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Commbank Home Loan

Loan fact sheet – generated 09 Nov 2026

AMOUNT
$10,000 – $2,000,000

INTEREST FROM
2.29%

RATING
□□□□□
4.0/5

Apply for Commbank Home Loan loan

Online loans up to $2 000 000

Key details

Minimum amount	$10,000
Maximum amount	$2,000,000
Interest from	2.29%
Term	5 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Wide range of fixed, variable and split-rate options
- Offset accounts available on eligible loans
- Widely used banking app for day-to-day loan management
- Pre-approval available before house hunting

Cons:

- Deposit requirements apply; low deposits usually mean Lenders Mortgage Insurance
- Big-bank rates aren't always the cheapest — worth comparing
- Approval and valuation process takes longer than unsecured lending

Requirements

- 18 years or older
- Australian citizen or permanent resident (some lenders accept eligible visa holders)
- Deposit or equity, commonly 5–20% of the property value

- Stable employment history and serviceable income
- Satisfactory credit history and lender valuation of the security property

Features

- Online loans up to $2 000 000
- Term 5 - 30 years

Company information

Company	Commonwealth Bank of Australia
Address	Ground Floor, Tower 1/201 Sussex St, Sydney NSW 2000
Website	https://www.commbank.com.au

Non-contractual information. Data updated 09 Nov 2026. For binding information contact Commbank Home Loan directly. Source: https://www.strayaloans.com/loan/commbank-home-loan