



Credit Cards Star Ratings

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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

★

Gem	Gem Visa
Warehouse Money	Purple Visa Card



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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



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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



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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



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Rewards \$120,000 Annual Spend

Company	Product
★★★★★ "Outstanding Value"	
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
ASB Bank	Visa Rewards
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	Platinum Card



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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



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



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



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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