



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
BNZ	Low Rate Mastercard
The Co-operative Bank	Fair Rate Credit Card
Warehouse Money	Purple Visa Card
Warehouse Money	Visa Card

★★★

ANZ Bank NZ	Cashback Visa
ANZ Bank NZ	Low Rate Visa
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Visa - Cashback O
BNZ	Advantage Classic Visa - Flybuys Op
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
ANZ Bank NZ	Airpoints Visa
Countdown	Onecard Visa
Gem	Gem Visa
Kiwibank NZ	Airpoints Standard Mastercard

★

American Express NZ	Airpoints Platinum Card
American Express NZ	Platinum Edge 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

★★★

ASB Bank NZ Visa Rewards

BNZ Advantage Classic Visa - Cashback O

BNZ Advantage Classic Visa - Flybuys Op

Countdown Onecard Visa

Kiwibank NZ Airpoints Low Fee Mastercard

Kiwibank NZ Mastercard Gold

Kiwibank NZ Mastercard Zero

TSB Bank Visa Card

Warehouse Money Purple Visa Card

Warehouse Money Visa Card

Westpac NZ Airpoints Mastercard

Westpac NZ hotpoints Mastercard

★★

American Express NZ Airpoints Card

American Express NZ Platinum Edge Credit Card

ANZ Bank NZ Airpoints Visa

ANZ Bank NZ Cashback Visa

Kiwibank NZ Airpoints Standard Mastercard

★

American Express NZ Airpoints Platinum Card

Gem Gem Visa



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Rewards \$12,000 Annual Spend

Company	Product
★★★★★ 'Outstanding Value'	
BNZ	Advantage Visa Platinum - Flybuys O
Warehouse Money	Purple Visa Card
★★★★★	
ANZ Bank NZ	Cashback Visa
★★★★	
ASB Bank NZ	Visa Platinum
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Visa - Cashback O
BNZ	Advantage Classic Visa - Flybuys Op
BNZ	Advantage Visa Platinum - Cashback
Countdown	Onecard Visa
★★	
Westpac NZ	hotpoints Mastercard
★	
American Express NZ	Platinum Card
American Express NZ	Platinum Edge Credit Card
ANZ Bank NZ	Cashback Visa Platinum
Westpac NZ	hotpoints Platinum Mastercard
Westpac NZ	hotpoints World Mastercard



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Rewards \$24,000 Annual Spend

Company	Product
★★★★★ 'Outstanding Value'	
ANZ Bank NZ	Cashback Visa
BNZ	Advantage Visa Platinum - Cashback
BNZ	Advantage Visa Platinum - Flybuys O
★★★★★	
ASB Bank NZ	Visa Platinum
Warehouse Money	Purple Visa Card
★★★★	
ANZ Bank NZ	Cashback Visa Platinum
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Visa - Cashback O
BNZ	Advantage Classic Visa - Flybuys Op
Countdown	Onecard Visa
Westpac NZ	hotpoints Platinum Mastercard
★★★	
American Express NZ	Platinum Edge Credit Card
Westpac NZ	hotpoints Mastercard
★	
American Express NZ	Platinum 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 - Cashback
BNZ	Advantage Visa Platinum - Flybuys O
★★★★	
ANZ Bank NZ	Cashback Visa Platinum
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 Visa - Cashback O
Countdown	Onecard Visa
Warehouse Money	Purple Visa Card
★★	
ANZ Bank NZ	Cashback Visa
BNZ	Advantage Classic Visa - Flybuys Op
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 - Flybuys O
Westpac NZ	hotpoints World Mastercard
★★★★★	
ANZ Bank NZ	Cashback Visa Platinum
ASB Bank NZ	Visa Platinum
BNZ	Advantage Visa Platinum - Cashback
Westpac NZ	hotpoints Platinum Mastercard
★★★	
American Express NZ	Platinum Edge Credit Card
ASB Bank NZ	Visa Rewards
BNZ	Advantage Classic Visa - Cashback O
Countdown	Onecard Visa
Warehouse Money	Purple Visa Card
★★	
ANZ Bank NZ	Cashback Visa
BNZ	Advantage Classic Visa - Flybuys Op
Westpac NZ	hotpoints Mastercard
★	
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
BNZ	Advantage Visa Platinum - Flybuys O
Kiwibank NZ	Airpoints Platinum Mastercard
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Platinum Mastercard
★★★	
American Express NZ	Airpoints Platinum Card
BNZ	Advantage Classic Visa - Flybuys Op
★	
American Express NZ	Platinum 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 - Flybuys O
Kiwibank NZ	Airpoints Low Fee Mastercard
★★	
BNZ	Advantage Classic Visa - Flybuys Op
Westpac NZ	Airpoints World Mastercard
★	
American Express NZ	Platinum Card



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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
Kiwibank NZ	Airpoints Standard Mastercard
Westpac NZ	Airpoints Mastercard
Westpac NZ	Airpoints World Mastercard
★★★	
American Express NZ	Airpoints Card
ANZ Bank NZ	Airpoints Visa
BNZ	Advantage Visa Platinum - Flybuys O
Kiwibank NZ	Airpoints Low Fee Mastercard
★★	
BNZ	Advantage Classic Visa - Flybuys Op
★	
American Express NZ	Platinum Card



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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 - Flybuys O
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 Visa - Flybuys Op