗	✓	1:75	✓	-	-
<b>Westpac</b>	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✗	1	✓	-	-
★													
<b>American Express</b>	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	2:1	✓	-	-
<b>American Express</b>	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	1	✓	-	-
<b>ANZ Bank</b>	Cashback Platinum MasterCard	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
<b>ANZ Bank</b>	Cashback Visa Platinum	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
<b>ASB Bank</b>	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	1:130	✓	-	-
<b>ASB Bank</b>	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	1:100	✓	-	-
<b>Diners Club New Zealand</b>	Charge Card	Charge Card	98	-	50	✓	✓	✓	✗	1	✓	-	-
<b>Diners Club New Zealand</b>	Personal Credit Card	19.95%	98	-	44	✓	✓	✓	✗	1	✓	-	-
<b>Westpac</b>	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✗	2:1	✓	-	-



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## Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★													
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✗	3:1	✓	-	-





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## Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★★★ "Outstanding Value"													
BNZ	Advantage Visa Platinum - Cash Rewards	18.95%	145	-	55	✗	✗	✗	✓	1:75	✓	-	-
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	1:15	✓	-	-
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	1:10	✗	0	999,999
★★★★													
ANZ Bank	Cashback MasterCard	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
ANZ Bank	Cashback Visa	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
Warehouse Money	Purple Visa Card	19.95%	Nil	-	55	✗	✗	✓	✗	1:150	✓	-	-
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✗	2:1	✓	-	-

★★★



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★													
ANZ Bank	Cashback Platinum MasterCard	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ANZ Bank	Cashback Visa Platinum	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ASB Bank	Visa	20.95%	44	-	55	✓	✓	✓	✓	1:150	✓	-	-
ASB Bank	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	1:130	✓	-	-
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	1:100	✓	-	-
BNZ	Advantage Classic MasterCard - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
BNZ	Advantage Classic Visa - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✗	1	✓	-	-
★★													
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	1	✓	-	-
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✗	1	✓	-	-
Diners Club New Zealand	Personal Credit Card	19.95%	98	-	44	✓	✓	✓	✗	1	✓	-	-



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★													
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	2:1	✓	-	-
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✗	3:1	✓	-	-



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## Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★★★ "Outstanding Value"													
BNZ	Advantage Visa Platinum - Cash Rewards	18.95%	145	-	55	✗	✗	✗	✓	1:75	✓	-	-
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	1:15	✓	-	-
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✗	3:1	✓	-	-
★★★★													
ANZ Bank	Cashback Platinum MasterCard	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ANZ Bank	Cashback Visa Platinum	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	1:100	✓	-	-
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	1:10	✗	0	999,999
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✗	2:1	✓	-	-
★★★													
ASB Bank	Visa	20.95%	44	-	55	✓	✓	✓	✓	1:150	✓	-	-
ASB Bank	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	1:130	✓	-	-



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★													
BNZ	Advantage Classic MasterCard - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
BNZ	Advantage Classic Visa - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
Warehouse Money	Purple Visa Card	19.95%	Nil	-	55	✗	✗	✓	✗	1:150	✓	-	-
★★													
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	1	✓	-	-
ANZ Bank	Cashback MasterCard	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
ANZ Bank	Cashback Visa	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✗	1	✓	-	-
Diners Club New Zealand	Personal Credit Card	19.95%	98	-	44	✓	✓	✓	✗	1	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✗	1	✓	-	-



# Credit Card Star Ratings

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## Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★													
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	2:1	✓	-	-



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## Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★★★ "Outstanding Value"													
BNZ	Advantage Visa Platinum - Cash Rewards	18.95%	145	-	55	✗	✗	✗	✓	1:75	✓	-	-
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	1:15	✓	-	-
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✗	3:1	✓	-	-
★★★★													
ANZ Bank	Cashback Platinum MasterCard	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ANZ Bank	Cashback Visa Platinum	20.95%	125	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✓	9,999	-
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	1:100	✓	-	-
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	1:10	✗	0	999,999
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✗	2:1	✓	-	-
★★★													
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	1	✓	-	-
ASB Bank	Visa	20.95%	44	-	55	✓	✓	✓	✓	1:150	✓	-	-



