



Travel Credit Cards Star Ratings

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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 Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
ASB Bank	Visa Gold	Visa	20.95%	\$80.00	-	2.10%	✓	✓	✓	\$0.00	✗
Kiwibank	MasterCard Zero	Mastercard	16.90%	Nil	-	1.85%	✗	✗	-	-	✗
Warehouse Money	Purple Visa Card	Visa	19.95%	Nil	-	2.00%	✓	✗	-	-	✗
Warehouse Money	Visa Card	Visa	19.95%	Nil	-	2.00%	✗	✗	-	-	✗
★★★★											
American Express	Air New Zealand Card	American Express	19.95%	Nil	-	2.50%	✓	✗	-	-	✗
ANZ	Airpoints Visa	Visa	20.95%	\$65.00	-	2.50%	✓	✗	-	-	✗
ANZ	Visa	Visa	20.95%	\$30.00	-	2.50%	✗	✗	-	-	✗
ASB Bank	Visa	Visa	20.95%	\$24.00	-	2.10%	✓	✗	-	-	✗
ASB Bank	Visa Low Rate	Visa	13.50%	\$40.00	-	2.10%	✗	✗	-	-	✗
BNZ	Advantage Classic Visa	Visa	20.95%	\$40.00	-	2.25%	✓	✗	-	-	✗
Gem	Onecard Visa	Visa	19.99%	\$65.00	-	1.90%	✓	✗	-	-	✗
Kiwibank	Airpoints Low Fee MasterCard	Mastercard	16.90%	\$25.00	-	1.85%	✓	✗	-	-	✗
Kiwibank	MasterCard Gold	Mastercard	17.90%	\$80.00	-	1.85%	✗	✓	✗	\$1.00	✗



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								Included	Return Ticket Required	Activation	
★ ★ ★											
American Express	Low Rate Credit Card	American Express	12.69%	\$59.00	-	2.50%	✗	✗	-	-	✗
ANZ	Cashback MasterCard	Mastercard	20.95%	\$60.00	-	2.50%	✓	✗	-	-	✗
ANZ	Cashback Visa	Visa	20.95%	\$60.00	-	2.50%	✓	✗	-	-	✗
ANZ	Cashback Visa Platinum	Visa	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Low Rate MasterCard	Mastercard	13.90%	\$58.00	-	2.50%	✗	✗	-	-	✗
ANZ	MasterCard	Mastercard	20.95%	\$30.00	-	2.50%	✗	✗	-	-	✗
ANZ	Qantas Visa	Visa	20.95%	\$75.00	-	2.50%	✓	✗	-	-	✗
ASB Bank	Visa Platinum	Visa	19.95%	\$130.00	-	2.10%	✓	✓	✓	\$0.00	✗
BNZ	Advantage Classic MasterCard	Mastercard	20.95%	\$40.00	-	2.25%	✓	✗	-	-	✗
BNZ	Advantage Visa Platinum	Visa	18.95%	\$145.00	-	2.25%	✓	✓	✓	\$0.00	✗
BNZ	Low Rate MasterCard	Mastercard	13.45%	\$60.00	-	2.25%	✗	✗	-	-	✗
Diners Club New Zealand	Charge Card	Diners Club	N/A	\$68.00	-	2.00%	✓	✗	-	-	✗
Diners Club New Zealand	Personal Credit Card	Diners Club	19.95%	\$68.00	-	2.00%	✓	✗	-	-	✗
Gem	Gem Visa	Visa	25.45%	\$52.00	-	2.00%	✗	✗	-	-	✗
Kiwibank	Airpoints Platinum MasterCard	Mastercard	20.95%	\$150.00	-	1.85%	✓	✓	✗	\$1.00	✓
Kiwibank	Airpoints Standard MasterCard	Mastercard	20.95%	\$65.00	-	1.85%	✓	✗	-	-	✓



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								Included	Return Ticket Required	Activation	
★★★											
Kiwibank	Low Rate MasterCard	Mastercard	13.45%	\$50.00	-	1.85%	✗	✗	-	-	✗
TSB Bank	Visa Card	Visa	18.50%	\$30.00	-	2.50%	✗	✗	-	-	✗
Westpac	Airpoints MasterCard	Mastercard	20.95%	\$55.00	-	2.50%	✓	✗	-	-	✓
Westpac	hotpoints MasterCard	Mastercard	20.95%	\$44.00	-	2.50%	✓	✗	-	-	✗
Westpac	hotpoints Platinum MasterCard	Mastercard	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$250.00	✗
Westpac	Low Rate MasterCard	Mastercard	13.45%	\$65.00	-	2.50%	✗	✗	-	-	✗
★★											
American Express	Platinum Edge Credit Card	American Express	19.95%	\$149.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Airpoints Visa Platinum	Visa	20.95%	\$150.00	-	2.50%	✓	✓	✓	\$0.00	✓
ANZ	Cashback Platinum MasterCard	Mastercard	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Qantas Visa Platinum	Visa	20.95%	\$150.00	-	2.50%	✓	✓	✓	\$0.00	✗
Westpac	Airpoints Platinum MasterCard	Mastercard	20.95%	\$145.00	-	2.50%	✓	✓	✓	\$250.00	✓
Westpac	Airpoints World MasterCard	Mastercard	16.95%	\$390.00	\$50,000.00	2.50%	✓	✓	✓	\$0.00	✓



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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 Lounge Access
								Included	Return Ticket Required	Activation	
★											
American Express	Air New Zealand Platinum Card	American Express	19.95%	\$395.00	-	2.00%	✓	✓	✓	\$0.00	✗
American Express	Platinum Card	American Express	N/A	\$1,250.00	-	2.50%	✓	✓	✓	\$0.00	✗
Westpac	hotpoints World MasterCard	Mastercard	16.95%	\$390.00	\$50,000.00	2.50%	✓	✓	✓	\$250.00	✗



