Interest Rates on Term Deposits and Investment Accounts

Interest Rates current as at 6 November 2026 (Interest rates are subject to change at the Bank's discretion)

Special offer: 5.35% p.a. for 12 months

Term	Balance	Interest rate p.a.	Special offers
12 months	$5,000 to $5,000,000	5.35%	Special offers are available on Term Deposits opened or renewed by personal or Self-Managed Super Fund (SMSF) customers only. Interest is paid at maturity. The offer is not available to all other Business customers (including Financial Institutions).

Personal and SMSF customers can access this special offer online via NetBank and CommBank App, or visit their nearest branch. For renewing Personal Term Deposits, customers can also call 13 2221. For renewing SMSF Term Deposits, customers can call 13 1998. Rates are subject to change.

Term Deposit Interest Payment Options

4 Weekly or Compound 4 weekly	Interest is paid every 28 days and/or at maturity.
6 Monthly or Compound 6 Monthly	Interest is paid every 6 months and/or at maturity. For terms of 6 months or less, interest is paid at maturity.
Annual or Compound Annually	Interest is paid every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Term Deposit Rates/Headline Rates, excluding Special Offer(s)

Interest frequencies	$1,000 – $4,999	$5,000 – $49,999			$50,000 – $5,000,000		
	Not available to new investments. All Interest Payment Options	4 Weekly	6 Monthly	Annual	4 Weekly	6 Monthly	Annual
Term in Months*	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
60	1.40	3.85	3.90	3.95	3.90	3.95	4.00
48–59	1.40	3.85	3.90	3.95	3.90	3.95	4.00
36–47	1.40	5.25	5.30	5.35	5.30	5.35	5.40
34–35	1.40	5.25	5.30	5.35	5.30	5.35	5.40
24–33	1.40	5.25	5.30	5.35	5.30	5.35	5.40
18–23	1.40	4.85	4.90	4.95	4.90	4.95	5.00
13–17	1.40	4.85	4.90	4.95	4.90	4.95	5.00
12	1.40	5.20	5.25	5.30	5.20	5.25	5.30
11	1.40	3.75	3.75	3.80	3.80	3.80	3.85
10	1.40	3.70	3.70	3.75	3.75	3.75	3.80
9	1.40	3.65	3.65	3.70	3.70	3.70	3.75
8	1.40	3.60	3.60	3.65	3.65	3.65	3.70
7	1.40	3.55	3.55	3.60	3.60	3.60	3.65
6	1.40	3.50	3.55	3.55	3.55	3.60	3.60
5	1.40	3.45	3.50	3.50	3.50	3.55	3.55
4	1.40	3.40	3.45	3.45	3.45	3.50	3.50
3	1.40	3.35	3.40	3.40	3.40	3.45	3.45
2	1.40	1.90	1.90	1.90	1.95	1.95	1.95
1	1.40	1.65	1.65	1.65	1.70	1.70	1.70

Rates applicable to funds in Term Deposit holding facility

Balance	Interest rate p.a.
$0 to $5,000,000	1.40%

For amounts greater than $5,000,000, please contact any Commonwealth Bank branch or your relationship manager for the latest interest rates.

To apply online, simply log on to NetBank (for registered users) or apply via the Bank's website at commbank.com.au/personal (limited terms and investment options apply to applications via commbank.com.au).

* Rates quoted are for terms expressed in months only. The number of days in the term will vary depending on the lodgement date. Please ask our staff for the interest rate applicable if you wish to choose a term in days or nominate a particular maturity date. If you choose to withdraw funds from your Term Deposit at or after maturity, we will not pay you interest on the funds withdrawn for the period from the maturity date to the date of withdrawal.

Commonwealth Bank

Interest Rates on Term Deposits and Investment Accounts

Interest Rates current as at 6 November 2026 (Interest rates are subject to change at the Bank's discretion)

Term Deposits supporting Assurance of Support Bank Guarantees

Term	Opening deposit	Term Deposit opened as	Interest rate p.a.	
			4 Weekly Interest Payment Option	6 Monthly Interest Payment Option
30 months**	Individuals – $7,000/$5,000/$4,000/$2,000 Organisations – $10,000	**DIMIA Bank Guarantee**	5.25%	5.30%
48 months	Individuals – $7,000/$5,000/$4,000/$2,000 Organisations – $10,000	**DIMIA Bank Guarantee**	3.85%	3.90%
60 months	Individuals – $14,000/$10,000/$8,000/$4,000 Organisations – $20,000	**Parent Visa Bank Guarantee**	N/A	3.90%

Farm Management Deposit Account^

Tax effective risk management and savings facility for primary producers.

At Call Option

Balance	Interest rate	Returns calculated	Payment frequency	Minimum opening deposit
$0–$999	N/A	On daily balance	Quarterly in March, June, September and December.	$1,000
$1,000–$29,999	0.01% p.a.			
$30,000–$99,999	0.75% p.a.			
$100,000–$800,000	1.35% p.a.			

Fixed Term Option

Interest rates for amounts of $1,000 and above.

Term	Interest Payment Options		Returns calculated	Payment frequency	Minimum opening deposit
	6 monthly	Annual			
3 months	4.25% p.a.	N/A	On daily balance	**Interest payment options:** **6 Monthly** interest is paid every 6 months and at maturity. **Annual*** interest is paid every 12 months and at maturity.	$1,000
6 months	4.80% p.a.	N/A			
9 months	4.90% p.a.	N/A			
12 months	5.00% p.a.	5.10% p.a.			
13 – 17 months	4.90% p.a.	5.00% p.a.			
18 – 24 months	4.90% p.a.	5.00% p.a.			

** 1 month immigration related bank guarantees available at bank discretion for new customers. Existing customers to refer to corresponding rates in the table above.

^ **Farm Management Deposit Account is issued by Commonwealth Bank of Australia.** Terms and conditions are available for Farm Management Deposit Account from your relationship manager, or commbank.com.au, or by calling **1800 643 837** and should be considered before making any decision about the product. You may open more than one FMD account with the Bank, however the aggregate balance of all your FMD accounts (including the At Call Option) must not exceed $800,000.

* Only available for terms from 12 months up to 24 months.

13 2221

commbank.com.au

Need more information?

If you would like more information on any of our products or services, please call us on **13 2221**, or ask at any Commonwealth Bank branch or contact your relationship manager. Separate brochures, PDSs, or prospectuses (as applicable), outlining the features of each product listed in this brochure and explaining the terms and conditions, are available at any branch. Bank and Government charges may apply.

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