Interest Rates on Transaction, Savings and Investment Accounts

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Date: 16 October 2026

Interest Rates on Credit Balances

NetBank Saver Account

Balance	Interest rate[1]
$250,000 and over	2.30% p.a.
$50,000 – $249,999	2.30% p.a.
Less than $50,000	2.30% p.a.

(1) Customers whose accounts are subject to tailored pricing arrangements may have interest rates that differ from those shown. For details specific to your arrangement, please refer to the CommBank App, NetBank, or speak with your banker.

GoalSaver Account

Balance	Standard rate	Bonus interest[1][2]	With bonus interest
$1,000,000 and over	0.10% p.a.	5.15% p.a.	5.25% p.a.
$250,000 – $999,999	0.10% p.a.	5.15% p.a.	5.25% p.a.
$50,000 – $249,999	0.10% p.a.	5.15% p.a.	5.25% p.a.
Less than $50,000	0.10% p.a.	5.15% p.a.	5.25% p.a.

(1) Please see over for more information about payment of bonus interest.
(2) One bonus interest rate applies to the entire balance.

Pensioner Security Account (excluding Pensioner Security Account with Passbook)

Balance	Interest rate[1]
$250,000 and over	2.85% p.a.
$50,000 – $249,999	2.35% p.a.
$10,000 – $49,999	1.85% p.a.
Less than $10,000	0.05% p.a.

(1) Interest is paid on the portion of the balance within each balance band.

Youthsaver Account[1]

Balance	Standard rate	Bonus interest[2]	With bonus interest
Above $50,000	2.35% p.a.	0.00% p.a.	2.35% p.a.
Up to and including $50,000	2.35% p.a.	2.95% p.a.	5.30% p.a.

(1) Youthsaver available for children under 18 years of age.
(2) Interest is paid on the portion of the balance within each balance band.

Commonwealth Direct Investment Account

Balance	SMSF[1]	CommSec & Private Bank[2]
$1,000,000 and over	3.00% p.a	2.70% p.a.
$250,000 – $999,999	3.00% p.a	2.05% p.a.
$50,000 – $249,999	3.00% p.a	1.50% p.a.
Less than $50,000	2.15% p.a.	0.75% p.a.

(1) Only available for accounts set up as a self-managed super fund (SMSF) opened through CommSec or in Branch, as agreed with a Private Banker at the time of account opening or upon your request.
(2) Available for all other accounts.

SMSF Saver Acount

Balance	Interest rate[1]
$1,000,000 and over	4.90% p.a.
$250,000 – $999,999	4.90% p.a.
Less than $250,000	4.90% p.a.

(1) Interest is paid on the portion of the balance within each balance band.

Complete Access, Smart Access and Streamline Basic Accounts

Balance	Interest rate
$100,000 and over	0.00% p.a.
$50,000 – $99,999	0.00% p.a.
$20,000 – $49,999	0.00% p.a.
$10,000 – $19,999	0.00% p.a.
Less than $10,000	0.00% p.a.

Business Online Saver Account

Balance	Interest rate[1]
Less than $50,000	0.55% p.a.
$50,000 – $249,999	0.95% p.a.
$250,000 – $999,999	1.35% p.a.
$1,000,000 and over	1.55% p.a.

(1) Rate applied to the full balance of the account.

Standard Business Cheque Account

Balance	Interest rate
$100,000 and over	0.01% p.a.[1]
Less than $100,000	0.01% p.a.

(1) Paid on portion of the balance greater than or equal to $100,000.

Society Cheque Account

Balance	Interest rate
All balances	0.00% p.a.

AwardSaver Account[1]

Balance	Standard rate	Bonus interest[2]	With Bonus interest
$100,000 and over	0.01% p.a.	0.99% p.a.	1.00% p.a.
$50,000 – $99,999	0.01% p.a.	0.99% p.a.	1.00% p.a.
$20,000 – $49,999	0.01% p.a.	0.99% p.a.	1.00% p.a.
$10,000 – $19,999	0.01% p.a.	0.99% p.a.	1.00% p.a.
$5,000 – $9,999	0.01% p.a.	0.99% p.a.	1.00% p.a.
Less than $5,000	0.01% p.a.	0.99% p.a.	1.00% p.a.

(1) Interest rates for existing account holders only – no longer available for sale
(2) Please see over for more information about payment of bonus interest.

Commonwealth Private Bank Account

Balance	Interest rate[1]
$5,000,000 and over	2.35% p.a.
$1,000,000 – $4,999,999	1.35% p.a.
$500,000 – $999,999	0.70% p.a.
$250,000 – $499,999	0.70% p.a.
$100,000 – $249,999	0.70% p.a.
Less than $100,000	0.70% p.a.

(1) Interest is paid on the portion of the balance within each balance band.

Cash Management Call Account[1]	
Balance	Interest rate
$250,000 and over	0.25% p.a.
$100,000 – $249,999	0.05% p.a.
$50,000 – $99,999	0.05% p.a.
$20,000 – $49,999	0.05% p.a.
$10,000 – $19,999	0.01% p.a.
$5,000 – $9,999	0.00% p.a.
Less than $5,000	0.00% p.a.

(1) Interest rates for existing account holders only – no longer available for sale.

Cash Investment Account[1]	
Balance	Interest rate
$500,000 and over	0.25% p.a.
$250,000 – $499,999	0.25% p.a.
$100,000 – $249,999	0.05% p.a.
$50,000 – $99,999	0.05% p.a.
$20,000 – $49,999	0.05% p.a.
$10,000 – $19,999	0.01% p.a.
Less than $10,000	0.00% p.a.

(1) Interest rates for existing account holders only – no longer available for sale.

