

Rewards \$12,000 Annual Spend

|                  |                              | Purchase    | Annual    | Spend To          | Interest  | Re          | wards    | Available            |          | Card | Points  | No | Start | End    |
|------------------|------------------------------|-------------|-----------|-------------------|-----------|-------------|----------|----------------------|----------|------|---------|----|-------|--------|
| Company          | Product                      | Rate p.a*   | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise | Travel   | Voucher              | Cashback |      | Per \$1 |    | (\$)  | (\$)   |
| ****             |                              |             |           |                   |           |             |          |                      |          |      |         |    |       |        |
| Gem              | Onecard Visa                 | 19.99%      | 65        | _                 | 55        | ×           | ×        | ~                    | ×        | Visa | 0.1     | ~  |       |        |
| Warehouse Money  | Purple Visa Card             | 19.95%      | Nil       | -                 | 55        | ×           | ×        | <b>~</b>             | ×        | Visa | 0.0067  | ~  |       |        |
| ****             |                              |             |           |                   |           |             |          |                      |          |      |         |    |       |        |
| ANZ Bank         | Cashback MasterCard          | 20.95%      | 60        |                   | 55        | ×           | ×        | ×                    | <b>~</b> | Visa | 0       | ×  | 0     | 5,000  |
|                  |                              |             |           |                   |           |             |          |                      |          |      | 0.5     | ×  | 5,000 | 9,999  |
|                  |                              |             |           |                   |           |             |          |                      |          |      | 1       | ×  | 9,999 | 30,000 |
| ASB Bank         | Visa                         | 20.95%      | 44        | <b>_</b>          | 55        | <b>v</b>    | ~        | ~                    | ~        | Visa | 0.0067  | ~  |       |        |
| BNZ              | Advantage Classic MasterCard | 20.95%      | 40        | -                 | 55        | ×           | ~        | ×                    | ~        | Visa | 0.0067  | ~  |       |        |
| ***              |                              |             |           |                   |           |             |          |                      |          |      |         |    |       |        |
| BNZ              | Advantage Classic MasterCard | 20.95%      | 40        | _                 | 55        | <b>~</b>    | ~        | ×                    | ×        | Visa | 0.025   | ~  |       |        |
| BNZ              | Advantage Visa Platinum      | 18.95%      | 145       |                   | 55        | ×           | ~        | ×                    | ~        | Visa | 0.0133  | ~  |       | -      |
| BNZ              | Advantage Visa Platinum      | 18.95%      | 145       | -                 | 55        | <b>~</b>    | ~        | ×                    | ×        | Visa | 0.0667  | ~  |       |        |
| Westpac          | hotpoints MasterCard         | 20.95%      | 44        | -                 | 55        | <b>~</b>    | <b>~</b> | <b>~</b>             | <b>~</b> | MC   | 1       | ~  |       |        |
| *                |                              |             |           |                   |           |             |          |                      |          |      |         |    |       |        |
| American Express | Platinum Card                | Charge Card | 1,250     | -                 | 0         | ×           | ~        | <ul> <li></li> </ul> | <b>~</b> | Amex | 2       | ~  |       |        |
| American Express | Platinum Edge Credit Card    | 19.95%      | 149       | -                 | 55        | ×           | ~        | ~                    | ~        | Amex | 1       | ~  | -     | -      |



Rewards \$12,000 Annual Spend

| Company                 | Product                       | Purchase<br>Rate p.a* | Annual<br>Fee^ (\$) | Spend To<br>Waive Fee<br>(\$) | interest | Ro<br>Merchandise |   | Available<br>Voucher | Cashback | Card<br>Type | Points<br>Per \$1 |   | Start<br>(\$) | End<br>(\$) |
|-------------------------|-------------------------------|-----------------------|---------------------|-------------------------------|----------|-------------------|---|----------------------|----------|--------------|-------------------|---|---------------|-------------|
| *                       |                               |                       |                     |                               |          |                   |   |                      |          |              |                   |   |               |             |
| ANZ Bank                | Cashback Visa Platinum        | 20.95%                | 125                 | -                             | 55       | ×                 | × | ×                    | ✓        | Visa         | 0                 | × | 0             | 5,000       |
|                         |                               |                       |                     |                               |          |                   |   |                      |          |              | 0.5               | × | 5,000         | 9,999       |
|                         |                               |                       |                     |                               |          |                   |   |                      |          |              | 1                 | ~ | 9,999         | -           |
| ASB Bank                | Visa Gold                     | 20.95%                | 100                 | -                             | 55       | ~                 | ~ | ~                    | ~        | Visa         | 0.0077            | ~ | -             | -           |
| ASB Bank                | Visa Platinum                 | 19.95%                | 150                 | -                             | 55       | ~                 | ~ | ~                    | ~        | Visa         | 0.01              | ~ | -             | -           |
| Diners Club New Zealand | Personal Credit Card          | 19.95%                | 98                  | -                             | 44       | ~                 | ~ | ~                    | ~        | Diners       | 1                 | ~ | -             | -           |
| Westpac                 | hotpoints Platinum MasterCard | 20.95%                | 125                 | -                             | 55       | ~                 | ~ | ~                    | ~        | MC           | 2                 | ~ | -             | -           |
| Westpac                 | hotpoints World MasterCard    | 16.95%                | 390                 | 100,000                       | 44       | ~                 | ~ | ~                    | ~        | MC           | 3                 | ~ | -             | -           |



