



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 Rate

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



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Rewards \$120,000 Annual Spend

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



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Flight Rewards \$12,000 Annual Spend

Company	Product
★★★★★	
American Express NZ	Airpoints Card
American Express NZ	Platinum Edge Credit Card
★★★★★	
Kiwibank NZ	Airpoints Low Fee Visa
Westpac NZ	Airpoints Mastercard
★★★★	
ANZ Bank	Airpoints Visa
Kiwibank NZ	Airpoints Platinum Visa
Westpac NZ	Airpoints Platinum Mastercard
★	
American Express NZ	Airpoints Platinum Card
American Express NZ	Platinum Card
ANZ Bank	Airpoints Visa Platinum
Westpac NZ	Airpoints World Mastercard



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Flight Rewards \$24,000 Annual Spend

Company	Product
★★★★★	
American Express NZ	Platinum Edge Credit Card
Westpac NZ	Airpoints Platinum Mastercard
★★★★★	
American Express NZ	Airpoints Card
Kiwibank NZ	Airpoints Platinum Visa
★★★★	
American Express NZ	Airpoints Platinum Card
ANZ Bank	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Low Fee Visa
Westpac NZ	Airpoints Mastercard
★★★	
ANZ Bank	Airpoints Visa
Westpac NZ	Airpoints World Mastercard
★	
American Express NZ	Platinum Card



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Flight Rewards \$60,000 Annual Spend

Company	Product
★★★★★	
American Express NZ	Airpoints Platinum Card
Westpac NZ	Airpoints Platinum Mastercard
★★★★★	
Kiwibank NZ	Airpoints Platinum Visa
Westpac NZ	Airpoints World Mastercard
★★★★	
American Express NZ	Airpoints Card
American Express NZ	Platinum Edge Credit Card
ANZ Bank	Airpoints Visa Platinum
Westpac NZ	Airpoints Mastercard
★★★	
ANZ Bank	Airpoints Visa
Kiwibank NZ	Airpoints Low Fee Visa
★	
American Express NZ	Platinum Card



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Flight Rewards \$120,000 Annual Spend

Company	Product
★★★★★	
American Express NZ	Airpoints Platinum Card
Westpac NZ	Airpoints World Mastercard
★★★★★	
ANZ Bank	Airpoints Visa Platinum
Kiwibank NZ	Airpoints Platinum Visa
Westpac NZ	Airpoints Platinum Mastercard
★★★	
American Express NZ	Airpoints Card
American Express NZ	Platinum Edge Credit Card
ANZ Bank	Airpoints Visa
Kiwibank NZ	Airpoints Low Fee Visa
Westpac NZ	Airpoints Mastercard
★★	
American Express NZ	Platinum Card