

Low Rate	
Company	Product
★★★★ "Outstanding Value"	
ANZ Bank	Low Rate Visa
ASB Bank	Visa Light
Kiwibank	Low Rate Visa
The Co-operative Bank	Fair Rate Credit Card

American Express	Low Rate Credit Card
BNZ	Lite Visa
Kiwibank	Zero Visa
Westpac	Low Rate Mastercard

ANZ Bank	Airpoints Visa
ANZ Bank	Cashback Visa
ASB Bank	Visa Rewards
BNZ	Advantage Classic Visa - Cashback Option
BNZ	Advantage Classic Visa - Flybuys Option
Kiwibank	Airpoints Low Fee Visa
SBS Bank	SBS Visa
TSB Bank	Visa Card
Westpac	Airpoints Mastercard
Westpac	hotpoints Mastercard
**	
American Express	Airpoints Card
American Express	Airpoints Platinum Card
American Express	Platinum Edge Credit Card
Kiwibank	Airpoints Standard Visa
Warehouse Money	Warehouse Money Visa Card
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Gem	Gem Visa
Warehouse Money	Purple Visa Card



Rewards \$12,000 Annual Spend	
Company	Product
★★★★★ "Outstanding Value"	
BNZ	Advantage Visa Platinum - Flybuys Option
SBS Bank	SBS Visa

ANZ Bank	Cashback Visa
BNZ	Advantage Visa Platinum - Cashback Option

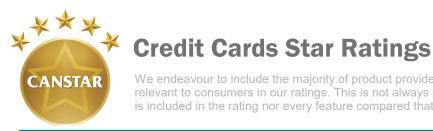
ANZ Bank	Cashback Visa Platinum
ASB Bank	Visa Platinum
ASB Bank	Visa Rewards
BNZ	Advantage Classic Visa - Cashback Option
BNZ	Advantage Classic Visa - Flybuys Option
Westpac	hotpoints Mastercard
*	
American Express	Platinum Card
American Express	Platinum Edge Credit Card
Warehouse Money	Purple Visa Card
Westpac	hotpoints Platinum Mastercard
Westpac	hotpoints World Mastercard



Rewards \$24,000 Annual Spend	
Company	Product
★★★★ "Outstanding Value"	
ANZ Bank	Cashback Visa
BNZ	Advantage Visa Platinum - Cashback Option
BNZ	Advantage Visa Platinum - Flybuys Option

ASB Bank	Visa Platinum

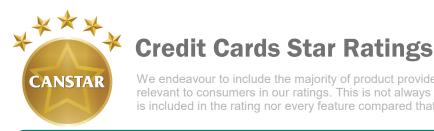
ANZ Bank	Cashback Visa Platinum
ASB Bank	Visa Rewards
BNZ	Advantage Classic Visa - Cashback Option
BNZ	Advantage Classic Visa - Flybuys Option
SBS Bank	SBS Visa
Westpac	hotpoints Mastercard
Westpac	hotpoints Platinum Mastercard
**	
American Express	Platinum Edge Credit Card
Warehouse Money	Purple Visa Card
*	
American Express	Platinum Card
Westpac	hotpoints World Mastercard



Rewards \$60,000 Annual Spend	
Company	Product
★★★★ "Outstanding Value"	
ASB Bank	Visa Platinum
BNZ	Advantage Visa Platinum - Cashback Option
BNZ	Advantage Visa Platinum - Flybuys Option

ANZ Bank	Cashback Visa Platinum
Westpac	hotpoints Platinum Mastercard
Westpac	hotpoints World Mastercard

American Express	Platinum Edge Credit Card
ASB Bank	Visa Rewards
BNZ	Advantage Classic Visa - Cashback Option
SBS Bank	SBS Visa
Warehouse Money	Purple Visa Card
**	
ANZ Bank	Cashback Visa
BNZ	Advantage Classic Visa - Flybuys Option
Westpac	hotpoints Mastercard
*	
American Express	Platinum Card

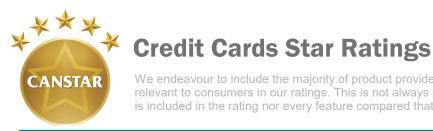


Platinum Card

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.

Rewards \$120,000 Annual Spend **Company Product** Westpac hotpoints World Mastercard **ASB Bank** Visa Platinum **BNZ** Advantage Visa Platinum - Cashback Option **BNZ** Advantage Visa Platinum - Flybuys Option **American Express** Platinum Edge Credit Card **ANZ Bank** Cashback Visa Platinum Visa Rewards **ASB Bank BNZ** Advantage Classic Visa - Cashback Option **Warehouse Money** Purple Visa Card Westpac hotpoints Platinum Mastercard **ANZ Bank** Cashback Visa BNZ Advantage Classic Visa - Flybuys Option **SBS Bank** SBS Visa Westpac hotpoints Mastercard

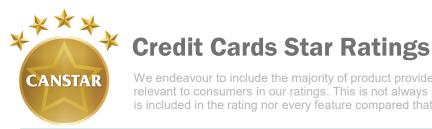
American Express



Flight Rewards \$12,000 Annual Spend	
Company	Product
★★★★ "Outstanding Value"	
American Express	Airpoints Card
American Express	Platinum Edge Credit Card

Kiwibank	Airpoints Low Fee Visa
Westpac	Airpoints Mastercard

ANZ Bank	Airpoints Visa
BNZ	Advantage Classic Visa - Flybuys Option
BNZ	Advantage Visa Platinum - Flybuys Option
Kiwibank	Airpoints Platinum Visa
Kiwibank	Airpoints Standard Visa
Westpac	Airpoints Platinum Mastercard
*	
American Express	Airpoints Platinum Card
American Express	Platinum Card
ANZ Bank	Airpoints Visa Platinum
Westpac	Airpoints World Mastercard



Flight Rewards \$24,000 Annual Spend	
Company	Product
★★★★★ "Outstanding Value"	
American Express	Platinum Edge Credit Card
Westpac	Airpoints Platinum Mastercard

American Express	Airpoints Card
BNZ	Advantage Visa Platinum - Flybuys Option
Kiwibank	Airpoints Platinum Visa

American Express	Airpoints Platinum Card
ANZ Bank	Airpoints Visa Platinum
Kiwibank	Airpoints Low Fee Visa
Kiwibank	Airpoints Standard Visa
Westpac	Airpoints Mastercard
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ANZ Bank	Airpoints Visa
BNZ	Advantage Classic Visa - Flybuys Option
Westpac	Airpoints World Mastercard
*	
American Express	Platinum Card



Flight Rewards \$60,000 Annual Spend	
Company	Product
★★★★★ "Outstanding Value"	
American Express	Airpoints Platinum Card
Westpac	Airpoints Platinum Mastercard

BNZ	Advantage Visa Platinum - Flybuys Option
Kiwibank	Airpoints Platinum Visa
Westpac	Airpoints World Mastercard

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



Flight Rewards \$120,000 Annual Spend	
Company	Product
★★★★★ "Outstanding Value"	
American Express	Airpoints Platinum Card
Westpac	Airpoints World Mastercard

ANZ Bank	Airpoints Visa Platinum
BNZ	Advantage Visa Platinum - Flybuys Option
Kiwibank	Airpoints Platinum Visa
Westpac	Airpoints Platinum Mastercard

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