Rewards \$24,000 Annual Spend

|                  |                              | Purchase  | Annual    | Spend To          | Interest  | Re                   | wards  | Available |          | Card | Points            | No  | Start | End    |
|------------------|------------------------------|-----------|-----------|-------------------|-----------|----------------------|--------|-----------|----------|------|-------------------|-----|-------|--------|
| Company          | Product                      | Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise          | Travel | Voucher   | Cashback | Туре | Points<br>Per \$1 | Сар | (\$)  | (\$)   |
| ****             |                              |           |           |                   |           |                      |        |           |          |      |                   |     |       |        |
| BNZ              | Advantage Visa Platinum      | 18.95%    | 145       | _                 | 55        | <ul> <li></li> </ul> | ~      | ×         | ×        | Visa | 0.0667            | ~   |       |        |
| Gem              | Onecard Visa                 | 19.99%    | 65        | -                 | 55        | ×                    | ×      | ~         | ×        | Visa | 0.1               | ~   |       |        |
| ****             |                              |           |           |                   |           |                      |        |           |          |      |                   |     |       |        |
| ANZ Bank         | Cashback Visa                | 20.95%    | 60        | -                 | 55        | ×                    | ×      | ×         | ~        | Visa | 0                 | ×   | 0     | 5,000  |
|                  |                              |           |           |                   |           |                      |        |           |          |      | 0.5               | ×   | 5,000 | 9,999  |
|                  |                              |           |           |                   |           |                      |        |           |          |      | 1                 | ×   | 9,999 | 30,000 |
| BNZ              | Advantage Visa Platinum      | 18.95%    | 145       | _                 | 55        | ×                    | ~      | ×         | ~        | Visa | 0.0133            | ~   |       |        |
| Warehouse Money  | Purple Visa Card             | 19.95%    | Nil       | -                 | 55        | ×                    | ×      | ~         | ×        | Visa | 0.0067            | ~   |       |        |
| ***              |                              |           |           |                   |           |                      |        |           |          |      |                   |     |       |        |
| American Express | Platinum Edge Credit Card    | 19.95%    | 149       |                   | 55        | ×                    | ~      | ~         | <b>v</b> | Amex | 1                 | ~   |       |        |
| ANZ Bank         | Cashback Platinum MasterCard | 20.95%    | 125       | -                 | 55        | ×                    | ×      | ×         | ~        | Visa | 0                 | ×   | 0     | 5,000  |
|                  |                              |           |           |                   |           |                      |        |           |          |      | 0.5               | ×   | 5,000 | 9,999  |
|                  |                              |           |           |                   |           |                      |        |           |          |      | 1                 | ~   | 9,999 |        |
| ASB Bank         | Visa                         | 20.95%    | 44        | -                 | 55        | <ul> <li></li> </ul> | ~      | ~         | ~        | Visa | 0.0067            | ~   |       |        |
| ASB Bank         | Visa Gold                    | 20.95%    | 100       | -                 | 55        | <ul> <li></li> </ul> | ~      | ~         | ~        | Visa | 0.0077            | ~   |       |        |
| ASB Bank         | Visa Platinum                | 19.95%    | 150       |                   | 55        | <b>~</b>             | ~      | ~         | ~        | Visa | 0.01              | ~   | -     |        |



Rewards \$24,000 Annual Spend

|                         |                               | Durreheere  | Annual    | Spend To          | Interest  | Re          | wards                | Available |          | Court        | Delinte           | Nie | Character     | Final       |
|-------------------------|-------------------------------|-------------|-----------|-------------------|-----------|-------------|----------------------|-----------|----------|--------------|-------------------|-----|---------------|-------------|
| Company                 | Product                       |             | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise | Travel               | Voucher   | Cashback | Card<br>Type | Points<br>Per \$1 |     | Start<br>(\$) | End<br>(\$) |
| ***                     |                               |             |           |                   |           |             |                      |           |          |              |                   |     |               |             |
| BNZ                     | Advantage Classic MasterCard  | 20.95%      | 40        | -                 | 55        | ×           | ~                    | ×         | ~        | Visa         | 0.0067            | ~   |               |             |
| Westpac                 | hotpoints Platinum MasterCard | 20.95%      | 125       | _                 | 55        | <b>~</b>    | ~                    | ~         | ~        | MC           | 2                 | ~   |               |             |
| **                      |                               |             |           |                   |           |             |                      |           |          |              |                   |     |               |             |
| BNZ                     | Advantage Classic MasterCard  | 20.95%      | 40        | -                 | 55        | <b>v</b>    | ~                    | ×         | ×        | Visa         | 0.025             | ~   |               |             |
| Diners Club New Zealand | Charge Card                   | Charge Card | 98        | -                 | 50        | <b>~</b>    | ~                    | ~         | ~        | Diners       | 1                 | ~   |               |             |
| Westpac                 | hotpoints MasterCard          | 20.95%      | 44        |                   | 55        | ~           | <ul> <li></li> </ul> | ~         | ~        | MC           | 1                 | ~   |               |             |
| *                       |                               |             |           |                   |           |             |                      |           |          |              |                   |     |               |             |
| American Express        | Platinum Card                 | Charge Card | 1,250     | -                 | 0         | ×           | ~                    | ~         | ~        | Amex         | 2                 | ~   |               |             |
| Westpac                 | hotpoints World MasterCard    | 16.95%      | 390       | 100,000           | 44        | ~           | ~                    | ~         | ~        | MC           | 3                 | ~   | -             | -           |



