



Tertiary Banking Award

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.

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Company	Products Available		Tertiary Benefits Available			
	Deposit Accounts	Credit Cards	Credit Card Annual Fee Waived	Mastercard/Visa Debit Card Fee Waived	Interest Free Overdraft	Personal Loan Fee Waiver/Discount
ANZ Bank NZ	✓	✓	✓	✓	✓	✓
ASB Bank NZ	✓	✓	✓	✓	✓	✓
BNZ	✓	✓	✗	✓	✓	✓
Heartland Bank	✓	✗	✗	✗	✗	✗
Kiwibank NZ	✓	✓	✓	✓	✓	✗
NZCU Baywide	✓	✗	✗	✓	✓	✗
SBS Bank NZ	✓	✗	✗	✗	✗	✗
The Co-operative Bank	✓	✓	✗	✗	✗	✗
TSB Bank	✓	✓	✗	✓	✗	✗
Westpac NZ	✓	✓	✓	✓	✓	✓