Home Loan Interest Rates
Owner Occupied

Effective as at 09 October 2026

Variable Rate Product Types

Standard Variable Rate (Complete)

Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Standard Variable Rate		Standard Variable Interest Only Rate	
Reference Rate p.a.	9.05%		9.54%	
With Package LVR tier^*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.59%	6.97%	7.08%	7.15%
LVR 60.01% to 70%	6.64%	7.01%	7.13%	7.20%
LVR 70.01% to 80%	6.74%	7.11%	7.23%	7.30%
LVR 80.01% to 90%	7.04%	7.41%	—	—
LVR 90.01% to 95%	7.99%	8.35%	—	—

Simple Home Loan

Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Simple Variable Rate		Simple Variable Interest Only Rate	
Reference Rate p.a.	9.05%		9.54%	
LVR tier*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.59%	6.73%	7.08%	6.94%
LVR 60.01% to 70%	6.64%	6.78%	7.13%	6.99%
LVR 70.01% to 80%	6.74%	6.88%	7.23%	7.09%
LVR 80.01% to 90%	7.04%	7.18%	—	—
LVR 90.01% to 95%	7.99%	8.13%	—	—

Digi Home Loan

Available only for customers applying online via NetBank or the CommBank app.

Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Digi Variable Rate		Digi Variable Interest Only Rate	
Reference Rate p.a.	9.05%		9.54%	
LVR tier*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.34%	6.36%	6.83%	6.57%
LVR 60.01% to 70%	6.37%	6.39%	6.86%	6.60%
LVR 70.01% to 80%	6.39%	6.41%	6.88%	6.62%
LVR 80.01% to 90%	—	—	—	—
LVR 90.01% to 95%	—	—	—	—

^ Package rates shown are based on a discount of 0.70% p.a. on the Standard Variable Rate and a discount of 0.15% p.a. on Fixed Rates. Please refer to the customer guide for your eligible product and Consumer Mortgage Lending Products Terms and Conditions for full details.
* The associated rate includes a margin below or above the applicable reference rate that applies for new lending only.
Rates are subject to change. Fees and charges are payable. Applications are subject to credit approval. Full terms and conditions will be included in our loan offer.

Fixed Rate Product Types

Fixed Rate (Complete)

Fixed Rate Period	Repayment Type	Reference Rate Name	With Package^*		Reference Rate	
			Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
1 Year	Principal and Interest	1 Year Fixed Rate	6.78%	8.53%	6.93%	8.95%
	Interest Only	1 Year Fixed Interest Only Rate	6.94%	8.54%	7.09%	8.97%
2 Year	Principal and Interest	2 Year Fixed Rate	6.82%	8.38%	6.97%	8.74%
	Interest Only	2 Year Fixed Interest Only Rate	6.96%	8.40%	7.11%	8.77%
3 Year	Principal and Interest	3 Year Fixed Rate	6.89%	8.26%	7.04%	8.57%
	Interest Only	3 Year Fixed Interest Only Rate	7.04%	8.30%	7.19%	8.62%
4 Year	Principal and Interest	4 Year Fixed Rate	6.89%	8.14%	7.04%	8.41%
	Interest Only	4 Year Fixed Interest Only Rate	7.09%	8.21%	7.24%	8.49%
5 Year	Principal and Interest	5 Year Fixed Rate	6.94%	8.06%	7.09%	8.28%
	Interest Only	5 Year Fixed Interest Only Rate	7.19%	8.16%	7.34%	8.41%

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Rates for home loan products and facilities no longer offered for sale are at commbank.com.au/home-loans/quarantined-products

We're here to help

If you have any questions or want more information:

Book an appointment with a Home Lending Specialist at commbank.com.au/appointment or contact your Broker.

Call us on **13 2224**

Visit commbank.com.au/homeloans

Things you need to know

Loan to value ratio (LVR) is the total amount you have borrowed for your loan as a percentage of your property value.