Rewards \$60,000 Annual Spend

|                  |                               | Purchase  | Annual    | Spend To          | Interest  | Re                   | wards  | Available |          | Card         | Points            | No  | Start | End      |
|------------------|-------------------------------|-----------|-----------|-------------------|-----------|----------------------|--------|-----------|----------|--------------|-------------------|-----|-------|----------|
| Company          | Product                       | Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise          | Travel | Voucher   | Cashback | Саго<br>Туре | Points<br>Per \$1 | Сар | (\$)  | (\$)     |
| ****             |                               |           |           |                   |           |                      |        |           |          |              |                   |     |       |          |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145       | -                 | 55        | ×                    | ~      | ×         | ~        | Visa         | 0.0133            | ~   |       | <u>-</u> |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145       | -                 | 55        | <b>v</b>             | ~      | ×         | ×        | Visa         | 0.0667            | ~   |       |          |
| Westpac          | hotpoints World MasterCard    | 16.95%    | 390       | 100,000           | 44        | <b>v</b>             | ~      | ~         | ~        | MC           | 3                 | ~   |       |          |
| ****             |                               |           |           |                   |           |                      |        |           |          |              |                   |     |       |          |
| ASB Bank         | Visa Platinum                 | 19.95%    | 150       | -                 | 55        | <ul> <li></li> </ul> | ~      | ~         | <b>~</b> | Visa         | 0.01              | •   |       | -        |
| Gem              | Onecard Visa                  | 19.99%    | 65        | -                 | 55        | ×                    | ×      | ~         | ×        | Visa         | 0.1               | •   | -     | -        |
| Westpac          | hotpoints Platinum MasterCard | 20.95%    | 125       | -                 | 55        | <b>~</b>             | ~      | <b>~</b>  | <b>~</b> | MC           | 2                 | ~   |       |          |
| ***              |                               |           |           |                   |           |                      |        |           |          |              |                   |     |       |          |
| American Express | Platinum Edge Credit Card     | 19.95%    | 149       | -                 | 55        | ×                    | ~      | ~         | <b>~</b> | Amex         | 1                 | •   |       |          |
| ANZ Bank         | Cashback Visa Platinum        | 20.95%    | 125       | -                 | 55        | ×                    | ×      | ×         | ~        | Visa         | 0                 | ×   | 0     | 5,000    |
|                  |                               |           |           |                   |           |                      |        |           |          |              | 0.5               | ×   | 5,000 | 9,999    |
|                  |                               |           |           |                   |           |                      |        |           |          |              | 1                 | •   | 9,999 | _        |
| ASB Bank         | Visa                          | 20.95%    | 44        | -                 | 55        | <b>~</b>             | ~      | ~         | ~        | Visa         | 0.0067            | ~   |       |          |
| ASB Bank         | Visa Gold                     | 20.95%    | 100       | -                 | 55        | <b>~</b>             | ~      | ~         | ~        | Visa         | 0.0077            | •   |       | -        |
| BNZ              | Advantage Classic MasterCard  | 20.95%    | 40        | -                 | 55        | ×                    | ~      | ×         | ~        | Visa         | 0.0067            | ~   | -     | -        |
| Warehouse Money  | Purple Visa Card              | 19.95%    | Nil       | -                 | 55        | ×                    | ×      | ~         | ×        | Visa         | 0.0067            | ~   |       |          |



