

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 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
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American Express NZ	Airpoints Platinum Card
Gem	Gem Visa