



Business Credit Card 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 Low Fee

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)^	Annual Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Pricing Guarantee	Travel Insurance
★★★★★ "Outstanding Value"												
ANZ Bank	Visa Business Low Fee	20.95%	20.95%	40	-	55	500+	X	X	✓	X	X
BNZ	Business First Visa	18.95%	18.95%	25	-	40	500+	X	X	X	X	X
Kiwibank NZ	Business Mastercard	16.90%	16.90%	25	-	55	10,000+	X	X	X	X	✓
★★★★												
ANZ Bank	Visa Business Low Rate	15.20%	20.95%	70	-	55	500+	X	X	✓	X	X
ASB Bank NZ	Visa Business	20.95%	22.95%	30	-	50	1,000+	X	✓	X	X	X
ASB Bank NZ	Visa Business Rewards	19.95%	22.95%	70	-	50	1,000+	✓	✓	X	X	X
★★★												
ANZ Bank	Visa Business CashBack	20.95%	20.95%	95	-	55	500+	✓	X	✓	X	X
BNZ	Advantage Visa Business - Cashback Option	18.95%	18.95%	100	48,000	50	500+	✓	X	X	X	✓
BNZ	Advantage Visa Business - Flybuys Option	18.95%	18.95%	100	48,000	50	500+	✓	X	X	X	✓
BNZ	Business First Lite Visa	14.95%	14.95%	60	-	55	500+	X	X	X	X	X
Westpac NZ	BusinessPLUS Mastercard	20.95%	22.95%	100	-	55	500+	✓	X	✓	✓	✓
★★												
ANZ Bank	Visa Business Airpoints	20.95%	20.95%	145	-	44	500+	✓	X	✓	X	X
Westpac NZ	Airpoints Business Mastercard	20.95%	22.95%	145	-	44	500+	✓	X	✓	X	✓



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Business Low Rate

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)^	Annual Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Pricing Guarantee	Travel Insurance
★★★★★ "Outstanding Value"												
ANZ Bank	Visa Business Low Rate	15.20%	20.95%	70	-	55	500+	X	X	✓	X	X
BNZ	Business First Lite Visa	14.95%	14.95%	60	-	55	500+	X	X	X	X	X
Kiwibank NZ	Business Mastercard	16.90%	16.90%	25	-	55	10,000+	X	X	X	X	✓
★★★★★												
ASB Bank NZ	Visa Business Rewards	19.95%	22.95%	70	-	50	1,000+	✓	✓	X	X	X
BNZ	Advantage Visa Business - Cashback Option	18.95%	18.95%	100	48,000	50	500+	✓	X	X	X	✓
BNZ	Advantage Visa Business - Flybuys Option	18.95%	18.95%	100	48,000	50	500+	✓	X	X	X	✓
BNZ	Business First Visa	18.95%	18.95%	25	-	40	500+	X	X	X	X	X
★★★												
ANZ Bank	Visa Business Airpoints	20.95%	20.95%	145	-	44	500+	✓	X	✓	X	X
ANZ Bank	Visa Business CashBack	20.95%	20.95%	95	-	55	500+	✓	X	✓	X	X
ANZ Bank	Visa Business Low Fee	20.95%	20.95%	40	-	55	500+	X	X	✓	X	X
ASB Bank NZ	Visa Business	20.95%	22.95%	30	-	50	1,000+	X	✓	X	X	X
Westpac NZ	Airpoints Business Mastercard	20.95%	22.95%	145	-	44	500+	✓	X	✓	X	✓
Westpac NZ	BusinessPLUS Mastercard	20.95%	22.95%	100	-	55	500+	✓	X	✓	✓	✓



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Business Rewards

Company	Product	Purchase Rate p.a*	Cash Advance Rate p.a*	Annual Fee (\$)^	Annual Spend To Waive Fee (\$)	Interest Free Days	Credit Limit Available (\$)	Rewards Available	Concierge Service	Extended Warranty	Pricing Guarantee	Travel Insurance
★★★★★ "Outstanding Value"												
ANZ Bank	Visa Business Airpoints	20.95%	20.95%	145	-	44	500+	✓	✗	✓	✗	✗
BNZ	Advantage Visa Business - Cashback Option	18.95%	18.95%	100	48,000	50	500+	✓	✗	✗	✗	✓
Westpac NZ	Airpoints Business Mastercard	20.95%	22.95%	145	-	44	500+	✓	✗	✓	✗	✓
★★★★★												
ANZ Bank	Visa Business CashBack	20.95%	20.95%	95	-	55	500+	✓	✗	✓	✗	✗
ASB Bank NZ	Visa Business Rewards	19.95%	22.95%	70	-	50	1,000+	✓	✓	✗	✗	✗
BNZ	Advantage Visa Business - Flybuys Option	18.95%	18.95%	100	48,000	50	500+	✓	✗	✗	✗	✓
★★★												
American Express NZ	Business Card	Charge Card	N/A	55	-	0	Any	✓	✗	✗	✗	✗
American Express NZ	Business Gold Card	Charge Card	N/A	95	-	0	Any	✓	✗	✗	✗	✓
Westpac NZ	BusinessPLUS Mastercard	20.95%	22.95%	100	-	55	500+	✓	✗	✓	✓	✓