

# CommBank Wealth Package Home Loan

CommBank distribution + bundled cross-sell. Pricing requires the package to be meaningful.

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

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## Overall Rating

**4.2** / 5

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

## Pros

- + Wealth Package bundling adds real value if you use multiple CBA products

## Cons

- \$32/mo package fee is the highest among major-bank packages

## Key Takeaways

### 1. Package economics depend on cross-product use

If you use the bundled credit card, insurance, transaction account and offset together, the package fee is reasonable. If you only use the offset, the fee dwarfs the rate discount.

### 2. Yello rewards stack across products

CBA customers with the Wealth Package + Yello tier qualify for cashback offers that can be materially valuable. Aggregate value depends on consumer category.

### 3. AFSL 234945 — CommBank

Commonwealth Bank of Australia. APRA-regulated. Largest deposit-taking institution by assets.