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## Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★★★													
ASB Bank	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	1:130	✓	-	-
BNZ	Advantage Classic MasterCard - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
BNZ	Advantage Classic Visa - Cash Rewards	20.95%	40	-	55	✗	✗	✗	✓	1:150	✓	-	-
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	1:40	✓	-	-
Warehouse Money	Purple Visa Card	19.95%	Nil	-	55	✗	✗	✓	✗	1:150	✓	-	-
★★													
ANZ Bank	Cashback MasterCard	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
ANZ Bank	Cashback Visa	20.95%	60	-	55	✗	✗	✗	✓	0	✗	0	5,000
										0.5	✗	5,000	9,999
										1	✗	9,999	30,000
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✗	1	✓	-	-
Diners Club New Zealand	Personal Credit Card	19.95%	98	-	44	✓	✓	✓	✗	1	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✗	1	✓	-	-





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## Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback				
★													
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	2:1	✓	-	-



# Credit Card Star Ratings

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## Flight Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates					
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★★★★ "Outstanding Value"												
American Express	Air New Zealand Card	19.95%	Nil	-	55	✓	1:100					
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✓	1:175	0.50		0.50	0.50	0.50
★★★★												
Kiwibank	Airpoints Low Fee MasterCard	16.90%	25	-	44	✓	1:160					
Kiwibank	Airpoints Standard MasterCard	20.95%	65	-	44	✓	1:120					
Westpac	Airpoints MasterCard	20.95%	55	-	55	✓	1:120					
★★★												
ANZ Bank	Airpoints Visa	20.95%	65	-	44	✓	1:120					
ANZ Bank	Airpoints Visa Platinum	20.95%	150	-	44	✓	1:75					
Kiwibank	Airpoints Platinum MasterCard	20.95%	150	-	44	✓	1:75					
Westpac	Airpoints Platinum MasterCard	20.95%	145	-	44	✓	1:75					
★★												
ANZ Bank	Qantas Visa	20.95%	75	-	44	✓						1.00



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## Flight Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates					
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★												
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓						1:40
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓						1:40
★												
American Express	Airpoints Platinum Card	19.95%	195	-	55	✓	1:59					
American Express	Platinum Card	Charge Card	1,250	-	0	✓	1:87.5	1.00		1.00	1.00	1.00
ANZ Bank	Qantas Visa Platinum	20.95%	150	-	44	✓						1.00
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓						1:15
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓						
Diners Club New Zealand	Personal Credit Card	19.95%	98	-	44	✓						
Westpac	Airpoints World MasterCard	16.95%	390	100,000	44	✓	1:65					



# Credit Card Star Ratings

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## Flight Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates				
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★★★★ "Outstanding Value"											
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✓	1:175	0.50	0.50	0.50	0.50
ANZ Bank	Airpoints Visa Platinum	20.95%	150	-	44	✓	1:75				
Kiwibank	Airpoints Platinum MasterCard	20.95%	150	-	44	✓	1:75				
Westpac	Airpoints Platinum MasterCard	20.95%	145	-	44	✓	1:75				
★★★★											
American Express	Air New Zealand Card	19.95%	Nil	-	55	✓	1:100				
American Express	Airpoints Platinum Card	19.95%	195	-	55	✓	1:59				
Kiwibank	Airpoints Standard MasterCard	20.95%	65	-	44	✓	1:120				
Westpac	Airpoints MasterCard	20.95%	55	-	55	✓	1:120				
★★★											
ANZ Bank	Airpoints Visa	20.95%	65	-	44	✓	1:120				
ANZ Bank	Qantas Visa Platinum	20.95%	150	-	44	✓				1.00	
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓			1:15		
Kiwibank	Airpoints Low Fee MasterCard	16.90%	25	-	44	✓	1:160				



