Interest Rates on Foreign Currency Accounts

These rates are subject to change at the Bank's discretion. Interest is calculated on the daily balance and is paid or charged to the account on the first calendar day of each month. For the purpose of calculating interest, the balance of the account on any day will not include deposits or withdrawals made after the close of business of the foreign currency market for the currency in which the account is conducted. For more information please refer to the Foreign Currency Account Terms and Conditions, call **13 2221**, visit **commbank.com.au**, or call into any branch of the Bank.

Date: 4 December 2016

Foreign Currency Account and Business Foreign Currency Account

Balance tiers are in the relevant foreign currency.

Currency	Debit excess interest rate	Credit interest rate				Day count convention
		Tier 1	Tier 2	Tier 3	Tier 4	
AED United Arab Emirates Dirham*	9.10% p.a.	All Balances 0.00% p.a.				360
CAD Canadian Dollar	9.45% p.a.	All Balances 0.00% p.a.				360
CHF Swiss Franc	8.18% p.a.	All Balances 0.00% p.a.				360
CNY Chinese Renminbi*	11.32% p.a.	All Balances 0.00% p.a.				360
CZK Czech Koruna*	9.12% p.a.	All Balances 0.00% p.a.				360
DKK Danish Kroner	8.05% p.a.	All Balances 0.00% p.a.				360
EUR Euro	8.60% p.a.	All Balances 0.00% p.a.				360
GBP Great British Pound	9.25% p.a.	All Balances 0.00% p.a.				365
HKD Hong Kong Dollar	9.08% p.a.	All Balances 0.00% p.a.				365
HUF Hungarian Forint*	9.03% p.a.	All Balances 0.00% p.a.				360
ILS Israeli New Shekel*	9.10% p.a.	All Balances 0.00% p.a.				365
JPY Japanese Yen	8.83% p.a.	All Balances 0.00% p.a.				360
NOK Norwegian Kroner	9.73% p.a.	All Balances 0.00% p.a.				360
NZD New Zealand Dollar	10.75% p.a.	0 - 59,999 0.00% p.a.	60,000 - 119,999 0.00% p.a.	120,000 - 599,999 0.25% p.a.	600,000+ 1.00% p.a.	365
SEK Swedish Kronor	8.48% p.a.	All Balances 0.00% p.a.				360
SGD Singapore Dollar	9.08% p.a.	All Balances 0.00% p.a.				365
THB Thailand Baht	10.40% p.a.	All Balances 0.00% p.a.				365
USD United States Dollar	9.31% p.a.	All Balances 0.00% p.a.				360
ZAR South African Rand	15.85% p.a.	0 - 249,999 0.00% p.a.	250,000 - 499,999 3.85% p.a.	500,000 - 2,499,999 4.85% p.a.	2,500,000+ 5.85% p.a.	365

*These currencies are only available for Business Foreign Currency Accounts and are subject to eligibility criteria.