Attention:

Matt Comyn, CEO

CBA and Bankwest workers' responses to your pay offer

A BETTER WAY AT CBA

I ❤ bankwest

Finance Sector Union

www.fsunion.org.au
Authorised by Julia Angrisano, FSU National Secretary

14 September 2026

Mr Matt Comyn
Chief Executive Officer
Commonwealth Bank of Australia

Dear Matt,

Re: CBA and Bankwest workers' responses to your pay offer

In the past few weeks, thousands of CBA workers have signed a petition calling on you to improve the pay offer released by the Bank on 7 August.

Alongside their signatures, workers provided detailed comments and feedback about the current offer and the Bank's rejection of our key bargaining claims on job security, workplace flexibility and safe staffing and workloads.

The FSU Bargaining Team delivered a selection of this feedback to the Bank's representatives during a recent negotiation meeting. We suspect, however, that this has not reached you directly. We want to make sure you receive it.

We doubt you will have the time to read the thousands of comments and feedback enclosed with this letter so here is a helpful summary of what your employees are telling you:

- **CBA workers overwhelmingly reject the Bank's pay position**. They do not believe the current offer adequately addresses the cost-of-living pressures they are experiencing or delivers real wage growth.

- **Workers believe CBA can and should do better**. Against the backdrop of the Bank announcing a record $11B profit, and increases in executive pay, CBA workers find it difficult to understand why the Bank cannot provide an improved pay offer to the people who have contributed to that success.

- **Workers are feeling devalued and underappreciated.** The words used repeatedly in their feedback to describe the offer include 'insulting', 'disappointing', 'a slap in the face', 'peanuts'.

- **Workers are telling us about the real cost of living pressures they are experiencing**. They have shared personal stories of hardship, of having to cut back on everyday expenses and making tough choices just to afford to pay their bills, their rent or mortgages and to live. Many are having to take on second jobs or have 'side hustles' to simply make ends meet.

- **For some CBA workers, home ownership feels increasingly out of reach**. As Australia's largest home loan lender, it is striking that workers are telling us they cannot afford their own home on their CBA wage.

- **Some workers are expressing genuine anxiety about their ability to remain financially secure.** Alarmingly, some CBA workers have even described the prospect of homelessness if faced with unforeseen expenses or rental increases.

This feedback should concern you.

These are not simply claims being advanced by the FSU at the bargaining table. They are the voices of CBA workers themselves, describing the impact of the Bank's pay position on their lives and their families.

We urge you to listen to your employees and direct the Bank's bargaining representatives to return to the table with a substantially improved offer that delivers wage growth and improvements to job security, workplace flexibility, staffing and workloads.

CBA workers have made their views clear. We now expect the Bank to recognise their contribution and deliver an offer that allows them to share fairly in the success they have helped create

Yours sincerely,

Julia Angrisano

Julia Angrisano
National Secretary

Enclosure 1 – CBA Group worker feedback on CBA Pay Offer & EA Position

The pay just doesn't keep up with the cost of living anymore. Everything is getting so expensive and wages aren't keeping pace.
Currently half of my income is spent on rent; I am disabled and have reduced work hours. I cannot take on more work to increase my income, so I rely on pay increases to keep up with inflation. Currently I could face homelessness if I get 1 large medical bill, or any unseen expenses. I can't afford to keep up with my medications. I'm a top performer in my role, and struggle to survive. How is it fair that I make the bank so much money and get no support in return. We're the biggest bank and one of the worst paid, I've considered organising a strike.
It's appalling, I've become so tired of increasingly restrictive promotion and remuneration processes, absolutely nothing gets done in the way of wage growth and now they post record profits and are still giving us below inflation rate increases. I have had enough.
There are so many staff struggling with the costs of living pressures, they make out they are here to support but when it comes to actual support and what they want to pay us its minimal
The current offer doesn't support inflation. The Bank is putting their own staff in financial hardship.
I would like a pay-rise that is at least CPI or more. The cost-of-living pressures have been getting instrumentally difficult to keep affording my existing lifestyle. I skip meals or choose to not buy necessities because I'm unable to afford it alongside my mortgages and bills. If Matt Comyn can get more than CPI increase, we should all deserve one as well. Maybe he should try living off a salary like ours to see how truly difficult it is to not have the increase that we deserve.
As a single mother with no other income bar the full-time income that I receive in branch (the lowest paid position in CBA) what is being offered is not right. Considering branch are under enormous amounts of pressure and the safety aspect at some branch's is also of concern. I will also say the delay in our pay increase makes everything so much more difficult. I understand that we get back paid however, the childcare payments increase on the 1st of July every year as most other bills do, which means my child and myself have to suffer until CBA can make up its mind on "what is fair" for our frontline staff. I would love to see Matt come and do a day at a high ICB branch and tell us to our faces we don't deserve more!
With inflation and the insane cost of living, while services are being reduced through branch closures and removed ATMs, work is being offshored, redundancies continue, and AI is changing our roles, it’s frustrating to see record profits without a fair pay increase for the people who are actually delivering them.

