



Savings and Transaction Accounts 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.

Regular Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	Direct Credit Facility	Bill Payment	Allowable Withdrawals to Redeem Total Rate	Min Deposit to Redeem Total Rate (\$)	Base Interest Rate (%) \$10,000*	Base Plus Conditional Bonus Rate (%)
★★★★★ "Outstanding Value"									
Heartland Bank	Direct Call Account	Nil	✗	✗	✗	N/A	N/A	3.00	3.00
Kiwibank NZ	Notice Saver - 90 Day	Nil	✗	✓	✗	N/A	N/A	3.00	3.00
NZCU Baywide	Online Saver	Nil	✗	✓	✓	N/A	N/A	2.75	2.75
★★★★									
ANZ Bank NZ	Serious Saver	Nil	✓	✓	✓	N/A	20	0.10	2.75
ASB Bank NZ	Savings Plus	Nil	✓	✓	✓	N/A	N/A	0.50	2.90
BNZ	Rapid Save	Nil	✓	✓	✓	1	1	0.10	2.75
Kiwibank NZ	Notice Saver - 32 Day	Nil	✗	✓	✗	N/A	N/A	2.50	2.50
Rabodirect NZ	PremiumSaver	Nil	✗	✗	✗	Unlimited	50	1.00	3.00
★★★									
ASB Bank NZ	Fastsaver	Nil	✓	✓	✓	N/A	N/A	0.90	0.90
ASB Bank NZ	Savings On-Call	Nil	✓	✓	✓	N/A	N/A	1.20	1.20
BNZ	Personal On Call	Nil	✓	✓	✓	N/A	N/A	0.75	0.75
Heartland Bank	Saver	Nil	✓	✓	✓	N/A	N/A	2.50	2.50
Heartland Bank	Savings Optimiser	Nil	✗	✗	✗	N/A	N/A	2.60	2.60
Kiwibank NZ	Fast Forward Saver	Nil	✗	✓	✗	N/A	20	0.50	1.50
Kiwibank NZ	Online Call	Nil	✗	✓	✗	N/A	N/A	1.00	2.00



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Flexible Saver

Company	Product	Monthly Account Keeping Fees (\$)	ATM Facility	Bill Payment	Direct Credit Facility	Minimum Opening Deposit (\$)	Promotional Rate Period	Base Interest Rate (%) \$25,000*	Base plus Promotional Rate (%) \$25,000*
★★★★★ "Outstanding Value"									
Heartland Bank	Direct Call Account	Nil	✗	✗	✗	No min	N/A	3.00	3.00
NZCU Baywide	Online Saver	Nil	✗	✓	✓	No min	N/A	2.75	2.75
★★★★									
Heartland Bank	Saver	Nil	✓	✓	✓	No min	N/A	2.50	2.50
Heartland Bank	Savings Optimiser	Nil	✗	✗	✗	No min	N/A	2.60	2.60
TSB Bank	Horizon Account	Nil	✓	✗	✗	350	N/A	2.20	2.20
TSB Bank	Websaver Account	Nil	✗	✗	✓	350	N/A	2.20	2.20
★★★									
ANZ Bank NZ	Online Account	Nil	✗	✓	✓	No min	N/A	0.75	0.75
ASB Bank NZ	Fastsaver	Nil	✓	✓	✓	No min	N/A	0.90	0.90
ASB Bank NZ	Savings On-Call	Nil	✓	✓	✓	No min	N/A	1.25	1.25
BNZ	Personal On Call	Nil	✓	✓	✓	No min	N/A	0.75	0.75
Kiwibank NZ	Back-Up Saver	Nil	✓	✓	✓	No min	N/A	0.50	0.50
Kiwibank NZ	Online Call	Nil	✗	✗	✓	2,000	N/A	1.00	1.00
NZCU Baywide	Success Saver	Nil	✗	✓	✓	No min	N/A	1.75	1.75
RaboDirect NZ	RaboSaver	Nil	✗	✗	✓	1	N/A	2.00	2.00
SBS Bank NZ	i-save	Nil	✗	✗	✓	No min	N/A	1.80	1.80
The Co-operative Bank	Online Account	Nil	✗	✗	✓	No min	N/A	1.75	1.75
TSB Bank	Premier Cheque Account	10.00	✓	✓	✓	5,000	N/A	2.00	2.00



