



CommSec Notice Investor Account Interest Rates

Effective date: 24 October 2025

The information in this document is subject to change at the Bank’s discretion. If you have any enquiries about this product, please call us on 13 2221 between 8am to 8pm (local time), visit commbank.com.au or call into any branch of the Bank.

Interest rate on credit balances

Interest is calculated on the daily closing credit balance and paid monthly¹. Interest rates are based on eligibility at account opening.

Balance Classification	All Entity Types (excluding Financial Institutions ²)		Financial Institutions ²	
	7 days ³	2 days ³	7 days ³	2 days ³
Balance on Hold	3.70% p.a.	2.95% p.a.	2.70% p.a.	1.95% p.a.
Balance on Notice	3.70% p.a.	2.95% p.a.	2.70% p.a.	1.95% p.a.
Balance at Call	0.00% p.a.	0.00% p.a.	0.00% p.a.	0.00% p.a.

¹ Interest will be paid monthly on the first calendar day of the month and when the account is closed.

² Please refer to the CommSec Notice Investor Terms and Conditions for the definition of ‘Financial Institutions’ entity type.

³ Notices must be submitted before 10pm Sydney time to be processed on the same day. Notices submitted after 10pm Sydney time may be processed the following day and the clock will start once the notice is processed.

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