After nearly 14 years with CBA, it is disheartening that I am forced to consider external opportunities simply to achieve a liveable wage. Fair wage increases are not just about rewarding performance; they are essential to ensuring employees can keep pace with the rising cost of living. I am already working two jobs and taking on overtime whenever possible, yet my income is failing to keep up with escalating mortgage interest rates, insurance costs, and everyday expenses. Year after year, these increases erode my financial security while salary growth falls behind. Long-serving employees should not be placed in a position where loyalty comes at a financial disadvantage. Competitive and equitable wage increases are critical to recognising experience, retaining talent, and ensuring employees can maintain a reasonable standard of living while continuing to contribute to the organisation's success.
Not even matching CPI for most employees while recording 11 billion dollars in profit is spitting in the face of our hard-working staff members.
I think it is unfair that execs and managers get paid so much that they don't know what to do with their money, meanwhile people that work in understaffed teams with an incredible workload that are struggling day to day are needing to basically beg to get paid an extra few thousand (which usually gets declined) while there are people on million dollar salaries that get my salary as a bonus each year. When renumeration talks happen there is no budge when it comes to salary negotiations, you're either forced to take it or leave it. I have been looking for a 2nd job for the last few weeks to help cover the cost of living, I have had to choose between not eating for the day so I can afford to park at the office as we have 50% in office expectations. CBA does nothing to help with these costs, meanwhile the cost of living is tripling compared to the rate of my pay. The proposed EA agreement is just scraping by the bare minimum, our salaries should go up by the cost of living, so we are in line with the economy The bonus structure is overly complicated. You get a percentage of your salary which is your possible bonus amount, but then its gets broken further and you can only get a percentage of the 12%. The expectations of how to excel in each KPI category or ridiculously unrealistic. I would basically need to be recognised by the CEO and have invented a new way of working that changed how the banks run to get the full 12%. Yet higher ups get a bonus percentage based on how their teams perform, instead of what the manager has done there also needs to be more support provided to teams, almost every section of the bank i work with has at same point been so understaffed that they have been on the verge of closing the team for the day or have had to borrow people and provide them with crash training so they can help out for the day

I'm going backwards with the pay I currently receive. I'm having to cut back on everything just to survive.
Too many staff have to take second jobs just to get by. This should not be the case. Look after your Australian staff CBA and Bankwest. The success of the bank has been built off the hard work of your labour force. Treat them accordingly. Paying the CEO a 9 million dollar salary while the rest struggle to get by is disgusting
We work hard and deserve a fair pay rise that is inline with CPI. It's unfair that the CEO gives themselves such a ridiculous salary and the workers at the bottom line can't even afford basic living costs as the pay increases are not sufficient. The CEO earns DOUBLE my annual wage in a WEEK! That's outrageous and unnecessary. Meanwhile, we struggle to pay our mortgage. My kids have had to cut out after school activities as those costs have increased. I can't afford to fix my car or go on a holiday. We are here working hard, trying to get a decent bonus just to get something extra but that's never guaranteed and almost impossible with the expectations they set. Our jobs are getting sent offshore for a cheaper workforce - and quality in work is much less than the onshore colleagues. So much cost cutting but nothing for the loyal and hardworking staff. So many people have worked at CBA for many years and we don't get rewarded or compensated as we deserve. Theres no overtime anymore as we have too many staff in our department and not enough work but they keep hiring offshore colleagues we don't need. I used to work lots of overtime to help towards our bills and now we don’t have the opportunity to do that anymore either.
I know of young colleagues that are going without eating for a day or two just to pay rent, every day bills, etc. We need a decent pay rise to match cost of living!
The current pay offer is a slap in the face for CBA employees. All the hard work and high workload are for nothing. CBA's recent profit is close to $11 billion, and this is how they treat their staff. I guess their motto of care, courage, and commitment does not apply to them.
CBA has made $11billion and unfairly disadvantages its employees who worked extremely hard to get the bank where it is today. If there are no employees, there is no bank. Employees deserve fairness, respect and loyalty the same way employees give their all to the bank. We deserve better in this current climate.
We are regular people who are also struggling. I am grateful for my job and have worked here a long time. I have been given many opportunities and am proud to work for the bank. But the reality is, financially, I am not coping. My husband is unable to work due to illness. Sometimes we have to decide between medication for him and food. I have tried to get better jobs at CBA to earn more but it feels like an uphill battle. A better pay increase would help to alleviate the pressure for my family.

