CommSec Notice Investor Account Interest Rates

Effective date: 9 October 2026

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 monthly[1].

Balance Classification	Balance Tier	SMSF[2*]		Other Entity Types (excluding Financial Institution[3] and SMSF[2*])		Financial Institution[3]	
		7 days[4]	2 days[4]	7 days[4]	2 days[4]	7 days[4]	2 days[4]
Balance on Hold and on Notice	Less than $2,000,000	5.00% p.a.	4.25% p.a.	4.70% p.a.	3.95% p.a.	3.70% p.a.	2.95% p.a.
	$2,000,000 - $9,999,999	5.00% p.a.	4.25% p.a.	4.70% p.a.	3.95% p.a.	3.70% p.a.	2.95% p.a.
	$10,000,000 and over	5.00% p.a.	4.25% p.a.	4.60% p.a.	3.85% p.a.	3.70% p.a.	2.95% p.a.
Balance at Call	All	0.00% p.a.	0.00% p.a.	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] Only available for accounts set up as a Self-Managed Super Fund (SMSF) where customers have applied through CommSec, or as agreed with a Private Banker at the time of account opening or upon your request.

[3] Please refer to the CommSec Notice Investor Terms and Conditions for the definition of 'Financial Institutions' entity type.

[4] 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.

*Customers with a pending SMSF CNI application submitted prior to 22 April 2026 may not receive SMSF pricing. If you believe you are eligible you may contact CommSec to request a switch.

Pricing Eligibility

Interest rates may differ depending on the offer available when you opened your account. Your account will receive the interest rate applicable to that offer at the time of opening, which may be different from rates offered to customers who open the same type of account at a later date. If you believe your account qualifies for a different rate under our criteria, you can request a review at any time. If we confirm you meet the criteria and any required documentation is provided, we will apply the new rate from the date we notify you (or another date set out in our terms). We generally do not apply the new rate to earlier periods unless required by law or to correct an error.



The CommSec Notice Investor is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. This product is administered by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia. CommSec is a Market Participant of ASX Limited and TMX Australia Exchange Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

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