

			GENERAL INFO					DEBIT CARD USAGE					CREDIT CARD USAGE				YEARLY					
			1st Card Annual Fee	2nd Card Annual Fee	Repla- cement Card	Daily Intl. ATM Limit	Intl. Txns Fee	Intl. ATM Usage Fee	Likely Yearly Spend	No. Of ATM Txns	Intl. ATM Txns Total	Intl. ATM Txns Total	Likely Yearly Spend	Intl. Txns Fees	Likely Cash Back	Likely Cash Back	TOTAL CARD COSTS	TOTAL CARD COSTS				
Bank	Type	Card Name	\$	\$	\$	\$	%	\$	\$	\$	\$	%	\$	\$	%	\$	\$					
ANZ	Credit	Cashback Visa	60.00	10.00	10.00		2.50%						\$ 10,200	255	1.00%	102	213	2.09%				
ANZ	Credit	Cashback Platinum Visa	125.00	30.00	10.00		2.50%										\$ 10,200	255	1.00%	102	278	2.73%
ANZ	Credit	Low Rate Mastercard	29.00	9.00	9.00		2.50%										\$ 10,200	255	0.00%	-	284	2.78%
ANZ	Credit	Visa Credit Card	30.00	10.00	10.00		2.50%										\$ 10,200	255	0.00%	-	285	2.79%
ANZ	Credit	Gold Visa	105.00	30.00	10.00		2.50%										\$ 10,200	255	0.00%	-	360	3.53%
ANZ	ATM	ATM Card	-	-	15.00	2,000	2.50%	5.00	\$ 24,000	60	900	3.75%					900	3.75%				
ANZ	Debit	Visa Debit Card	10.00	15.00	15.00	2,000	2.50%	5.00	\$ 24,000	60	900	3.75%								910	3.79%	
BNZ	ATM	ATM Card	-	-	15.00	2,000	2.25%	7.50	\$ 24,000	60	990	4.13%					990	4.13%				
BNZ	Debit	Flexi Debit Visa Card	10.00	15.00	15.00	2,000	2.25%	7.50	\$ 24,000	60	990	4.13%								1,000	4.17%	
Westpac	ATM	ATM Card	-	-	15.00	1,500	2.50%	8.00	\$ 24,000	60	1,080	4.50%					1,080	4.50%				
Westpac	Debit	Debit Mastercard	10.00	10.00	15.00	1,500	2.50%	8.00	\$ 24,000	60	1,080	4.50%								1,090	4.54%	
Westpac	Debit	DebitPlus Visa	10.00	10.00	15.00	1,500	2.50%	8.00	\$ 24,000	60	1,080	4.50%								1,090	4.54%	
ANZ	Travel	Single Cash Passport NZ\$	-	-	-	2,000	4.00%	4.00	\$ 24,000	60	1,200	5.00%					1,200	5.00%				
ANZ	Travel	Multi Cash Passport NZ\$	-	-	-	3,000	6.95%	-	\$ 16,000	40	1,112	6.95%					1,112	6.95%				
		Multi Cash Passport Other	-	-	-		1.00%	-	\$ 8,000	20	80	1.00%								80	1.00%	