

Home Loan Reference Interest Rates

Notice to customers that the following reference interest rates are effective 09 October 2026.

For a list of our current interest rates please refer to our Home Loan Interest Rates at commbank.com.au/homeloans

Home Loan Reference Interest Rates		Rates p.a.
Standard Variable Rate	Standard Variable Rate	9.05%
	Standard Variable Interest Only Rate	9.54%
Simple Home Loan	Simple Variable Rate	9.05%
	Simple Variable Interest Only Rate	9.54%
Digi Home Loan	Digi Variable Rate	9.05%
	Digi Variable Interest Only Rate	9.54%
Extra	Extra Variable Rate	8.28%
	Extra Variable Interest Only Rate	8.84%
Economiser	Base Variable Rate	8.59%
	Base Variable Interest Only Rate	9.08%
No Fee	No Fee Variable Rate	8.35%
	No Fee Variable Interest Only Rate	8.84%
Viridian Line of Credit	Residential Equity Rate	10.53%
Equity Unlock for Seniors	Residential Equity Rate	9.95%



Home Loan Reference Interest Rates

Investment Home Loan Reference Interest Rates		Rates p.a.
Standard Variable Rate	Investment Home Loan Standard Variable Rate	9.63%
	Investment Home Loan Standard Variable Interest Only Rate	9.89%
Simple Home Loan	Investment Home Loan Simple Variable Rate	9.63%
	Investment Home Loan Simple Variable Interest Only Rate	9.89%
Digi Home Loan	Investment Home Loan Digi Variable Rate	9.63%
	Investment Home Loan Digi Variable Interest Only Rate	9.89%
Extra	Investment Home Loan Extra Variable Rate	8.63%
	Investment Home Loan Extra Variable Interest Only Rate	9.19%
Economiser	Investment Home Loan Base Variable Rate	9.17%
	Investment Home Loan Base Variable Interest Only Rate	9.43%
No Fee	Investment Home Loan No Fee Variable Rate	8.93%
	Investment Home Loan No Fee Variable Interest Only Rate	9.19%
Viridian Line of Credit	Investment Residential Equity Rate	10.53%

Commonwealth Portfolio Loan	Rates p.a.
CommSec Variable Rate	10.53%

Things you need to know

All the above rates are used as a basis to determine the interest rates charged on all relevant loans. Rates are subject to change and customer interest margins may apply. Bank and Government charges may apply. Terms and conditions are available on request.



Home Loan Reference Interest Rates

Notice to customers that the following reference interest rates are effective 22 September 2026.

For a list of our current interest rates please refer to our Home Loan Interest Rates at commbank.com.au/homeloans

Home Loan Reference Interest Rates	Rates p.a.
1 Year Fixed Rate	6.93%
2 Year Fixed Rate	6.97%
3 Year Fixed Rate	7.04%
4 Year Fixed Rate	7.04%
5 Year Fixed Rate	7.09%
1 Year Fixed Rate Interest Only Rate	7.09%
2 Year Fixed Rate Interest Only Rate	7.11%

Investment Home Loan Reference Interest Rates	Rates p.a.
Investment Home Loan 1 Year Fixed Rate	6.99%
Investment Home Loan 2 Year Fixed Rate	7.02%
Investment Home Loan 3 Year Fixed Rate	7.06%
Investment Home Loan 4 Year Fixed Rate	7.09%
Investment Home Loan 1 Year Fixed Rate Interest Only Rate	7.07%
Investment Home Loan 2 Year Fixed Rate Interest Only Rate	7.09%
Investment Home Loan 3 Year Fixed Rate Interest Only Rate	7.09%
Investment Home Loan 4 Year Fixed Rate Interest Only Rate	7.14%

Things you need to know

All the above rates are used as a basis to determine the interest rates charged on all relevant loans. Rates are subject to change and customer interest margins may apply. Bank and Government charges may apply. Terms and conditions are available on request.