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★★★									
Westpac NZ	Notice Saver PIE - 32 Day	Nil	✓	✗	✓	500	N/A	0.75	0.75
Westpac NZ	Online Saver	Nil	✓	✗	✓	No min	N/A	0.75	0.75
Westpac NZ	Simple Saver	Nil	✓	✓	✓	No min	N/A	0.60	0.60
★★									
ASB Bank NZ	Savings Plus	Nil	✓	✓	✓	No min	N/A	0.50	0.50
Kiwibank NZ	Fast Forward Saver	Nil	✗	✗	✓	No min	N/A	0.50	0.50
NZCU Baywide	Everyday	2.00	✓	✓	✓	No min	N/A	1.00	1.00
RaboDirect NZ	PremiumSaver	Nil	✗	✗	✗	1	N/A	1.00	1.00
SBS Bank NZ	Call Accounts	Nil	✗	✗	✓	No min	N/A	1.05	1.05
★									
ANZ Bank NZ	Ready Saver	2.00	✓	✓	✓	No min	N/A	0.50	0.50
The Co-operative Bank	Smile on Call	Nil	✓	✓	✓	No min	N/A	0.50	0.50



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★★★									
Rabodirect NZ	RaboSaver	Nil	✗	✓	✗	N/A	N/A	2.00	2.00
SBS Bank NZ	Incentive Saver	Nil	✗	✓	✗	4	1	0.15	3.00
SBS Bank NZ	i-save	Nil	✗	✓	✗	N/A	N/A	1.80	1.80
The Co-operative Bank	Online Account	Nil	✗	✓	✗	N/A	N/A	1.75	1.75
The Co-operative Bank	Step Saver	Nil	✓	✓	✗	N/A	1	0.25	2.85
TSB Bank	Horizon Account	Nil	✓	✗	✗	N/A	N/A	2.20	2.20
TSB Bank	Premier Cheque Account	10.00	✓	✓	✓	N/A	N/A	1.75	1.75
TSB Bank	Websaver Account	Nil	✗	✓	✗	N/A	N/A	2.20	2.20
Westpac NZ	Online Bonus Saver	Nil	✓	✓	✗	N/A	1	0.05	2.75
★★									
ANZ Bank NZ	Online Account	Nil	✗	✓	✓	N/A	N/A	0.75	0.75
Kiwibank NZ	Back-Up Saver	Nil	✓	✓	✓	N/A	N/A	0.50	0.50
NZCU Baywide	Success Saver	Nil	✗	✓	✓	N/A	N/A	1.50	1.50
SBS Bank NZ	Call Accounts	Nil	✗	✓	✗	N/A	N/A	1.05	1.05
Westpac NZ	Online Saver	Nil	✓	✓	✗	N/A	N/A	0.75	0.75
Westpac NZ	Simple Saver	Nil	✓	✓	✓	N/A	N/A	0.60	0.60

★



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★									
ANZ Bank NZ	Ready Saver	2.00	✓	✓	✓	N/A	N/A	0.50	0.50
NZCU Baywide	Everyday	2.00	✓	✓	✓	N/A	N/A	1.00	1.00



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Electronic Transactor

Company	Product	Monthly Account Keeping Fees (\$)	Direct Debit Fee (\$)*	Direct Credit Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000*
★★★★★ "Outstanding Value"									
Westpac NZ	Airpoints Dbt Mastercard-Electronic	3.50	Nil	Nil	Nil	N/A	✗	✗	0.00
Westpac NZ	Electronic	3.50	Nil	Nil	Nil	N/A	✗	✗	0.00
★★★★									
ANZ Bank NZ	Freedom	5.00	Nil	Nil	Nil	2,500	✗	✗	0.00
ANZ Bank NZ	Go Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
ASB Bank NZ	Streamline Account	Nil	Nil	Nil	Nil	N/A	✗	N/A	0.00
Kiwibank NZ	Free Up	Nil	Nil	Nil	Nil	N/A	✓	N/A	0.00
★★★									
ANZ Bank NZ	Select	15.00	Nil	Nil	Nil	N/A	✗	✗	0.00
ASB Bank NZ	Unlimited	12.00	Nil	Nil	Nil	N/A	✗	✗	0.25
BNZ	Total Money	10.00	Nil	Nil	Nil	N/A	✗	✗	0.15
BNZ	YouMoney	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Heartland Bank	Everyday Account	2.50	0.30	0.30	0.30	N/A	✓	✗	0.10
Kiwibank NZ	Front Runner	15.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Kiwibank NZ	Now Account	Nil	0.35	Nil	0.35	N/A	✓	✗	0.00
Kiwibank NZ	Now Acct-Flat Fee Option	5.00	Nil	Nil	Nil	N/A	✓	✗	0.00
SBS Bank NZ	Classic Account	Nil	0.45	Nil	0.45	N/A	✓	✗	0.25



