

Changes to interest rates on CBA business products

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Following the Reserve Bank of Australia's (RBA) decision to increase the official cash rate by 0.25% per annum (p.a.), CBA will increase rates by 0.25% p.a. on eligible variable-rate business loans.

The rate change will apply to CBA Business Bank's Variable Base Rate, Commercial Variable Base Rate, Residential Equity Rate, Commercial Residential Equity Rate, Overdraft Reference Rate, and Commercial Overdraft Reference Rate, flowing through to eligible variable-rate business lending products including BetterBusiness Loans and Business Overdrafts.

These changes will be effective 9 October 2026.

CBA Group Executive Business Banking, Mike Vacy-Lyle, said the Bank remained focused on supporting customers as they navigate an uncertain operating environment.

"As inflationary pressures persist, many Australian businesses continue to face higher operating costs and tighter margins.

"We're working closely with our customers to understand how these conditions are affecting them and where we can offer support. We encourage any business experiencing pressure to reach out early so we can work through the support options available, including assistance from our Business Financial Assistance team."

Support for business customers

CBA offers a wide range of tools and programs to support business customers at every stage of their business journey. This includes:

- Free comprehensive cash flow tracking capabilities via a Business Cash Flow tool in the CommBank app.
- Bill Sense to help customers predict future bills.
- CommBank Business Masterclass modules help upskill businesses in the areas of AI and cashflow.
- Eligible business customers can also benefit from discounts and special offers available via CommBank Yello for Business, the bank's customer rewards and recognition program.
- A range of support options are available for business customers experiencing financial difficulty, including deferred business loan repayments or debt restructuring.

More information is available on our website and businesses seeking support can speak to their Relationship Manager or call CBA's dedicated Business Financial Assistance team, available 24/7, on 13 26 07.

- Lending

- Business
- Media release

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