



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	Zero Visa
★★★★★	
American Express NZ	Airpoints Card
BNZ	Lite Visa
SBS Bank NZ	SBS Visa
The Co-operative Bank	Fair Rate Credit Card
★★★	
American Express NZ	Low Rate Credit Card
ANZ Bank	Airpoints Visa
ANZ Bank	Cashback Visa
ANZ Bank	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 Visa
Kiwibank NZ	Low Rate Visa
TSB Bank	Visa Card
Westpac NZ	Airpoints Mastercard
Westpac NZ	hotpoints Mastercard
Westpac NZ	Low Rate Mastercard
★★	
American Express NZ	Platinum Edge Credit Card
Countdown	Onecard Visa
Kiwibank NZ	Airpoints Standard Visa
Warehouse Money	Purple Visa Card
Warehouse Money	Warehouse Money Visa Card
★	
American Express NZ	Airpoints Platinum Card
Gem	Gem Visa



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Low Rate

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

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★★★★★ 'Outstanding Value'	
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ANZ Bank	Airpoints Visa Platinum
Westpac NZ	Airpoints Platinum Mastercard
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Kiwibank NZ	Airpoints Platinum Visa
Westpac NZ	Airpoints World Mastercard
★★★	
American Express NZ	Airpoints Card
American Express NZ	Platinum Edge Credit Card
Kiwibank NZ	Airpoints Standard Visa
Westpac NZ	Airpoints Mastercard
★★	
ANZ Bank	Airpoints Visa
BNZ	Advantage Classic Visa - Flybuys Op
Kiwibank NZ	Airpoints Low Fee Visa
★	
American Express NZ	Platinum Card



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