I have three children and the cost of living is seriously affecting us. There are no holidays, no eating out, no extra curricular activities for the kids anymore. We are pretty much just breaking even each month holding our breath for the next bill increase or rate rise to send us over the edge. I know we are not that only ones feeling like this. We may have to sell our house to free up some equity as a last resort. It's just been so stressful and things don't look like they appear to be getting any easier any time soon
Most people think being a bank manager would mean I earn good money, but the truth is I don't think I will ever be able to buy a home on this salary. I am considering working a second job on the weekends again. Not having a single day off work and still struggling is ridiculous. CBA can do better, and they should do better.
As a staff member of over 12 years, and with the last few years of below inflation pay increases and with cost of living, I now am poorer than I was 4 years ago.
cost of living is constantly increase and the pay offer is not on par. rent along has gone up by 10 percent ($75 per week increase in rent) in the last year and is currently $750 on average across Perth. This is equivalent of to 70% of my after tax pay and I am a full time level 2 employee. the pay offer doesn't even cover the increase in rent let alone all the other expenses that keep rising. If CommBank is able to make 11 Billion in profit in a single year it can certainly afford to give its employees a better pay deal and better working conditions. Surely you would want to create the leading pay in Australia for employees to make the CBA one of the most desirable workplaces in Australia instead of having a massive new staff turn around due to people looking for better pay. I work full time and need to have a side hustle and second job to cover all of my daily expenses during the cost of living crisis. surely you want to enable your employees to have enough money to invest in their futures or actually save. Ask yourself how many employees have money left in there bank accounts leading up to pay week? I have not spoke to a single colleague who is not waiting for their next pay to cover their expenses. most of your employees will be living from pay cheque to pay cheque to get by.
The current approach to pay increases does not feel fair or reflective of the contribution and performance expected from CBA employees. With the cost of living continuing to rise, modest increases that do not keep pace with inflation effectively amount to a real-terms pay cut. Employees are being asked to deliver more, adapt to ongoing change and meet increasingly high expectations, yet the financial recognition does not appear to reflect that. CBA is a highly profitable organisation, and employees should reasonably expect to share in that success. Fair pay increases are not simply about rewarding performance — they are about recognising the value of employees, retaining experienced people and ensuring

