



Credit Cards Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Low Fee

Company

Product

★★★★★ "Outstanding Value"

ASB Bank NZ

Visa Light

Kiwibank NZ

Mastercard Zero

★★★★

American Express NZ

Airpoints Card

ANZ Bank NZ

Low Rate Visa

The Co-operative Bank

Fair Rate Credit Card

Warehouse Money

Purple Visa Card

Warehouse Money

Visa Card

★★★

ANZ Bank NZ

Cashback Visa

ASB Bank NZ

Visa Rewards

BNZ

Advantage Classic Mastercard Cash Rewards

BNZ

Advantage Classic Mastercard Fly Buys

BNZ

Advantage Classic Visa Cash Rewards

BNZ

Advantage Classic Visa Fly Buys

BNZ

Low Rate Mastercard

Gem

Onecard Visa

Kiwibank NZ

Airpoints Low Fee Mastercard

Kiwibank NZ

Low Rate Mastercard

Kiwibank NZ

Mastercard Gold

TSB Bank

Visa Card

Westpac NZ

Airpoints Mastercard

Westpac NZ

hotpoints Mastercard

Westpac NZ

Low Rate Mastercard

★★

American Express NZ

Low Rate Credit Card

American Express NZ

Platinum Edge Credit Card

ANZ Bank NZ

Airpoints Visa

Gem

Gem Visa

Kiwibank NZ

Airpoints Standard Mastercard



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Low Fee

Company	Product
★ American Express NZ	Airpoints Platinum Card
Diners Club New Zealand	Personal Credit Card





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Low Rate

Company

Product

★★★★★ "Outstanding Value"

ASB Bank NZ	Visa Light
The Co-operative Bank	Fair Rate Credit Card

★★★★

American Express NZ	Low Rate Credit Card
ANZ Bank NZ	Low Rate Visa
BNZ	Low Rate Mastercard
Kiwibank NZ	Low Rate Mastercard
Westpac NZ	Low Rate Mastercard

★★★

American Express NZ	Airpoints Card
ANZ Bank NZ	Airpoints Visa
ANZ Bank NZ	Cashback Visa
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Mastercard Cash Rewards
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Cash Rewards
BNZ	Advantage Classic Visa Fly Buys
Gem	Onecard Visa
Kiwibank NZ	Airpoints Low Fee Mastercard
Kiwibank NZ	Mastercard Gold
Kiwibank NZ	Mastercard Zero
TSB Bank	Visa Card
Westpac NZ	Airpoints Mastercard
Westpac NZ	hotpoints Mastercard

★★

American Express NZ	Platinum Edge Credit Card
Diners Club New Zealand	Personal Credit Card
Kiwibank NZ	Airpoints Standard Mastercard
Warehouse Money	Purple Visa Card
Warehouse Money	Visa Card



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Low Rate

Company	Product
American Express NZ	Airpoints Platinum Card
Gem	Gem Visa

★



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Rewards \$12,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
Gem	Onecard Visa
Warehouse Money	Purple Visa Card
★★★★	
ANZ Bank NZ	Cashback Visa
BNZ	Advantage Visa Platinum Fly Buys
★★★	
ASB Bank NZ	Visa Platinum
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Mastercard Cash Rewards
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Cash Rewards
BNZ	Advantage Classic Visa Fly Buys
BNZ	Advantage Visa Platinum Cash Rewards
Westpac NZ	hotpoints Mastercard
★	
American Express NZ	Platinum Card
American Express NZ	Platinum Edge Credit Card
ANZ Bank NZ	Cashback Visa Platinum
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
Westpac NZ	hotpoints Platinum Mastercard
Westpac NZ	hotpoints World Mastercard



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Rewards \$24,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
BNZ	Advantage Visa Platinum Cash Rewards
BNZ	Advantage Visa Platinum Fly Buys
Gem	Onecard Visa
★★★★	
ANZ Bank NZ	Cashback Visa
ASB Bank NZ	Visa Platinum
Warehouse Money	Purple Visa Card
★★★	
ANZ Bank NZ	Cashback Visa Platinum
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Mastercard Cash Rewards
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Cash Rewards
BNZ	Advantage Classic Visa Fly Buys
Westpac NZ	hotpoints Mastercard
Westpac NZ	hotpoints Platinum Mastercard
★★	
American Express NZ	Platinum Edge Credit Card
★	
American Express NZ	Platinum Card
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
Westpac NZ	hotpoints World Mastercard



