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#### **Occasional Traveller** Spend to **Credit Card Travel Insurance** Currency Includes Annual Interest Rewards Waive **Product Card Scheme** Conversion **Company** Lounge Fee Rate\* (p.a) **Return Ticket Available Annual Fee** Fees\*\* Included Activation Access Required "Outstanding Value" \*\*\*\* 1 **ASB Bank** Visa Gold 20.95% \$80.00 2.10% \$0.00 Visa **Kiwibank** MasterCard Zero 16.90% Nil 1.85% Mastercard **Warehouse Money** 1 X 2.00% Purple Visa Card Visa 19.95% Nil **Warehouse Money** X Visa Card Visa 19.95% Nil 2.00% \*\*\*\* 1 **American Express** Air New Zealand Card Nil 2.50% American Express 19.95% ANZ Airpoints Visa 20.95% \$65.00 2.50% Visa ANZ X Visa Visa 20.95% \$30.00 2.50% **ASB Bank** Visa 20.95% \$24.00 2.10% Visa **ASB Bank** Visa Low Rate 13.50% \$40.00 2.10% X Visa **BNZ** Advantage Classic Visa 20.95% \$40.00 2.25% Visa Gem 1 Onecard Visa 19.99% \$65.00 1.90% Visa Kiwibank Airpoints Low Fee MasterCard 16.90% \$25.00 1.85% Mastercard X Kiwibank \$80.00 1.85% X MasterCard Gold 17.90% \$1.00 Mastercard

Report Date: August, 2016. (All information is correct as at July, 2016)



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#### **Occasional Traveller**

Company	Product	Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes
								Included	Return Ticket Required	Activation	Lounge Access
***											
American Express	Low Rate Credit Card	American Express	12.69%	\$59.00	<u>-</u> 	2.50%	X	X		<u>-</u>	X
ANZ	Cashback MasterCard	Mastercard	20.95%	\$60.00	<del>-</del>	2.50%	✓	X		<u>-</u>	X
ANZ	Cashback Visa	Visa	20.95%	\$60.00	<u>-</u>	2.50%	✓	X		<u>-</u>	X
ANZ	Cashback Visa Platinum	Visa	20.95%	\$125.00		2.50%	✓	✓	✓	\$0.00	X
ANZ	Low Rate MasterCard	Mastercard	13.90%	\$58.00	<u>-</u>	2.50%	X	X		<u>-</u>	X
ANZ	MasterCard	Mastercard	20.95%	\$30.00		2.50%	X	X		<del>-</del>	X
ANZ	Qantas Visa	Visa	20.95%	\$75.00		2.50%	<b>√</b>	X		<u>-</u>	X
ASB Bank	Visa Platinum	Visa	19.95%	\$130.00		2.10%	✓	✓	✓	\$0.00	X
BNZ	Advantage Classic MasterCard	Mastercard	20.95%	\$40.00		2.25%	✓	<b>X</b>		<u>-</u>	X
BNZ	Advantage Visa Platinum	Visa	18.95%	\$145.00	<u>-</u>	2.25%	<b>√</b>	✓	✓	\$0.00	X
BNZ	Low Rate MasterCard	Mastercard	13.45%	\$60.00		2.25%	X	X		<u>-</u>	X
Diners Club New Zealand	Charge Card	Diners Club	N/A	\$68.00	<u>-</u>	2.00%	✓	X	<u>-</u>	<u>-</u>	X
Diners Club New Zealand	Personal Credit Card	Diners Club	19.95%	\$68.00	<u>-</u>	2.00%	<b>√</b>	X		<u>-</u>	X
Gem	Gem Visa	Visa	25.45%	\$52.00	<u>-</u>	2.00%	X	X		<del>_</del>	X
Kiwibank	Airpoints Platinum MasterCard	Mastercard	20.95%	\$150.00	<u>-</u>	1.85%	<b>√</b>	✓	X	\$1.00	✓
Kiwibank	Airpoints Standard MasterCard	Mastercard	20.95%	\$65.00	-	1.85%	✓	X	-	-	1