Rewards \$60,000 Annual Spend

|                         |                              | Purchase    | Annual    | Spend To          | Interest  |                      |        | Available |          | Cond         | Points            | No  | Start | End    |
|-------------------------|------------------------------|-------------|-----------|-------------------|-----------|----------------------|--------|-----------|----------|--------------|-------------------|-----|-------|--------|
| Company                 | Product                      | Rate p.a*   | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise          | Travel | Voucher   | Cashback | Card<br>Type | Points<br>Per \$1 | Сар | (\$)  | (\$)   |
| **                      |                              |             |           |                   |           |                      |        |           |          |              |                   |     |       |        |
| ANZ Bank                | Cashback Visa                | 20.95%      | 60        | -                 | 55        | ×                    | ×      | ×         | ✓        | Visa         | 0                 | ×   | 0     | 5,000  |
|                         |                              |             |           |                   |           |                      |        |           |          |              | 0.5               | ×   | 5,000 | 9,999  |
|                         |                              |             |           |                   |           |                      |        |           |          |              | 1                 | ×   | 9,999 | 30,000 |
| BNZ                     | Advantage Classic MasterCard | 20.95%      | 40        | _                 | 55        | <b>~</b>             | ~      | ×         | ×        | Visa         | 0.025             | ~   |       |        |
| Diners Club New Zealand | Charge Card                  | Charge Card | 98        | _                 | 50        | ✓                    | ~      | ~         | ~        | Diners       | 1                 | ~   |       |        |
| Westpac                 | hotpoints MasterCard         | 20.95%      | 44        |                   | 55        | <ul> <li></li> </ul> | ~      | <b>~</b>  | ~        | MC           | 1                 | ~   |       |        |
| *                       |                              |             |           |                   |           |                      |        |           |          |              |                   |     |       |        |
| American Express        | Platinum Card                | Charge Card | 1,250     | -                 | 0         | ×                    | ~      | ~         | ~        | Amex         | 2                 | ~   |       | -      |



Rewards \$120,000 Annual Spend

|                  |                               | Purchase  | Annual    | Spend To          | Interest  | Re                   | wards                | Available |          | Card | Points            | No  | Start | End   |
|------------------|-------------------------------|-----------|-----------|-------------------|-----------|----------------------|----------------------|-----------|----------|------|-------------------|-----|-------|-------|
| Company          | Product                       | Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Merchandise          | Travel               | Voucher   | Cashback | Туре | Points<br>Per \$1 | Сар | (\$)  | (\$)  |
| ****             |                               |           |           |                   |           |                      |                      |           |          |      |                   |     |       |       |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145       | -                 | 55        | <b>v</b>             | ~                    | ×         | ×        | Visa | 0.0667            | ~   |       |       |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145       |                   | 55        | ×                    | ~                    | ×         | ~        | Visa | 0.0133            | ~   |       |       |
| Westpac          | hotpoints World MasterCard    | 16.95%    | 390       | 100,000           | 44        | <b>~</b>             | <ul> <li></li> </ul> | <b>~</b>  | <b>~</b> | MC   | 3                 | ~   |       |       |
| ****             |                               |           |           |                   |           |                      |                      |           |          |      |                   |     |       |       |
| ASB Bank         | Visa Platinum                 | 19.95%    | 150       |                   | 55        | <ul> <li></li> </ul> | ~                    | ~         | ~        | Visa | 0.01              | ~   |       |       |
| Gem              | Onecard Visa                  | 19.99%    | 65        |                   | 55        | ×                    | ×                    | ~         | ×        | Visa | 0.1               | ~   |       |       |
| Westpac          | hotpoints Platinum MasterCard | 20.95%    | 125       | -                 | 55        | <ul> <li></li> </ul> | <b>~</b>             | ~         | ~        | MC   | 2                 | ~   |       |       |
| ***              |                               |           |           |                   |           |                      |                      |           |          |      |                   |     |       |       |
| American Express | Platinum Edge Credit Card     | 19.95%    | 149       | -                 | 55        | ×                    | ~                    | ~         | ~        | Amex | 1                 | ~   |       |       |
| ANZ Bank         | Cashback Platinum MasterCard  | 20.95%    | 125       | -                 | 55        | ×                    | ×                    | ×         | ~        | Visa | 0                 | ×   | 0     | 5,000 |
|                  |                               |           |           |                   |           |                      |                      |           |          |      | 0.5               | ×   | 5,000 | 9,999 |
|                  |                               |           |           |                   |           |                      |                      |           |          |      | 1                 | ~   | 9,999 |       |
| ASB Bank         | Visa                          | 20.95%    | 44        | -                 | 55        | <b>~</b>             | ~                    | <b>~</b>  | ~        | Visa | 0.0067            | ~   |       |       |
| ASB Bank         | Visa Gold                     | 20.95%    | 100       |                   | 55        | ~                    | ~                    | ~         | ~        | Visa | 0.0077            | ~   |       |       |
| BNZ              | Advantage Classic Visa        | 20.95%    | 40        | _                 | 55        | ×                    | ~                    | ×         | ~        | Visa | 0.0067            | ~   | -     |       |
| Warehouse Money  | Purple Visa Card              | 19.95%    | Nil       | -                 | 55        | ×                    | ×                    | <b>~</b>  | ×        | Visa | 0.0067            | ~   | -     |       |