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Company	Product	Monthly Account Keeping Fees (\$)	Direct Debit Fee (\$)*	Direct Credit Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000*
★★★									
TSB Bank	Premier Cheque Account	10.00	Nil	Nil	Nil	N/A	✗	✗	1.75
Westpac NZ	Access Flat Fee	9.95	Nil	Nil	Nil	N/A	✗	✓	0.00
★★									
ASB Bank NZ	Omni Account	Nil	0.40	0.40	0.40	N/A	✗	✓	0.00
NZCU Baywide	Everyday	2.00	0.30	Nil	0.30	N/A	✗	✓	1.00
The Co-operative Bank	Current Account	Nil	0.50	Nil	0.50	N/A	✗	✗	0.00
The Co-operative Bank	Smile on Call	Nil	0.50	Nil	0.50	N/A	✗	✗	0.00
Westpac NZ	Access P A Y G	Nil	0.40	0.40	0.40	N/A	✗	✗	0.00
★									
Westpac NZ	Earner	9.95	0.40	0.40	0.40	N/A	✗	✗	0.00



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Full Service Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★★★ "Outstanding Value"									
ANZ Bank NZ	Freedom	5.00	Nil	Nil	Nil	2,500	✗	✗	0.00
Kiwibank NZ	Free Up	Nil	Nil	2.00	Nil	N/A	✓	✗	0.00
Westpac NZ	Airpoints Dbt Mastercard-Electronic	3.50	Nil	3.00	Nil	N/A	✗	✗	0.00
★★★★									
ANZ Bank NZ	Go Account	Nil	Nil	3.00	Nil	N/A	✗	✗	0.00
ASB Bank NZ	Streamline Account	Nil	Nil	3.00	Nil	N/A	✗	✗	0.00
SBS Bank NZ	Classic Account	Nil	0.45	0.45	0.45	N/A	✓	✗	0.25
★★★									
ASB Bank NZ	Omni Account	Nil	0.40	0.80	0.40	N/A	✗	✓	0.00
BNZ	Total Money	10.00	Nil	Nil	Nil	N/A	✗	✗	0.15
BNZ	YouMoney	5.00	Nil	Nil	Nil	N/A	✗	✗	0.00
Heartland Bank	Everyday Account	2.50	0.75	0.30	0.30	N/A	✓	✗	0.10
Kiwibank NZ	Now Account	Nil	0.70	0.70	0.35	N/A	✓	✗	0.00
Kiwibank NZ	Now Acct-Flat Fee Option	5.00	Nil	Nil	Nil	N/A	✓	✗	0.00
NZCU Baywide	Everyday	2.00	Nil	0.30	0.30	N/A	✗	✓	1.00
TSB Bank	Premier Cheque Account	10.00	Nil	Nil	Nil	N/A	✗	✗	1.75
Westpac NZ	Access Flat Fee	9.95	Nil	Nil	Nil	N/A	✗	✓	0.00
Westpac NZ	Access P A Y G	Nil	0.40	0.80	0.40	N/A	✗	✗	0.00



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Full Service Transactor

Company	Product	Monthly Account Keeping Fees (\$)	ATM withdrawal own Network Fee (\$)*	Branch withdrawal Fee (\$)	EFTPOS Transaction Fee (\$)	Monthly Deposit to Waive Fee (\$)	Free Transactions Available	Rebate on Fees Available	Base Interest Rate (%) \$1,000**
★★★									
Westpac NZ	Electronic	3.50	Nil	3.00	Nil	N/A	✗	✗	0.00
★★									
ANZ Bank NZ	Select	15.00	Nil	Nil	Nil	N/A	✗	✗	0.00
ASB Bank NZ	Unlimited	12.00	Nil	Nil	Nil	N/A	✗	✗	0.25
Kiwibank NZ	Front Runner	15.00	Nil	Nil	Nil	N/A	✗	✗	0.00
The Co-operative Bank	Current Account	Nil	0.50	0.80	0.50	N/A	✗	✗	0.00
The Co-operative Bank	Smile on Call	Nil	0.50	0.50	0.50	N/A	✗	✗	0.00
★									
Westpac NZ	Earner	9.95	0.40	0.80	0.40	N/A	✗	✗	0.00