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Rate as at 2nd August 2016

Travel Credit Cards Star Ratings 2016 - Page 2



Westpac

## **Travel Credit Cards Star Ratings**

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#### **Occasional Traveller** Spend to **Credit Card Travel Insurance** Currency Includes **Annual** Interest Rewards Waive **Product Card Scheme** Conversion **Company** Lounge Fee Rate\* (p.a) **Return Ticket Available Annual Fee** Fees\*\* Included Activation Access Required \*\*\* **Kiwibank** 13.45% 1.85% X X Low Rate MasterCard Mastercard \$50.00 **TSB Bank** Visa Card 18.50% \$30.00 2.50% Visa X Westpac Airpoints MasterCard Mastercard 20.95% \$55.00 2.50% Westpac hotpoints MasterCard Mastercard 20.95% \$44.00 2.50% Westpac 1 hotpoints Platinum MasterCard 20.95% \$125.00 2.50% \$250.00 Mastercard X Westpac Low Rate MasterCard 13.45% \$65.00 2.50% X Mastercard \*\* 1 X **American Express** 2.50% 1 Platinum Edge Credit Card American Express 19.95% \$149.00 \$0.00 ANZ 20.95% 1 Airpoints Visa Platinum \$150.00 2.50% \$0.00 Visa 1 1 ANZ Cashback Platinum MasterCard 20.95% \$125.00 2.50% 1 Mastercard \$0.00 ANZ 1 Qantas Visa Platinum Visa 20.95% \$150.00 2.50% \$0.00 1 1 Westpac Airpoints Platinum MasterCard 20.95% 2.50% Mastercard \$145.00 \$250.00

16.95%

\$390.00

\$50,000.00

2.50%

Mastercard

\$0.00

Airpoints World MasterCard

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Occasional Traveller											
Company		Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes
	Product							Included	Return Ticket Required	Activation	Lounge Access
*											
American Express	Air New Zealand Platinum Card	American Express	19.95%	\$395.00	<u>-</u>	2.00%	✓	<b>√</b>	✓	\$0.00	X
American Express	Platinum Card	American Express	N/A	\$1,250.00	-	2.50%	<b>√</b>	<b>√</b>	✓	\$0.00	<b>X</b>
Westpac	hotpoints World MasterCard	Mastercard	16.95%	\$390.00	\$50,000.00	2.50%	✓	✓	✓	\$250.00	X



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### **Regular Traveller**

Company		Card Scheme	Interest Rate* (p.a)	Annual Fee	Spend to Waive Annual Fee	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes
	Product							Included	Return Ticket Required	Activation	Lounge Access
**** "Outs	standing Value"										
ANZ	Airpoints Visa	Visa	20.95%	\$65.00	<u>-</u>	2.50%	✓	X	<u>-</u>	<u>-</u>	<b>X</b>
ASB Bank	Visa Gold	Visa	20.95%	\$80.00	<u>-</u>	2.10%	<b>√</b>	<b>√</b>	✓	\$0.00	X
ASB Bank	Visa Platinum	Visa	19.95%	\$130.00	<u>-</u>	2.10%	<b>√</b>	✓	✓	\$0.00	<b>X</b>
BNZ	Advantage Visa Platinum	Visa	18.95%	\$145.00	<del>-</del>	2.25%	✓	✓	✓	\$0.00	<b>X</b>
Kiwibank	Airpoints Platinum MasterCard	Mastercard	20.95%	\$150.00	<del>-</del>	1.85%	<b>√</b>	<b>√</b>	<b>X</b>	\$1.00	<b>~</b>
***											
ANZ	Cashback Platinum MasterCard	Mastercard	20.95%	\$125.00	<del>-</del>	2.50%	✓	✓	✓	\$0.00	X
ANZ	Cashback Visa Platinum	Visa	20.95%	\$125.00	<u>-</u> 	2.50%	✓	✓	✓	\$0.00	X
ANZ	Qantas Visa Platinum	Visa	20.95%	\$150.00	<del>-</del>	2.50%	✓	✓	✓	\$0.00	<b>X</b>
BNZ	Advantage Classic Visa	Visa	20.95%	\$40.00	<u>-</u>	2.25%	✓	X		<u>-</u>	X
Gem	Onecard Visa	Visa	19.99%	\$65.00		1.90%	✓	X		<u>-</u>	X
Warehouse Money	Purple Visa Card	Visa	19.95%	Nil	<u>-</u>	2.00%	✓	X		<u>-</u>	<b>X</b>
Westpac	Airpoints Platinum MasterCard	Mastercard	20.95%	\$145.00	<u>-</u>	2.50%	<b>√</b>	✓	✓	\$250.00	✓
Westpac	hotpoints Platinum MasterCard	Mastercard	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$250.00	X