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Rewards \$60,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
ASB Bank NZ	Visa Platinum
BNZ	Advantage Visa Platinum Cash Rewards
BNZ	Advantage Visa Platinum Fly Buys
★★★★	
ANZ Bank NZ	Cashback Visa Platinum
Gem	Onecard Visa
Westpac NZ	hotpoints Platinum Mastercard
Westpac NZ	hotpoints World Mastercard
★★★	
American Express NZ	Platinum Edge Credit Card
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Mastercard Cash Rewards
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Cash Rewards
BNZ	Advantage Classic Visa Fly Buys
Warehouse Money	Purple Visa Card
★★	
ANZ Bank NZ	Cashback Visa
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
Westpac NZ	hotpoints Mastercard
★	
American Express NZ	Platinum Card



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Rewards \$120,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
BNZ	Advantage Visa Platinum Cash Rewards
BNZ	Advantage Visa Platinum Fly Buys
Westpac NZ	hotpoints World Mastercard
★★★★	
ANZ Bank NZ	Cashback Visa Platinum
ASB Bank NZ	Visa Platinum
Westpac NZ	hotpoints Platinum Mastercard
★★★	
American Express NZ	Platinum Edge Credit Card
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Mastercard Cash Rewards
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Cash Rewards
BNZ	Advantage Classic Visa Fly Buys
Gem	Onecard Visa
Warehouse Money	Purple Visa Card
Westpac NZ	hotpoints Mastercard
★★	
ANZ Bank NZ	Cashback Visa
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
★	
American Express NZ	Platinum Card



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Flight Rewards \$12,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express NZ	Airpoints Card
American Express NZ	Platinum Edge Credit Card
★★★★	
Kiwibank NZ	Airpoints Low Fee Mastercard
Westpac NZ	Airpoints Mastercard
★★★	
ANZ Bank NZ	Airpoints Visa
ANZ Bank NZ	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Platinum Mastercard
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Platinum Mastercard
★★	
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Fly Buys
★	
American Express NZ	Airpoints Platinum Card
American Express NZ	Platinum Card
BNZ	Advantage Visa Platinum Fly Buys
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
Westpac NZ	Airpoints World Mastercard



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Flight Rewards \$24,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express NZ	Platinum Edge Credit Card
ANZ Bank NZ	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Platinum Mastercard
Westpac NZ	Airpoints Platinum Mastercard
★★★★	
American Express NZ	Airpoints Card
American Express NZ	Airpoints Platinum Card
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Mastercard
★★★	
ANZ Bank NZ	Airpoints Visa
BNZ	Advantage Visa Platinum Fly Buys
Kiwibank NZ	Airpoints Low Fee Mastercard
★★	
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Fly Buys
★	
American Express NZ	Platinum Card
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card
Westpac NZ	Airpoints World Mastercard



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Flight Rewards \$60,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express NZ	Airpoints Platinum Card
ANZ Bank NZ	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Platinum Mastercard
Westpac NZ	Airpoints Platinum Mastercard
★★★★	
American Express NZ	Platinum Edge Credit Card
Westpac NZ	Airpoints World Mastercard
★★★	
American Express NZ	Airpoints Card
ANZ Bank NZ	Airpoints Visa
BNZ	Advantage Visa Platinum Fly Buys
Kiwibank NZ	Airpoints Low Fee Mastercard
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Mastercard
★★	
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Fly Buys
★	
American Express NZ	Platinum Card
Diners Club New Zealand	Charge Card
Diners Club New Zealand	Personal Credit Card



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Flight Rewards \$120,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
American Express NZ	Airpoints Platinum Card
ANZ Bank NZ	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Platinum Mastercard
Westpac NZ	Airpoints Platinum Mastercard
Westpac NZ	Airpoints World Mastercard
★★★★	
American Express NZ	Platinum Edge Credit Card
BNZ	Advantage Visa Platinum Fly Buys
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Mastercard
★★★	
American Express NZ	Airpoints Card
ANZ Bank NZ	Airpoints Visa
Kiwibank NZ	Airpoints Low Fee Mastercard
★★	
American Express NZ	Platinum Card
BNZ	Advantage Classic Mastercard Fly Buys
BNZ	Advantage Classic Visa Fly Buys
Diners Club New Zealand	Charge Card
★	
Diners Club New Zealand	Personal Credit Card