# Credit Card Star Ratings

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## Flight Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates				
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★											
ANZ Bank	Qantas Visa	20.95%	75	-	44	✓					1.00
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓			1:40		
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓			1:40		
★											
American Express	Platinum Card	Charge Card	1,250	-	0	✓	1:87.5	1.00		1.00	1.00
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓					
Diners Club New Zealand	Personal Credit Card		19.95%	98	-	44	✓				
Westpac	Airpoints World MasterCard		16.95%	390	100,000	44	✓	1:65			



# Credit Card Star Ratings

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## Flight Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates				
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★★★★ "Outstanding Value"											
American Express	Airpoints Platinum Card	19.95%	195	-	55	✓	1:59				
ANZ Bank	Airpoints Visa Platinum	20.95%	150	-	44	✓	1:75				
Kiwibank	Airpoints Platinum MasterCard	20.95%	150	-	44	✓	1:75				
Westpac	Airpoints Platinum MasterCard	20.95%	145	-	44	✓	1:75				
★★★★											
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✓	1:175	0.50	0.50	0.50	0.50
Westpac	Airpoints World MasterCard	16.95%	390	100,000	44	✓	1:65				
★★★											
American Express	Air New Zealand Card	19.95%	Nil	-	55	✓	1:100				
ANZ Bank	Airpoints Visa	20.95%	65	-	44	✓	1:120				
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓			1:15		
Kiwibank	Airpoints Low Fee MasterCard	16.90%	25	-	44	✓	1:160				
Kiwibank	Airpoints Standard MasterCard	20.95%	65	-	44	✓	1:120				
Westpac	Airpoints MasterCard	20.95%	55	-	55	✓	1:120				



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## Flight Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates				
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★											
ANZ Bank	Qantas Visa	20.95%	75	-	44	✓					1.00
ANZ Bank	Qantas Visa Platinum	20.95%	150	-	44	✓					1.00
BNZ	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓			1:40		
BNZ	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓			1:40		
★											
American Express	Platinum Card	Charge Card	1,250	-	0	✓	1:87.5	1.00		1.00	1.00
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓					
Diners Club New Zealand	Personal Credit Card		19.95%	98	-	44	✓				



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## Flight Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates					
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★★★★ "Outstanding Value"												
American Express	Airpoints Platinum Card	19.95%	195	-	55	✓	1:59					
ANZ Bank	Airpoints Visa Platinum	20.95%	150	-	44	✓	1:75					
Kiwibank	Airpoints Platinum MasterCard	20.95%	150	-	44	✓	1:75					
Westpac	Airpoints Platinum MasterCard	20.95%	145	-	44	✓	1:75					
Westpac	Airpoints World MasterCard	16.95%	390	100,000	44	✓	1:65					
★★★★												
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✓	1:175	0.50		0.50	0.50	0.50
BNZ	Advantage Visa Platinum - Fly Buys	18.95%	145	-	55	✓			1:15			
Kiwibank	Airpoints Standard MasterCard	20.95%	65	-	44	✓	1:120					
Westpac	Airpoints MasterCard	20.95%	55	-	55	✓	1:120					
★★★												
American Express	Air New Zealand Card	19.95%	Nil	-	55	✓	1:100					
ANZ Bank	Airpoints Visa	20.95%	65	-	44	✓	1:120					
ANZ Bank	Qantas Visa Platinum	20.95%	150	-	44	✓						1.00





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## Flight Rewards \$120,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	No Cap	Effective Airline Earn Rates					
							Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★★												
<b>Kiwibank</b>	Airpoints Low Fee MasterCard	16.90%	25	-	44	✓	1:160					
★★												
<b>American Express</b>	Platinum Card	Charge Card	1,250	-	0	✓	1:87.5	1.00	1.00	1.00	1.00	1.00
<b>ANZ Bank</b>	Qantas Visa	20.95%	75	-	44	✓					1.00	
<b>BNZ</b>	Advantage Classic MasterCard - Fly Buys	20.95%	40	-	55	✓			1:40			
<b>BNZ</b>	Advantage Classic Visa - Fly Buys	20.95%	40	-	55	✓			1:40			
★												
<b>Diners Club New Zealand</b>	Charge Card	Charge Card	98	-	50	✓						
<b>Diners Club New Zealand</b>	Personal Credit Card	19.95%	98	-	44	✓						