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Regular 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 Lounge Access
								Included	Return Ticket Required	Activation	
★★★★★ "Outstanding Value"											
ANZ	Airpoints Visa	Visa	20.95%	\$65.00	-	2.50%	✓	✗	-	-	✗
ASB Bank	Visa Gold	Visa	20.95%	\$80.00	-	2.10%	✓	✓	✓	\$0.00	✗
ASB Bank	Visa Platinum	Visa	19.95%	\$130.00	-	2.10%	✓	✓	✓	\$0.00	✗
BNZ	Advantage Visa Platinum	Visa	18.95%	\$145.00	-	2.25%	✓	✓	✓	\$0.00	✗
Kiwibank	Airpoints Platinum MasterCard	Mastercard	20.95%	\$150.00	-	1.85%	✓	✓	✗	\$1.00	✓
★★★★★											
ANZ	Cashback Platinum MasterCard	Mastercard	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Cashback Visa Platinum	Visa	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Qantas Visa Platinum	Visa	20.95%	\$150.00	-	2.50%	✓	✓	✓	\$0.00	✗
BNZ	Advantage Classic Visa	Visa	20.95%	\$40.00	-	2.25%	✓	✗	-	-	✗
Gem	Onecard Visa	Visa	19.99%	\$65.00	-	1.90%	✓	✗	-	-	✗
Warehouse Money	Purple Visa Card	Visa	19.95%	Nil	-	2.00%	✓	✗	-	-	✗
Westpac	Airpoints Platinum MasterCard	Mastercard	20.95%	\$145.00	-	2.50%	✓	✓	✓	\$250.00	✓
Westpac	hotpoints Platinum MasterCard	Mastercard	20.95%	\$125.00	-	2.50%	✓	✓	✓	\$250.00	✗



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								Included	Return Ticket Required	Activation	
★★★											
American Express	Air New Zealand Card	American Express	19.95%	Nil	-	2.50%	✓	✗	-	-	✗
American Express	Platinum Edge Credit Card	American Express	19.95%	\$149.00	-	2.50%	✓	✓	✓	\$0.00	✗
ANZ	Airpoints Visa Platinum	Visa	20.95%	\$150.00	-	2.50%	✓	✓	✓	\$0.00	✓
ANZ	Cashback MasterCard	Mastercard	20.95%	\$60.00	-	2.50%	✓	✗	-	-	✗
ANZ	Cashback Visa	Visa	20.95%	\$60.00	-	2.50%	✓	✗	-	-	✗
ANZ	MasterCard	Mastercard	20.95%	\$30.00	-	2.50%	✗	✗	-	-	✗
ANZ	Qantas Visa	Visa	20.95%	\$75.00	-	2.50%	✓	✗	-	-	✗
ANZ	Visa	Visa	20.95%	\$30.00	-	2.50%	✗	✗	-	-	✗
ASB Bank	Visa	Visa	20.95%	\$24.00	-	2.10%	✓	✗	-	-	✗
ASB Bank	Visa Low Rate	Visa	13.50%	\$40.00	-	2.10%	✗	✗	-	-	✗
BNZ	Advantage Classic MasterCard	Mastercard	20.95%	\$40.00	-	2.25%	✓	✗	-	-	✗
Gem	Gem Visa	Visa	25.45%	\$52.00	-	2.00%	✗	✗	-	-	✗
Kiwibank	Airpoints Low Fee MasterCard	Mastercard	16.90%	\$25.00	-	1.85%	✓	✗	-	-	✗
Kiwibank	Airpoints Standard MasterCard	Mastercard	20.95%	\$65.00	-	1.85%	✓	✗	-	-	✓
Kiwibank	Low Rate MasterCard	Mastercard	13.45%	\$50.00	-	1.85%	✗	✗	-	-	✗
Kiwibank	MasterCard Gold	Mastercard	17.90%	\$80.00	-	1.85%	✗	✓	✗	\$1.00	✗



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								Included	Return Ticket Required	Activation	
★★★											
Kiwibank	MasterCard Zero	Mastercard	16.90%	Nil	-	1.85%	✗	✗	-	-	✗
TSB Bank	Visa Card	Visa	18.50%	\$30.00	-	2.50%	✗	✗	-	-	✗
Warehouse Money	Visa Card	Visa	19.95%	Nil	-	2.00%	✗	✗	-	-	✗
Westpac	Airpoints MasterCard	Mastercard	20.95%	\$55.00	-	2.50%	✓	✗	-	-	✓
Westpac	Airpoints World MasterCard	Mastercard	16.95%	\$390.00	\$50,000.00	2.50%	✓	✓	✓	\$0.00	✓
Westpac	hotpoints MasterCard	Mastercard	20.95%	\$44.00	-	2.50%	✓	✗	-	-	✗
★★											
ANZ	Low Rate MasterCard	Mastercard	13.90%	\$58.00	-	2.50%	✗	✗	-	-	✗
BNZ	Low Rate MasterCard	Mastercard	13.45%	\$60.00	-	2.25%	✗	✗	-	-	✗
Diners Club New Zealand	Charge Card	Diners Club	N/A	\$68.00	-	2.00%	✓	✗	-	-	✗
Diners Club New Zealand	Personal Credit Card	Diners Club	19.95%	\$68.00	-	2.00%	✓	✗	-	-	✗
Westpac	hotpoints World MasterCard	Mastercard	16.95%	\$390.00	\$50,000.00	2.50%	✓	✓	✓	\$250.00	✗
Westpac	Low Rate MasterCard	Mastercard	13.45%	\$65.00	-	2.50%	✗	✗	-	-	✗