Rewards \$120,000 Annual Spend

|                         |                        | Purchase    | Annual    | Spend To          | Interest | Rev                   | wards  | Available |          | Courd        | Points            | No | Start | Final       |
|-------------------------|------------------------|-------------|-----------|-------------------|----------|-----------------------|--------|-----------|----------|--------------|-------------------|----|-------|-------------|
| Company                 | Product                | Rate p.a*   | Fee^ (\$) | Waive Fee<br>(\$) |          | Merchandise           | Travel | Voucher   | Cashback | Card<br>Type | Points<br>Per \$1 |    | (\$)  | End<br>(\$) |
| **                      |                        |             |           |                   |          |                       |        |           |          |              |                   |    |       |             |
| American Express        | Platinum Card          | Charge Card | 1,250     | _                 | 0        | ×                     | •      | ~         | ~        | Amex         | 2                 | •  |       |             |
| BNZ                     | Advantage Classic Visa | 20.95%      | 40        |                   | 55       | <b>~</b>              | ~      | ×         | ×        | Visa         | 0.025             | ~  |       |             |
| Diners Club New Zealand | Charge Card            | Charge Card | 98        |                   | 50       | ~                     | ~      | ~         | ~        | Diners       | 1                 | ~  |       | -           |
| Westpac                 | hotpoints MasterCard   | 20.95%      | 44        | _                 | 55       | <ul> <li>✓</li> </ul> | ✓      | <b>~</b>  | <b>~</b> | MC           | 1                 | ~  |       |             |
| *                       |                        |             |           |                   |          |                       |        |           |          |              |                   |    |       |             |
| ANZ Bank                | Cashback Visa          | 20.95%      | 60        | -                 | 55       | ×                     | ×      | ×         | ~        | Visa         | 0                 | ×  | 0     | 5,000       |
|                         |                        |             |           |                   |          |                       |        |           |          |              | 0.5               | ×  | 5,000 | 9,999       |
|                         |                        |             |           |                   |          |                       |        |           |          |              | 1                 | ×  | 9,999 | 30,000      |



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.

#### Flight Rewards \$12,000 Annual Spend

|                  |                               | Durchass              | Annual    | Spend To          | Interest  | Cond         |                      |                    | Eff      | ective Aiı | line Earn Ra | ites   |          |
|------------------|-------------------------------|-----------------------|-----------|-------------------|-----------|--------------|----------------------|--------------------|----------|------------|--------------|--------|----------|
| Company          | Product                       | Purchase<br>Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Card<br>Type | No Cap               | Air New<br>Zealand | Velocity | FlyBuys    | Singapore    | Qantas | Malaysia |
| ****             |                               |                       |           |                   |           |              |                      |                    |          |            |              |        |          |
| American Express | Air New Zealand Card          | 19.95%                | Nil       |                   | 55        | Amex         | ~                    | 0.0100             |          |            |              |        |          |
| American Express | Platinum Edge Credit Card     | 19.95%                | 149       |                   | 55        | Amex         | <ul> <li></li> </ul> | 0.0057             | 0.50     |            | 0.50         | 0.50   | 0.50     |
| ****             |                               |                       |           |                   |           |              |                      |                    |          |            |              |        |          |
| Kiwibank         | Airpoints Low Fee MasterCard  | 16.90%                | 25        |                   | 44        | MC           | ~                    | 0.0062             |          |            |              |        |          |
| Kiwibank         | Airpoints Standard MasterCard | 20.95%                | 65        |                   | 44        | MC           | ~                    | 0.0083             |          |            |              |        |          |
| Westpac          | Airpoints MasterCard          | 20.95%                | 55        |                   | 55        | MC           | <b>~</b>             | 0.0083             |          |            |              |        |          |
| ***              |                               |                       |           |                   |           |              |                      |                    |          |            |              |        |          |
| ANZ Bank         | Airpoints Visa                | 20.95%                | 65        |                   | 44        | Visa         | ~                    | 0.0083             |          |            |              |        |          |
| ANZ Bank         | Airpoints Visa Platinum       | 20.95%                | 150       |                   | 44        | Visa         | ~                    | 0.0133             |          |            |              |        |          |
| Kiwibank         | Airpoints Platinum MasterCard | 20.95%                | 150       |                   | 44        | MC           | ✓                    | 0.0133             |          |            |              |        |          |
| Westpac          | Airpoints Platinum MasterCard | 20.95%                | 145       |                   | 44        | MC           | <b>~</b>             | 0.0133             |          |            |              |        |          |
| *                |                               |                       |           |                   |           |              |                      |                    |          |            |              |        |          |
| American Express | Air New Zealand Platinum Card | 19.95%                | 395       |                   | 55        | Amex         | ~                    | 0.0133             |          |            |              |        |          |
| American Express | Platinum Card                 | Charge Card           | 1,250     |                   | 0         | Amex         | ~                    | 0.0114             | 1.00     |            | 1.00         | 1.00   | 1.00     |



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.

