

Interest Rates on Transaction, Savings and Investment Accounts

The information in this brochure is subject to change at the Bank's discretion. To ensure that you have a current version of this brochure you should telephone us on **13 2221**, 24 hours a day, 365 days a year, visit commbank.com.au or call into any branch of the Bank. Full terms and conditions are available on request. Fees and charges are payable.

If you would like more information on any of our products and services, please call us on **13 2221**, 24 hours a day, 365 days a year, visit us at commbank.com.au or ask at any Commonwealth Bank branch.

Date: 13 October 2009

Interest Rates - Credit Balances

Smart Access* and Complete Access* accounts and Streamline Accounts

Balance	Interest rate
\$100,000 and over	0.20% p.a.
\$50,000 – \$99,999	0.05% p.a.
\$20,000 – \$49,999	0.01% p.a.
\$10,000 – \$19,999	0.01% p.a.
Less than \$10,000	0.01% p.a.

* Smart Access and Complete Access are options of the Debit MasterCard Transaction Account.

Pensioner Security Accounts

Balance	Interest rate
Over \$41,000	3.00% p.a.*
\$2,000 – \$41,000	2.00% p.a.#
Less than \$2,000	0.10% p.a.#

* Paid on portion of balances over \$41,000.

Paid on every dollar.

Passbook Savings Accounts

On that part of the balance	Interest rate
\$100,000 and over	0.20% p.a.
\$50,000 – \$99,999	0.05% p.a.
\$20,000 – \$49,999	0.01% p.a.
\$10,000 – \$19,999	0.01% p.a.
Less than \$10,000	0.01% p.a.

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

Youthsaver* Accounts

Balance	Standard rate	Bonus interest#	With Bonus interest
\$100,000 and over	0.01% p.a.	3.25% p.a.	3.26% p.a.
\$50,000 – \$99,999	0.01% p.a.	3.25% p.a.	3.26% p.a.
\$20,000 – \$49,999	0.01% p.a.	3.25% p.a.	3.26% p.a.
\$10,000 – \$19,999	0.01% p.a.	3.25% p.a.	3.26% p.a.
\$5,000 – \$9,999	0.01% p.a.	3.25% p.a.	3.26% p.a.
Less than \$5,000	0.01% p.a.	3.25% p.a.	3.26% p.a.

* Youthsaver available for children under 18 years of age.

Please see over for more information about the payment of Bonus interest.

AwardSaver Accounts

Balance	Standard rate	Bonus interest	With Bonus interest
\$100,000 and over	0.01% p.a.	2.25% p.a.	2.26% p.a.
\$50,000 – \$99,999	0.01% p.a.	2.25% p.a.	2.26% p.a.
\$20,000 – \$49,999	0.01% p.a.	2.25% p.a.	2.26% p.a.
\$10,000 – \$19,999	0.01% p.a.	2.25% p.a.	2.26% p.a.
\$5,000 – \$9,999	0.01% p.a.	2.25% p.a.	2.26% p.a.
Less than \$5,000	0.01% p.a.	2.25% p.a.	2.26% p.a.

Please see over for more information about the payment of Bonus interest.

Savings Investment Accounts

Balance	Interest rate
\$100,000 and over	0.20% p.a.
\$50,000 – \$99,999	0.05% p.a.
\$20,000 – \$49,999	0.01% p.a.
\$10,000 – \$19,999	0.01% p.a.
\$5,000 – \$9,999	0.01% p.a.
\$2,000 – \$4,999	0.01% p.a.
Less than \$2,000	0.01% p.a.

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

First Home Saver Accounts

Balance	Interest rate
\$1 and over	3.75% p.a.

Cash Management Call Accounts

Balance	Interest rate
\$250,000 and over	2.50% p.a.
\$100,000 – \$249,999	2.25% p.a.
\$50,000 – \$99,999	1.75% p.a.
\$20,000 – \$49,999	1.75% p.a.
\$10,000 – \$19,999	1.05% p.a.
\$5,000 – \$9,999	0.40% p.a.
Less than \$5,000	0.00% p.a.

