

CommBank GoalSaver

Big-Four reach with competitive rate but stricter bonus conditions than ANZ Plus.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

Overall Rating

4.1 / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Savings Methodology v1.0.0.

Pros

+ Tight integration with CommBank Yello rewards and the rest of the CBA stack

Cons

Any withdrawal in the month forfeits the bonus rate for that month

Key Takeaways

1. Bonus rate punishes withdrawals

GoalSaver pays the bonus rate only if you make at least one deposit AND zero withdrawals in the month.

Less flexible than savers that only require deposit activity.

2. Network breadth is the moat

CommBank has the largest branch and ATM footprint in Australia — relevant for cash-heavy users, estates and regional customers.

3. Yello rewards stack

CBA customers with multiple products unlock Yello cashback offers. The compound value can outweigh a slightly higher rate elsewhere for heavy CBA users.