#### Flight Rewards \$12,000 Annual Spend

|                        |                               | Durchass              | Annual    | Spend To          | Interest  | Cond         |        |                                  | rline Earn Rat | es              |
|------------------------|-------------------------------|-----------------------|-----------|-------------------|-----------|--------------|--------|----------------------------------|----------------|-----------------|
| Company                | Product                       | Purchase<br>Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Card<br>Type | No Cap | Air New Zealand Velocity FlyBuys | Singapore      | Qantas Malaysia |
| *                      |                               |                       |           |                   |           |              |        |                                  |                |                 |
| ANZ Bank               | Qantas Visa                   | 20.95%                | 75        |                   | 44        | Visa         | ~      |                                  |                | 1.00            |
| ANZ Bank               | Qantas Visa Platinum          | 20.95%                | 150       |                   | 44        | Visa         | ~      |                                  |                | 1.00            |
| BNZ                    | Advantage Classic Visa        | 20.95%                | 40        |                   | 55        | Visa         | ~      | 0.0250                           |                |                 |
| BNZ                    | Advantage Visa Platinum       | 18.95%                | 145       |                   | 55        | Visa         | ~      | 0.0667                           |                |                 |
| Diners Club New Zealan | <b>d</b> Personal Credit Card | 19.95%                | 98        | -                 | 44        | Diners       | ~      |                                  |                |                 |
| Westpac                | Airpoints World MasterCard    | 16.95%                | 390       | 100000            | 44        | MC           | ✓      | 0.0154                           |                |                 |



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# Credit Card Reward Star Ratings

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#### Flight Rewards \$24,000 Annual Spend

|                  |                               | Purchase  | Annual    | Spend To          | Interest  | Card |          |                    | Effe     | ective Air | line Earn R | ates   |          |
|------------------|-------------------------------|-----------|-----------|-------------------|-----------|------|----------|--------------------|----------|------------|-------------|--------|----------|
| Company          | Product                       | Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Туре | No Cap   | Air New<br>Zealand | Velocity | FlyBuys    | Singapore   | Qantas | Malaysia |
| ****             |                               |           |           |                   |           |      |          |                    |          |            |             |        |          |
| American Express | Air New Zealand Card          | 19.95%    | Nil       |                   | 55        | Amex | ~        | 0.0100             |          |            |             |        |          |
| American Express | Platinum Edge Credit Card     | 19.95%    | 149       | -                 | 55        | Amex | <b>~</b> | 0.0057             | 0.50     |            | 0.50        | 0.50   | 0.50     |
| ****             |                               |           |           |                   |           |      |          |                    |          |            |             |        |          |
| ANZ Bank         | Airpoints Visa Platinum       | 20.95%    | 150       |                   | 44        | Visa | ~        | 0.0133             |          |            |             |        |          |
| Kiwibank         | Airpoints Platinum MasterCard | 20.95%    | 150       |                   | 44        | MC   | ~        | 0.0133             |          |            |             |        |          |
| Westpac          | Airpoints Platinum MasterCard | 20.95%    | 145       | _                 | 44        | MC   | ~        | 0.0133             |          |            |             |        |          |
| ***              |                               |           |           |                   |           |      |          |                    |          |            |             |        |          |
| American Express | Air New Zealand Platinum Card | 19.95%    | 395       |                   | 55        | Amex | ~        | 0.0133             |          |            |             |        |          |
| ANZ Bank         | Airpoints Visa                | 20.95%    | 65        |                   | 44        | Visa | ~        | 0.0083             |          |            |             |        |          |
| ANZ Bank         | Qantas Visa Platinum          | 20.95%    | 150       |                   | 44        | Visa | ~        |                    |          |            |             | 1.00   |          |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145       | -                 | 55        | Visa | ~        |                    |          | 0.0667     |             |        |          |
| Kiwibank         | Airpoints Low Fee MasterCard  | 16.90%    | 25        | -                 | 44        | MC   | ~        | 0.0062             |          |            |             |        |          |
| Kiwibank         | Airpoints Standard MasterCard | 20.95%    | 65        |                   | 44        | MC   | ~        | 0.0083             |          |            |             |        |          |
| Westpac          | Airpoints MasterCard          | 20.95%    | 55        |                   | 55        | MC   | ~        | 0.0083             |          |            |             |        |          |

Report Date: April, 2016. (All information is correct as at April, 2016) \*Rate as at 1st April, 2016. ^Annualised fee where applicable.



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#### Flight Rewards \$24,000 Annual Spend

|                       |                              | Durahasa              | Annual    | Spend To          | Interest  |              |        |                                     | irline Earn R |        |          |
|-----------------------|------------------------------|-----------------------|-----------|-------------------|-----------|--------------|--------|-------------------------------------|---------------|--------|----------|
| Company               | Product                      | Purchase<br>Rate p.a* | Fee^ (\$) | Waive Fee<br>(\$) | Free Days | Card<br>Type | No Cap | Air New<br>Zealand Velocity FlyBuys | Singapore     | Qantas | Malaysia |
| **                    |                              |                       |           |                   |           |              |        |                                     |               |        |          |
| ANZ Bank              | Qantas Visa                  | 20.95%                | 75        |                   | 44        | Visa         | ~      |                                     |               | 1.00   |          |
| BNZ                   | Advantage Classic MasterCard | 20.95%                | 40        |                   | 55        | Visa         | ~      | 0.0250                              | )<br>         |        |          |
| *                     |                              |                       |           |                   |           |              |        |                                     |               |        |          |
| American Express      | Platinum Card                | Charge Card           | 1,250     |                   | 0         | Amex         | ~      | 0.0114 1.00                         | 1.00          | 1.00   | 1.00     |
| Diners Club New Zeala | and Personal Credit Card     | 19.95%                | 98        |                   | 44        | Diners       | ~      |                                     |               |        |          |
| Westpac               | Airpoints World MasterCard   | 16.95%                | 390       | 100000            | 44        | MC           | ~      | 0.0154                              |               |        |          |



