



Credit Card Rewards 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.

Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
GE Money	Onecard Visa Rewards	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Warehouse Money	Purple Visa Card Rewards	19.95%	Nil	-	55	✗	✗	✓	✗	Visa	0.0067	✓	-	-
★★★★														
ANZ Bank	Cashback Rewards	20.95%	60	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
											1	✗	9,999	30,000
ASB Bank	True Rewards	20.95%	44	-	55	✓	✓	✓	✓	Visa	0.0067	✓	-	-
BNZ	Advantage Classic Cash Rewards	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
★★★														
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
BNZ	Advantage Platinum Cash Rewards	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
Westpac	hotpoints	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
American Express	Membership Rewards-Platinum Charge Card	1,250	-	0	0	✗	✓	✓	✓	Amex	2	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★														
											1	✓	-	-
ANZ Bank	Cashback Rewards - Platinum	20.95%	125	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
ASB Bank	True Rewards Gold	20.95%	100	-	55	✓	✓	✓	✓	Visa	0.0077	✓	-	-
ASB Bank	True Rewards-Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-
Diners Club New Zealand	Club Rewards	19.95%	98	-	44	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints-Platinum	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
Westpac	hotpoints-World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-



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Rewards \$24,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
GE Money	Onecard Visa Rewards	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
★★★★														
ANZ Bank	Cashback Rewards	20.95%	60	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
											1	✗	9,999	30,000
BNZ	Advantage Platinum Cash Rewards	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
Warehouse Money	Purple Visa Card Rewards	19.95%	Nil	-	55	✗	✗	✓	✗	Visa	0.0067	✓	-	-
★★★														
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
											1	✓	-	-
ANZ Bank	Cashback Rewards - Platinum	20.95%	125	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
ASB Bank	True Rewards	20.95%	44	-	55	✓	✓	✓	✓	Visa	0.0067	✓	-	-
ASB Bank	True Rewards Gold	20.95%	100	-	55	✓	✓	✓	✓	Visa	0.0077	✓	-	-
ASB Bank	True Rewards-Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★★★														
BNZ	Advantage Classic Cash Rewards	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
Westpac	hotpoints-Platinum	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
★★														
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Club Rewards	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-
Westpac	hotpoints-World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-



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Rewards \$60,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
BNZ	Advantage Platinum Cash Rewards	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
Westpac	hotpoints-World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-
★★★★														
ASB Bank	True Rewards-Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-
GE Money	Onecard Visa Rewards	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Westpac	hotpoints-Platinum	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
★★★														
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
											1	✓	-	-
ANZ Bank	Cashback Rewards - Platinum	20.95%	125	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
ASB Bank	True Rewards	20.95%	44	-	55	✓	✓	✓	✓	Visa	0.0067	✓	-	-
ASB Bank	True Rewards Gold	20.95%	100	-	55	✓	✓	✓	✓	Visa	0.0077	✓	-	-
BNZ	Advantage Classic Cash Rewards	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
Warehouse Money	Purple Visa Card Rewards	19.95%	Nil	-	55	✗	✗	✓	✗	Visa	0.0067	✓	-	-



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★														
ANZ Bank	Cashback Rewards	20.95%	60	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
											1	✗	9,999	30,000
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Club Rewards	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-



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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	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Rewards Available				Card Type	Points Per \$1	No Cap	Start (\$)	End (\$)
						Merchandise	Travel	Voucher	Cashback					
★★★★★														
BNZ	Advantage Platinum Cash Rewards	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
Westpac	hotpoints-World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-
★★★★														
ASB Bank	True Rewards-Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-
GE Money	Onecard Visa Rewards	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Westpac	hotpoints-Platinum	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
★★★														
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	✗	✓	✓	✓	Amex	1	✓	-	-
											1	✓	-	-
ANZ Bank	Cashback Rewards - Platinum	20.95%	125	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
ASB Bank	True Rewards	20.95%	44	-	55	✓	✓	✓	✓	Visa	0.0067	✓	-	-
ASB Bank	True Rewards Gold	20.95%	100	-	55	✓	✓	✓	✓	Visa	0.0077	✓	-	-
BNZ	Advantage Classic Cash Rewards	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
Warehouse Money	Purple Visa Card Rewards	19.95%	Nil	-	55	✗	✗	✓	✗	Visa	0.0067	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★★														
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Club Rewards	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
ANZ Bank	Cashback Rewards	20.95%	60	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
											1	✗	9,999	30,000



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Flight Rewards \$12,000 Annual Spend

Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates				
								Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★★★★												
American Express	Air New Zealand Airpoints	19.95%	Nil	-	55	Amex	✓	0.0100				
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	Amex	✓	0.0057	0.50		0.50	0.50
★★★★												
Kiwibank	Air NZ Airpoints Low Fee Rewards	16.90%	25	-	44	MC	✓	0.0062				
Kiwibank	Air NZ Airpoints Standard Rewards	20.95%	65	-	44	MC	✓	0.0083				
Westpac	Airpoints Standard MasterCard Rews	20.95%	55	-	55	MC	✓	0.0083				
★★★												
ANZ Bank	Airpoints Visa Rewards	20.95%	65	-	44	Visa	✓	0.0083				
ANZ Bank	Airpoints Visa Rewards-Platinum	20.95%	150	-	44	Visa	✓	0.0133				
Kiwibank	Air NZ Airpoints Platinum Rewards	20.95%	150	-	44	MC	✓	0.0133				
Westpac	Airpoints Platinum MasterCard Rews	20.95%	145	-	44	MC	✓	0.0133				
★												
American Express	Air New Zealand Airpoints-Platinum	19.95%	395	-	55	Amex	✓	0.0133				
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	Amex	✓	0.0114	1.00		1.00	1.00



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates					
								Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★													
ANZ Bank	Qantas Fr Fly Platinum	20.95%	150	-	44	Visa	✓					1.00	
ANZ Bank	Qantas Fr Flyer Classic	20.95%	75	-	44	Visa	✓					1.00	
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	Visa	✓			0.0250			
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	Visa	✓			0.0667			
Diners Club New Zealand	Club Rewards	19.95%	98	-	44	Diners	✓						
Westpac	Airpoints World MasterCard Rewards	16.95%	390	100000	44	MC	✓	0.0154					



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Company	Product	Purchase Rate p.a.*	Annual Fee^ (\$)	Spend To Waive Fee (\$)	Interest Free Days	Card Type	No Cap	Effective Airline Earn Rates				
								Air New Zealand	Velocity	FlyBuys	Singapore	Qantas
★★★★★												
American Express	Air New Zealand Airpoints	19.95%	Nil	-	55	Amex	✓	0.0100				
American Express	Membership Rewards Platinum Edge	19.95%	149	-	55	Amex	✓	0.0057	0.50		0.50	0.50
★★★★												
ANZ Bank	Airpoints Visa Rewards-Platinum	20.95%	150	-	44	Visa	✓	0.0133				
Kiwibank	Air NZ Airpoints Platinum Rewards	20.95%	150	-	44	MC	✓	0.0133				
Westpac	Airpoints Platinum MasterCard Rews	20.95%	145	-	44	MC	✓	0.0133				
★★★												
American Express	Air New Zealand Airpoints-Platinum	19.95%	395	-	55	Amex	✓	0.0133				
ANZ Bank	Airpoints Visa Rewards	20.95%	65	-	44	Visa	✓	0.0083				
ANZ Bank	Qantas Fr Fly Platinum	20.95%	150	-	44	Visa	✓				1.00	
BNZ	Advantage Platinum Fly Buys	18.95%	145	-	55	Visa	✓		0.0667			
Kiwibank	Air NZ Airpoints Low Fee Rewards	16.90%	25	-	44	MC	✓	0.0062				
Kiwibank	Air NZ Airpoints Standard Rewards	20.95%	65	-	44	MC	✓	0.0083				
Westpac	Airpoints Standard MasterCard Rews	20.95%	55	-	55	MC	✓	0.0083				
★★												



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								Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★													
ANZ Bank	Qantas Fr Flyer Classic	20.95%	75	-	44	Visa	✓					1.00	
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	Visa	✓		0.0250				
★													
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	Amex	✓	0.0114	1.00		1.00	1.00	1.00
Diners Club New Zealand	Club Rewards	19.95%	98	-	44	Diners	✓						
Westpac	Airpoints World MasterCard Rewards	16.95%	390	100000	44	MC	✓	0.0154					



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



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								Air New Zealand	Velocity	FlyBuys	Singapore	Qantas	Malaysia
★★													
ANZ Bank	Qantas Fr Fly Platinum	20.95%	150	-	44	Visa	✓					1.00	
ANZ Bank	Qantas Fr Flyer Classic	20.95%	75	-	44	Visa	✓					1.00	
BNZ	Advantage Classic Fly Buys	20.95%	40	-	55	Visa	✓		0.0250				
★													
American Express	Membership Rewards-Platinum	Charge Card	1,250	-	0	Amex	✓	0.0114	1.00		1.00	1.00	1.00
Diners Club New Zealand	Club Rewards	Charge Card	98	-	50	Diners	✓						



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Flight Rewards \$120,000 Annual Spend

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



Credit Card Reward 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.

Flight Rewards \$120,000 Annual Spend

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