



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					
★★★★★														
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Warehouse Money	Purple Visa Card	19.95%	Nil	-	55	✗	✗	✓	✗	Visa	0.0067	✓	-	-
★★★★														
ANZ Bank	Cashback MasterCard	20.95%	60	-	55	✗	✗	✗	✓	Visa	0	✗	0	5,000
											0.5	✗	5,000	9,999
											1	✗	9,999	30,000
ASB Bank	Visa	20.95%	44	-	55	✓	✓	✓	✓	Visa	0.0067	✓	-	-
BNZ	Advantage Classic MasterCard	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
★★★														
BNZ	Advantage Classic MasterCard	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
BNZ	Advantage Visa Platinum	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
BNZ	Advantage Visa Platinum	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	Amex	1	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★														
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	✓	-	-



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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 Visa Platinum	18.95%	145	-	55	✓	✓	✗	✗	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	✗	✓	✓	✓	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	✓	✓	✓	✓	Visa	0.0067	✓	-	-
ASB Bank	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	Visa	0.0077	✓	-	-
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★ ★ ★														
BNZ	Advantage Classic MasterCard	20.95%	40	-	55	✗	✓	✗	✓	Visa	0.0067	✓	-	-
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
★ ★														
BNZ	Advantage Classic MasterCard	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✓	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	✓	-	-



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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 Visa Platinum	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
BNZ	Advantage Visa Platinum	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-
★★★★														
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✓	MC	2	✓	-	-
★★★														
American Express	Platinum Edge Credit Card	19.95%	149	-	55	✗	✓	✓	✓	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	✓	✓	✓	✓	Visa	0.0067	✓	-	-
ASB Bank	Visa Gold	20.95%	100	-	55	✓	✓	✓	✓	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	✓	-	-



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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 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	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✓	MC	1	✓	-	-
★														
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-



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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 Visa Platinum	18.95%	145	-	55	✓	✓	✗	✗	Visa	0.0667	✓	-	-
BNZ	Advantage Visa Platinum	18.95%	145	-	55	✗	✓	✗	✓	Visa	0.0133	✓	-	-
Westpac	hotpoints World MasterCard	16.95%	390	100,000	44	✓	✓	✓	✓	MC	3	✓	-	-
★★★★														
ASB Bank	Visa Platinum	19.95%	150	-	55	✓	✓	✓	✓	Visa	0.01	✓	-	-
Gem	Onecard Visa	19.99%	65	-	55	✗	✗	✓	✗	Visa	0.1	✓	-	-
Westpac	hotpoints Platinum MasterCard	20.95%	125	-	55	✓	✓	✓	✓	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	✓	✓	✓	✓	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	✗	✗	✓	✗	Visa	0.0067	✓	-	-



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						Merchandise	Travel	Voucher	Cashback					
★★														
American Express	Platinum Card	Charge Card	1,250	-	0	✗	✓	✓	✓	Amex	2	✓	-	-
BNZ	Advantage Classic Visa	20.95%	40	-	55	✓	✓	✗	✗	Visa	0.025	✓	-	-
Diners Club New Zealand	Charge Card	Charge Card	98	-	50	✓	✓	✓	✓	Diners	1	✓	-	-
Westpac	hotpoints MasterCard	20.95%	44	-	55	✓	✓	✓	✓	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



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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	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	✓	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	✓	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	✓	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



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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 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 Zealand	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 \$24,000 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 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
★★★★★												
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				
★★★												



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								Air New 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				
★													
American Express	Platinum Card	Charge Card	1,250	-	0	Amex	✓	0.0114	1.00		1.00	1.00	1.00
Diners Club New Zealand	Personal Credit Card	19.95%	98	-	44	Diners	✓						
Westpac	Airpoints World MasterCard	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 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
Westpac	Airpoints World MasterCard	16.95%	390	100000	44	MC	✓	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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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 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			
★													
American Express	Platinum Card	Charge Card	1,250	-	0	Amex	✓	0.0114	1.00		1.00	1.00	1.00
Diners Club New Zealand	Charge Card	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	Airpoints Platinum MasterCard	20.95%	150	-	44	MC	✓	0.0133				
Westpac	Airpoints World MasterCard	16.95%	390	100000	44	MC	✓	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	✓	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
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				
★★												



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	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	✓						