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#### Flight Rewards \$60,000 Annual Spend

| Company          | Product                       | Purchase  | Annual<br>Fee^ (\$) | Spend To<br>Waive Fee<br>(\$) | Interest<br>Free Days | Card<br>Type | No Cap   | Effective Airline Earn Rates |          |         |           |        |          |  |
|------------------|-------------------------------|-----------|---------------------|-------------------------------|-----------------------|--------------|----------|------------------------------|----------|---------|-----------|--------|----------|--|
|                  |                               | Rate p.a* |                     |                               |                       |              |          | Air New<br>Zealand           | Velocity | FlyBuys | Singapore | Qantas | Malaysia |  |
| ****             |                               |           |                     |                               |                       |              |          |                              |          |         |           |        |          |  |
| ANZ Bank         | Airpoints Visa Platinum       | 20.95%    | 150                 |                               | 44                    | Visa         | ~        | 0.0133                       |          |         |           |        |          |  |
| Kiwibank         | Airpoints Platinum MasterCard | 20.95%    | 150                 |                               | 44                    | MC           | ~        | 0.0133                       |          |         |           |        |          |  |
| Westpac          | Airpoints Platinum MasterCard | 20.95%    | 145                 | -                             | 44                    | MC           | ~        | 0.0133                       |          |         |           |        |          |  |
| ****             |                               |           |                     |                               |                       |              |          |                              |          |         |           |        |          |  |
| American Express | Air New Zealand Card          | 19.95%    | Nil                 |                               | 55                    | Amex         | ~        | 0.0100                       |          |         |           |        |          |  |
| American Express | Air New Zealand Platinum Card | 19.95%    | 395                 |                               | 55                    | Amex         | ~        | 0.0133                       |          |         |           |        |          |  |
| American Express | Platinum Edge Credit Card     | 19.95%    | 149                 |                               | 55                    | Amex         | ~        | 0.0057                       | 0.50     |         | 0.50      | 0.50   | 0.50     |  |
| Westpac          | Airpoints World MasterCard    | 16.95%    | 390                 | 100000                        | 44                    | MC           | <b>~</b> | 0.0154                       |          |         |           |        |          |  |
| ***              |                               |           |                     |                               |                       |              |          |                              |          |         |           |        |          |  |
| ANZ Bank         | Airpoints Visa                | 20.95%    | 65                  |                               | 44                    | Visa         | ~        | 0.0083                       |          |         |           |        |          |  |
| BNZ              | Advantage Visa Platinum       | 18.95%    | 145                 |                               | 55                    | Visa         | ~        |                              |          | 0.0667  |           |        |          |  |
| Kiwibank         | Airpoints Low Fee MasterCard  | 16.90%    | 25                  |                               | 44                    | MC           | ~        | 0.0062                       |          |         |           |        |          |  |
| Kiwibank         | Airpoints Standard MasterCard | 20.95%    | 65                  | -                             | 44                    | MC           | ~        | 0.0083                       |          |         |           |        |          |  |
| Westpac          | Airpoints MasterCard          | 20.95%    | 55                  |                               | 55                    | MC           | ~        | 0.0083                       |          |         |           |        |          |  |
| **               |                               |           |                     |                               |                       |              |          |                              |          |         |           |        |          |  |



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#### Flight Rewards \$60,000 Annual Spend

| Company               | Product                | Durchase              | Annual<br>Fee^ (\$) | Spend To<br>Waive Fee<br>(\$) | Interest<br>Free Days | Card<br>Type | No Cap   | Effective Airline Earn Rates |          |         |           |        |          |
|-----------------------|------------------------|-----------------------|---------------------|-------------------------------|-----------------------|--------------|----------|------------------------------|----------|---------|-----------|--------|----------|
|                       |                        | Purchase<br>Rate p.a* |                     |                               |                       |              |          | Air New<br>Zealand           | Velocity | FlyBuys | Singapore | Qantas | Malaysia |
| **                    |                        |                       |                     |                               |                       |              |          |                              |          |         |           |        |          |
| ANZ Bank              | Qantas Visa            | 20.95%                | 75                  |                               | 44                    | Visa         | ~        |                              |          |         |           | 1.00   |          |
| ANZ Bank              | Qantas Visa Platinum   | 20.95%                | 150                 |                               | 44                    | Visa         | ~        |                              |          |         |           | 1.00   |          |
| BNZ                   | Advantage Classic Visa | 20.95%                | 40                  |                               | 55                    | Visa         | <b>~</b> |                              |          | 0.0250  |           |        |          |
| *                     |                        |                       |                     |                               |                       |              |          |                              |          |         |           |        |          |
| American Express      | Platinum Card          | Charge Card           | 1,250               |                               | 0                     | Amex         | ~        | 0.0114                       | 1.00     |         | 1.00      | 1.00   | 1.00     |
| Diners Club New Zeala | and Charge Card        | Charge Card           | 98                  | -                             | 50                    | Diners       | ~        |                              |          |         |           |        |          |