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

Cash Investment Accounts

Balance	Interest rate
\$500,000 and over	3.00% p.a.
\$250,000 – \$499,999	2.75% p.a.
\$100,000 – \$249,999	2.75% p.a.
\$50,000 – \$99,999	2.20% p.a.
\$20,000 – \$49,999	2.20% p.a.
\$10,000 – \$19,999	1.70% p.a.
Less than \$10,000	0.01% p.a.

NetBank Saver Accounts

Balance	Interest rate
\$1 and over	3.00% p.a.

Business Online Saver Accounts

Balance	Interest rate
\$10,000 and over	3.25% p.a.^
Less than \$10,000	0.00% p.a.

^ Rate applies to the full balance of the account, provided the balance is \$10,000 or more.

Premium Business Cheque Accounts

Balance	Interest rate*
\$500,000 and over	1.50% p.a.
\$250,000 – \$499,999	1.00% p.a.
\$100,000 – \$249,999	0.45% p.a.
\$50,000 – \$99,999	0.15% p.a.
\$20,000 – \$49,999	0.05% p.a.
\$5,001 – \$19,999	0.01% p.a.
Less than \$5,001	0.00% p.a.

* Paid on the portion of the balance greater than \$5,000.

Standard Business Cheque Accounts

(interest bearing option and Society option*)

Balance	Interest rate
\$5,000 and over	0.05% p.a.#
Less than \$5,000	0.01% p.a.

* There may be special interest arrangements available on the Standard Business Cheque Account (Society option) for eligible customer groups. Please refer to any Commonwealth Bank branch for more information.

Paid on portion of the balance greater than or equal to \$5,000.

Payment of Interest on Credit Balances

Interest is calculated:

- on the daily credit balance and paid quarterly on the first business day of March, June, September and December for **Smart Access and Complete Access accounts, Streamline Accounts, Pensioner Security Accounts, AwardSaver Accounts, Youthsaver 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 credit balance and paid monthly on the first business day of each month for **Cash Management Call Accounts, Cash Investment Accounts, NetBank Saver Accounts and Business Online Saver Accounts.**
- on the daily credit balance and paid annually on the first business day of each financial year for **First Home Saver Accounts.**
- on the daily credit balance on the portion of the balance greater than \$5,000 and paid on the first business day of each calendar month for **Premium Business Cheque Accounts.**
- monthly on the minimum monthly balance and paid half yearly on the first business day of June and December for **Standard Business Cheque Accounts** (interest bearing option and Society option).

Interest on Debit Balances

The interest rate on debit balances is 16.24% p.a. calculated on the daily balance and charged:

- on the first business day of each month for **Smart Access and Complete Access accounts, Streamline Accounts, Cash Management Call Accounts, Cash Investment Accounts and Premium Business Cheque Accounts.**
- quarterly on the first business day of January, April, July and October for **Pensioner Security Accounts, AwardSaver Accounts, Savings Investment Accounts, NetBank Saver Accounts, Standard Business Cheque Accounts, Business Transaction Accounts and Business Online Saver Accounts.**

AwardSaver and Youthsaver Accounts – Bonus interest

How to earn Bonus interest

In addition to standard interest, bonus interest is paid on **AwardSaver** and **Youthsaver** accounts if you make at least one deposit to the account and have no withdrawals (Bank or government fees or charges do not count as withdrawals) during a calendar month. Bonus interest received is shown separately on your account statement.

How does Bonus interest work?

- Bonus interest is calculated on the daily account balance and credited to your account quarterly at the same time as standard interest. If the first day of a calendar month is not a business day, the days in that month prior to the first business day are included in the previous month's bonus interest calculation.
- 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.
- Bonus interest cannot be earned in the month you open the account (unless the account is opened on the first business day of the month) or in the month the account is closed.
- Interest credited to the account is not a deposit.

13 2221

24 hours a day, 7 days a week

commbank.com.au