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Company	Product	Card Scheme	Interest	Annual	Spend to	Currency Conversion Fees**	Rewards Available	Credit Card Travel Insurance			Includes
	Product		Rate* (p.a)	Fee	Waive Annual Fee			Included	Return Ticket Required	Activation	Lounge Access
***											
American Express	Air New Zealand Card	American Express	19.95%	Nil	<u>-</u> 	2.50%	✓	X		<u>-</u>	X
American Express	Platinum Edge Credit Card	American Express	19.95%	\$149.00	<u>-</u>	2.50%	✓	✓	✓	\$0.00	X
ANZ	Airpoints Visa Platinum	Visa	20.95%	\$150.00		2.50%	✓	✓	✓	\$0.00	✓
ANZ	Cashback MasterCard	Mastercard	20.95%	\$60.00	<u>-</u>	2.50%	✓	<b>X</b>		<del>-</del>	X
ANZ	Cashback Visa	Visa	20.95%	\$60.00	<u>-</u> 	2.50%	✓	X		- 	X
ANZ	MasterCard	Mastercard	20.95%	\$30.00	<u>-</u>	2.50%	X	X		<u>-</u>	X
ANZ	Qantas Visa	Visa	20.95%	\$75.00		2.50%	✓	X		<u>-</u>	X
ANZ	Visa	Visa	20.95%	\$30.00		2.50%	X	X		<u>-</u>	X
ASB Bank	Visa	Visa	20.95%	\$24.00	<u>-</u>	2.10%	✓	<b>X</b>		<u>-</u>	X
ASB Bank	Visa Low Rate	Visa	13.50%	\$40.00	<u>-</u>	2.10%	X	X		<del>-</del>	X
BNZ	Advantage Classic MasterCard	Mastercard	20.95%	\$40.00	<u>-</u>	2.25%	✓	X		<u>-</u>	X
Gem	Gem Visa	Visa	25.45%	\$52.00	<u>-</u>	2.00%	X	X		<u>-</u>	X
Kiwibank	Airpoints Low Fee MasterCard	Mastercard	16.90%	\$25.00	<u>-</u>	1.85%	<b>√</b>	X		<u>-</u>	X
Kiwibank	Airpoints Standard MasterCard	Mastercard	20.95%	\$65.00	<u>-</u> 	1.85%	✓	X		<del>-</del>	✓
Kiwibank	Low Rate MasterCard	Mastercard	13.45%	\$50.00	<u>-</u>	1.85%	X	X		<u>-</u>	X
Kiwibank	MasterCard Gold	Mastercard	17.90%	\$80.00	-	1.85%	X	1	X	\$1.00	X

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Travel Credit Cards-Star Ratings 2016 - Page 6



Westpac

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13.45%

\$65.00

2.50%

X

Mastercard

Low Rate MasterCard

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