



Business Savings and Transaction Accounts 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.

Business High Transactor

Company	Product	Monthly Account Keeping Fees	Minimum Opening Deposit	External Internet Transaction	ATM Facility	Branch Access	Smart ATM's Available after-hours	Account Balance Required to Waive Base Fee	Base Interest Rate
★★★★★ "Outstanding Value"									
BNZ	MyMoney for Business Account	\$8.50	No min	-	-	✓	✓	-	0.00%
BNZ	TotalMoney for Business	\$10.00	No min	-	-	✓	✓	-	0.00%
Kiwibank NZ	Business Edge Cheque	\$5.00	No min	-	55	✓	✗	-	0.00%
★★★★									
ANZ Bank NZ	Business Current Account Smart Plan	\$10.00	No min	\$0.15	50	✓	✓	-	0.00%
ASB Bank NZ	Business Focus	\$7.50	No min	-	-	✓	✗	-	0.00%
★★★									
ANZ Bank NZ	Business Current Account PAYG	\$4.00	No min	\$0.25	-	✓	✓	\$10000	0.00%
BNZ	Business First Transact \$10 Plan	\$10.00	No min	\$0.15	40	✓	✓	-	0.00%
BNZ	Business First Transact \$20 Plan	\$20.00	No min	\$0.15	80	✓	✓	-	0.00%
Westpac NZ	Business Transact P A Y G	\$6.00	No min	\$0.19	15	✓	✓	-	0.00%
Westpac NZ	Business Transact Tier 1	\$10.00	No min	\$0.19	40	✓	✓	-	0.00%
Westpac NZ	Business Transact Tier 2	\$20.00	No min	\$0.19	80	✓	✓	-	0.00%
★★									
ASB Bank NZ	Business Cheque	\$5.00	No min	\$0.50	-	✓	✗	\$50000	0.00%
BNZ	Business First Transact PAYG	\$3.50	No min	\$0.15	-	✓	✓	-	0.00%
Westpac NZ	Business Interest	\$4.00	No min	\$0.30	-	✓	✓	\$5000	0.05%



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Business Low Transactor

Company	Product	Monthly Account Keeping Fees	Minimum Opening Deposit	External Internet Transaction	ATM Facility	Branch Access	Smart ATM's Available after-hours	Account Balance Required to Waive Base Fee	Base Interest Rate
★★★★★ "Outstanding Value"									
BNZ	MyMoney for Business Account	\$8.50	No min	-	-	✓	✓	-	0.00%
Kiwibank NZ	Business Edge Cheque	\$5.00	No min	-	55	✓	✗	-	0.00%
Westpac NZ	Business Transact P A Y G	\$6.00	No min	\$0.19	15	✓	✓	-	0.00%
★★★★									
ANZ Bank NZ	Business Current Account Smart Plan	\$10.00	No min	\$0.15	50	✓	✓	-	0.00%
ASB Bank NZ	Business Focus	\$7.50	No min	-	-	✓	✗	-	0.00%
BNZ	TotalMoney for Business	\$10.00	No min	-	-	✓	✓	-	0.00%
Westpac NZ	Business Interest	\$4.00	No min	\$0.30	-	✓	✓	\$5000	0.05%
★★★									
ANZ Bank NZ	Business Current Account PAYG	\$4.00	No min	\$0.25	-	✓	✓	\$10000	0.00%
BNZ	Business First Transact \$10 Plan	\$10.00	No min	\$0.15	40	✓	✓	-	0.00%
Westpac NZ	Business Transact Tier 1	\$10.00	No min	\$0.19	40	✓	✓	-	0.00%
★★									
ASB Bank NZ	Business Cheque	\$5.00	No min	\$0.50	-	✓	✗	\$50000	0.00%
BNZ	Business First Transact PAYG	\$3.50	No min	\$0.15	-	✓	✓	-	0.00%
★									
BNZ	Business First Transact \$20 Plan	\$20.00	No min	\$0.15	80	✓	✓	-	0.00%
Westpac NZ	Business Transact Tier 2	\$20.00	No min	\$0.19	80	✓	✓	-	0.00%



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Business Saver

Company	Product	Monthly Account Keeping Fees	Minimum Opening Deposit	External Internet Transaction	ATM Facility	Branch Access	Smart ATM's Available after-hours	Account Balance Required to Waive Base Fee	Base Interest Rate
★★★★★ "Outstanding Value"									
Heartland Bank	Business Call Account	Nil	No min	-	-	✗	✗	-	2.5%
RaboDirect NZ	Business Online Call Account	Nil	\$1.00	-	-	✗	✗	-	0.75%
★★★★★									
ANZ Bank NZ	Business Premium Call Account	Nil	No min	-	-	✓	✓	-	0.35%
ASB Bank NZ	Business Savings On-Call	Nil	No min	\$1.00	-	✓	✗	-	0.35%
Kiwibank NZ	Business Online Call	Nil	No min	-	100	✓	✗	-	0.5%
★★★									
ASB Bank NZ	Business Saver	Nil	No min	\$1.00	1	✓	✗	-	0.10%
BNZ	Business First OnCall Account	Nil	No min	-	-	✓	✓	-	0.10%
Kiwibank NZ	Business Performer	Nil	No min	\$0.35	55	✓	✗	-	0.10%
Westpac NZ	Business Interest	\$4.00	No min	\$0.30	-	✓	✓	\$5000	0.05%
Westpac NZ	Business Online Saver	Nil	No min	-	-	✗	✓	-	0.10%