Passbook Savings Account[1]	
On that part of the balance	Interest rate
$100,000 and over	2.50% p.a.
$50,000 – $99,999	2.00% p.a.
$20,000 – $49,999	1.50% p.a.
$10,000 – $19,999	1.50% p.a.
Less than $10,000	1.50% p.a.

(1) Interest rates for existing account holders only – no longer available for sale.

Savings Investment Account[1]	
Balance	Interest rate
$100,000 and over	2.50% p.a.
$50,000 – $99,999	2.00% p.a.
$20,000 – $49,999	1.50% p.a.
$10,000 – $19,999	1.50% p.a.
$5,000 – $9,999	1.50% p.a.
$2,000 – $4,999	1.50% p.a.
Less than $2,000	1.50% p.a

(1) Interest rates for existing account holders only – no longer available for sale.

Pensioner Security Account with Passbook (no longer available for sale)[1]	
Balance	Interest rate[2]
$250,000 and over	2.50% p.a.
$50,000 – $249,999	2.00% p.a.
$10,000 – $49,999	1.50% p.a.
Less than $10,000	0.05% p.a.

(1) Interest rates for existing account holders only – no longer available for sale.
(2) Interest is paid on the portion of the balance within each balance band.

Payment of Interest on Credit Balances

Interest is calculated:

- on the daily closing credit balance and paid quarterly[1] in March, June, September and December for **AwardSaver Accounts**, **Complete Access** and **Smart Access accounts**, **Streamline Basic Accounts**, **Pensioner Security Accounts**, and **Savings Investment Accounts**.
- on the minimum monthly balance and paid yearly on the last business day of May for **Passbook Savings Accounts**.
- on the daily closing credit balance and paid monthly[1] for **Business Online Saver Accounts**, **Cash Investment Accounts**, **Cash Management Call Accounts**, **Commonwealth Private Bank Accounts**, **Commonwealth Direct Investment Accounts**, **GoalSaver Accounts**, **Youthsaver Accounts, NetBank Saver Accounts and SMSF Saver Accounts**.
- monthly[1] on the minimum monthly balance and paid monthly for ***Standard Business Cheque Accounts***.

If you hold more than one of the same account, interest is calculated on each account separately, not on the aggregate of account balances.

Interest on Debit Balances

The Debit Excess Interest rate for the following accounts is 14.90% p.a. calculated on the daily balance and is charged:

- monthly[1] for **Complete Access** and **Smart Access Accounts**, **Everyday Offset Accounts**, **Commonwealth Private Bank Accounts**, **Cash Investment Accounts**, **Cash Management Call Accounts** and **Commonwealth Direct Investment Accounts**.
- quarterly[1] for **AwardSaver Accounts** and **Pensioner Security Accounts**.

The Excess Debit Interest rate is calculated on the daily balance and charged in line with the applicable Terms and Conditions for the following business accounts, Business Transaction Accounts, Society Cheque Accounts and Standard Business Cheque Accounts. For Excess Debit Interest rates on business accounts, visit the Business Lending Rates and Fees page on commbank.com.au.

Please refer to the applicable terms and conditions for your account for further information.

(1) Interest will be paid and charged monthly or quarterly (as applicable) either on the first business day of the month, or on the first calendar day of the month, depending on the account. To find out when interest is paid and charged on your account, visit our website, call us or visit any branch.

Bonus Interest – AwardSaver, Youthsaver and GoalSaver Accounts

How to earn Bonus interest

In addition to standard interest, bonus interest is paid on:

- AwardSaver accounts if you make at least one deposit to the account and have no withdrawals during a calendar month.
- Youthsaver accounts on balances up to and including $50,000 if you make at least one deposit of any amount into your account in the calendar month, and have a higher account balance at the end of the calendar month than at the start of the calendar month. If you withdraw from your account, deposit more money than you withdrew in the calendar month. Standard interest rate applies to any portion of the balance above $50,000.
- GoalSaver accounts if you make at least one deposit of any amount into your account in the calendar month, and have a higher account balance at the end of the calendar month than at the start of the calendar month. If you withdraw from your account, deposit more money than you withdrew in the calendar month.

How does Bonus interest on AwardSaver, Youthsaver and GoalSaver accounts work?

- Deposits other than those made over the counter at one of our branches, may be processed by the Bank on the next business day. If the next business day falls in the next calendar month, the deposit is a qualifying deposit for bonus interest purposes for the new month, not the one before.
- For scheduled transfers where the transfer is scheduled for a non-existent day (for example, a transfer is scheduled for the 31st of each month in months where there are only 28, 29 or 30 days), the transfer may be processed on the next business day, which will fall in the next calendar month for bonus interest purposes.
- Interest credited to the account is not a deposit.
- For bonus interest eligibility purposes, transactions initiated by the Bank are excluded, such as:
  - Interest paid into the account do not count as deposits,
  - Bank or government fees and charges on this account do not count as withdrawals.
- Bonus interest received is shown separately on your account statement.
- If you hold more than one of the same account, interest is calculated on each account separately, not on the aggregate of account balances.

Pricing Eligibility – Commonwealth Direct Investment Account

For Commonwealth Direct Investment Accounts, pricing is set at account opening based on your eligibility and the channel through which your account was opened. From 24 November 2025, pricing will not be automatically adjusted if your circumstances change after account opening.

Where you consider that your account may meet the criteria for different pricing, a review may be requested at any time. Any change to your pricing is subject to confirmation of eligibility and is not guaranteed. Where a change is applied, it will be implemented as soon as reasonably practicable following completion of our review. Interest will not be backdated, as pricing changes only take effect from the time a change is implemented. This pricing approach applies to all Commonwealth Direct Investment Accounts.