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#### Flight Rewards \$120,000 Annual Spend

|                  | Product                       | Purchase                  | Annual            | Spend To  | Interest     | Cond   |                    | Effective Airline Earn Rates |         |           |        |          |      |  |
|------------------|-------------------------------|---------------------------|-------------------|-----------|--------------|--------|--------------------|------------------------------|---------|-----------|--------|----------|------|--|
| Company          |                               | Determent FeeA (\$) Waive | Waive Fee<br>(\$) | Free Days | Card<br>Type | No Cap | Air New<br>Zealand | Velocity                     | FlyBuys | Singapore | Qantas | Malaysia |      |  |
| ****             |                               |                           |                   |           |              |        |                    |                              |         |           |        |          |      |  |
| Kiwibank         | Airpoints Platinum MasterCard | 20.95%                    | 150               |           | 44           | MC     | ~                  | 0.0133                       |         |           |        |          |      |  |
| Westpac          | Airpoints World MasterCard    | 16.95%                    | 390               | 100000    | 44           | MC     | <b>~</b>           | 0.0154                       |         |           |        |          |      |  |
| ****             |                               |                           |                   |           |              |        |                    |                              |         |           |        |          |      |  |
| American Express | Air New Zealand Platinum Card | 19.95%                    | 395               |           | 55           | Amex   | ~                  | 0.0133                       |         |           |        |          |      |  |
| ANZ Bank         | Airpoints Visa Platinum       | 20.95%                    | 150               |           | 44           | Visa   | ~                  | 0.0133                       |         |           |        |          |      |  |
| Westpac          | Airpoints Platinum MasterCard | 20.95%                    | 145               | _         | 44           | MC     | <b>~</b>           | 0.0133                       |         |           |        |          |      |  |
| ***              |                               |                           |                   |           |              |        |                    |                              |         |           |        |          |      |  |
| American Express | Air New Zealand Card          | 19.95%                    | Nil               |           | 55           | Amex   | ~                  | 0.0100                       |         |           |        |          |      |  |
| American Express | Platinum Edge Credit Card     | 19.95%                    | 149               |           | 55           | Amex   | ~                  | 0.0057                       | 0.50    |           | 0.50   | 0.50     | 0.50 |  |
| ANZ Bank         | Airpoints Visa                | 20.95%                    | 65                |           | 44           | Visa   | ~                  | 0.0083                       |         |           |        |          |      |  |
| BNZ              | Advantage Visa Platinum       | 18.95%                    | 145               |           | 55           | Visa   | ~                  |                              |         | 0.0667    |        |          |      |  |
| Kiwibank         | Airpoints Low Fee MasterCard  | 16.90%                    | 25                | -         | 44           | MC     | ~                  | 0.0062                       |         |           |        |          |      |  |
| Kiwibank         | Airpoints Standard MasterCard | 20.95%                    | 65                | -         | 44           | MC     | ~                  | 0.0083                       |         |           |        |          |      |  |
| Westpac          | Airpoints MasterCard          | 20.95%                    | 55                |           | 55           | MC     | ~                  | 0.0083                       |         |           |        |          |      |  |

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#### Flight Rewards \$120,000 Annual Spend

| Company                             | Product                      | Durchase              | Annual<br>Fee^ (\$) | Spend To<br>Waive Fee<br>(\$) | Interest<br>Free Days | Card<br>Type | No Cap | Effective Airline Earn Rates |          |         |           |        |          |
|-------------------------------------|------------------------------|-----------------------|---------------------|-------------------------------|-----------------------|--------------|--------|------------------------------|----------|---------|-----------|--------|----------|
|                                     |                              | Purchase<br>Rate p.a* |                     |                               |                       |              |        | Air New<br>Zealand           | Velocity | FlyBuys | Singapore | Qantas | Malaysia |
| **                                  |                              |                       |                     |                               |                       |              |        |                              |          |         |           |        |          |
| American Express                    | Platinum Card                | Charge Card           | 1,250               |                               | 0                     | Amex         | ~      | 0.0114                       | 1.00     |         | 1.00      | 1.00   | 1.00     |
| ANZ Bank                            | Qantas Visa                  | 20.95%                | 75                  |                               | 44                    | Visa         | ~      |                              |          |         |           | 1.00   |          |
| ANZ Bank                            | Qantas Visa Platinum         | 20.95%                | 150                 | -                             | 44                    | Visa         | ~      |                              |          |         |           | 1.00   |          |
| BNZ                                 | Advantage Classic MasterCard | 20.95%                | 40                  | -                             | 55                    | Visa         | ~      |                              |          | 0.0250  |           |        |          |
| *                                   |                              |                       |                     |                               |                       |              |        |                              |          |         |           |        |          |
| Diners Club New Zealand Charge Card |                              | Charge Card           | 98                  | -                             | 50                    | Diners       | ~      |                              |          |         |           |        |          |