Interest Only period switches and extensions can be requested in both years and/or months via selected processes. The reference rate applicable for an Interest Only period applied in years and/or months will be the same as the Interest Only reference rate applicable to your loan type. Talk to your lender for more information.

Comparison rate calculated on a $150,000 secured loan over a 25 year term. WARNING: Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed period. During an Interest Only period, your Interest Only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

Home Loan Interest Rates Investment

Effective as at 09 October 2026

Variable Rate Product Types

Standard Variable Rate (Complete)

Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Investment Home Loan Standard Variable Rate		Investment Home Loan Standard Variable Interest Only Rate	
Reference Rate p.a.	9.63%		9.89%	
With Package LVR tier^*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.79%	7.16%	7.05%	7.25%
LVR 60.01% to 70%	6.84%	7.21%	7.10%	7.30%
LVR 70.01% to 80%	6.94%	7.31%	7.20%	7.40%
LVR 80.01% to 90%	7.29%	7.66%	7.55%	7.75%
LVR 90.01% to 95%	8.09%	8.45%	—	—

Simple Home Loan

Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Investment Home Loan Simple Variable Rate		Investment Home Loan Simple Variable Interest Only Rate	
Reference Rate p.a.	9.63%		9.89%	
LVR tier*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.79%	6.92%	7.05%	7.04%
LVR 60.01% to 70%	6.84%	6.97%	7.10%	7.09%
LVR 70.01% to 80%	6.94%	7.07%	7.20%	7.19%
LVR 80.01% to 90%	7.29%	7.42%	7.55%	7.54%
LVR 90.01% to 95%	8.09%	8.22%	—	—

Digi Home Loan

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Repayment Type	Principal and Interest		Interest Only	
Reference Rate Name	Investment Home Loan Digi Variable Rate		Investment Home Loan Digi Variable Interest Only Rate	
Reference Rate p.a.	9.63%		9.89%	
LVR tier*	Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
LVR 60% or below	6.44%	6.46%	6.70%	6.57%
LVR 60.01% to 70%	6.49%	6.51%	6.75%	6.62%
LVR 70.01% to 80%	6.54%	6.56%	6.80%	6.67%
LVR 80.01% to 90%	—	—	—	—
LVR 90.01% to 95%	—	—	—	—

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Fixed Rate Product Types

Fixed Rate (Complete)

Fixed Rate Period	Repayment Type	Reference Rate Name	With Package^*		Reference Rate	
			Annual percentage rate p.a.	Comparison rate p.a.	Annual percentage rate p.a.	Comparison rate p.a.
1 Year	Principal and Interest	Investment Home Loan 1 Year Fixed Rate	6.84%	9.04%	6.99%	9.46%
	Interest Only	Investment Home Loan 1 Year Fixed Interest Only Rate	6.92%	9.05%	7.07%	9.47%
2 Year	Principal and Interest	Investment Home Loan 2 Year Fixed Rate	6.87%	8.83%	7.02%	9.19%
	Interest Only	Investment Home Loan 2 Year Fixed Interest Only Rate	6.94%	8.84%	7.09%	9.21%
3 Year	Principal and Interest	Investment Home Loan 3 Year Fixed Rate	6.91%	8.66%	7.06%	8.96%
	Interest Only	Investment Home Loan 3 Year Fixed Interest Only Rate	6.94%	8.66%	7.09%	8.98%
4 Year	Principal and Interest	Investment Home Loan 4 Year Fixed Rate	6.94%	8.50%	7.09%	8.77%
	Interest Only	Investment Home Loan 4 Year Fixed Interest Only Rate	6.99%	8.52%	7.14%	8.80%
5 Year	Principal and Interest	Investment Home Loan 5 Year Fixed Rate	6.99%	8.38%	7.14%	8.60%
	Interest Only	Investment Home Loan 5 Year Fixed Interest Only Rate	7.04%	8.40%	7.19%	8.65%

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