remuneration remains competitive with the market. There needs to be greater transparency around how pay increases are determined and a stronger commitment to ensuring employees are not falling further behind financially each year.
CBA's pay offer needs to be significantly improved. The current offer does not adequately reflect the rising cost of living, inflation, increasing household expenses, and the growing demands and responsibilities placed on employees. Employees are working hard and continuing to deliver strong results, yet wages need to keep pace with the real cost of living. A modest increase that effectively leaves employees worse off in real terms is not a fair or sustainable outcome. CBA should recognise the value, experience, skills and commitment of its workforce by putting forward a substantially higher pay increase. Employees deserve a meaningful increase that provides genuine financial relief, protects purchasing power and reflects the contribution we make to the success of the organisation. This is not simply about an increase in salary—it is about ensuring employees feel valued, fairly compensated and recognised for their ongoing commitment to CBA.
We are the people on the frontline delivering CBA's success every day. We carry the pressure, serve the customers, bring in the business and meet the targets. It is time for CBA to recognise our contribution with fair pay, proper staffing, better support, valued, treated with dignity and the respect we deserve.
So many of my coworkers and I have a family to feed. With the rising cost of living, it is a shame that the bank has not chosen to care about the people who are working to make the company what it is today. I know so many employees that are forced to work a second job just to meet their bills. We need a fair salary…
Given the cost of living this pay offer is a slap in the face for all employees
We are at the heart and engine that continue to keep CBA running and deliver profit - this offer if you could even call it an offer does not align with the CBA way! Do Better and have some respect for those that continue to show up and deliver day in day out while being treated like crap by leadership across each and every department/branch.
A below CPI increase is effectively a pay cut and makes it difficult to feel valued for the work CBA employees do every day.
it is only due to the efforts of staff that NPS result show that the bank regained the #1 position among the major banks, meaning CBA is now #1 across Retail, Business and Institutional. To appreciate the efforts of the staff the pay should reflect that appreciation
The bank makes billions of dollars every year and every year staff have to fight for a small pay increase which isn't right

This offer falls well below expectations. Don't disrespect staff. Do better CBA !!
The current offer is an insult to every single staff member who has helped the Bank grow year-on-year. They should be ashamed.
We can barely make ends meet. We work for a finance company that seems to care more about big profits than the welfare of its employees. We work hard, we're pushed hard and expectations are always shifting so makes bonus time harder and harder hence we need a reasonable renumeration to entice us to keep pushing and working to the unrealistic expectations that keep being set.
The pay offer is an insult to the hard work we put in on a daily basis, where the cost of living continues to rise, flexibility is reduced and it is becoming harder than ever to make ends meet.
Many frontline agents and leaders on the PRP bonus structure are already eligible for less than those on STVR, and with the discretionary pay increase and bonus removed it means that we are receiving marginally less than our peers, particularly in seconded roles where there is no opportunity for further pay increases or bonus potential. We are consistently reporting record profits and dividends but refuse to reward the people who got us there. In a cost of living crisis while people are struggling to afford childcare and groceries, this feels like CBA rubbing our nose in their success.
Embarrassing that such a large and profitable employer won’t invest in its people.
I’d love a 32% pay increase just like yours Matt. Thanks!
CPI should be the bare minimum for Australia's largest bank. Stop expecting highly skilled staff to work for less than what they earned the previous year, despite having to constantly upskill - it is disgusting in 2026 that we have to fight for the basic premise of "the value of my wage shouldn't go down in a year where we made 11 billion dollars of profit"
CBA current pay offer is a joke and a insult to hard-working employees.
It’s not good enough. Our pay is not enough for what we do
CBA’s pay offer is the perfect combination of disappointing, disheartening and devaluing.
Pushing the values and culture agenda on staff but the CEO’s bonus is higher than a average staff wage, we are struggling to get by and keep a roof over our heads
It’s insulting to be offered a ‘pay rise’ which is below inflation. That’s a pay cut
Compared to Matt’s pay increase this offer is a slap in the face. I’m proud of working at cba but I’m also paying a mortgage and expenses like most people. Please be reasonable. Reward your people, they’re loyal to you
We feel like CBA low pay offer does not align with rise in the cost of living we are facing daily and inflationary rate in Australia. We are deeply disappointed that we are not being valued enough as loyal staffs working hard day in day out to achieve what CBA high expected of us.

We stand together in seeking a fair and equitable pay outcome. Employees are the foundation of CBA's success, and our commitment, expertise, and hard work deserve to be recognised. We call on CBA to deliver a pay offer that reflects the value of employees and supports their financial wellbeing.
It is a joke to get an offer this low and then hear that Matt is getting 30% extra. what a slap in the face for CBA employees. It does make me wonder if I should stay with CBA.
if you make a HUGE PROFIT share with the workers who MADE YOU THE HUGE PROFIT
Disgraceful pay increase for record profits.
The bank's record $11 billion profit reflects the dedication and hard work of our frontline and support teams. To sustain this momentum, it is vital that leadership invests back into the local workforce with fair, market-matched wage adjustments. While technological evolution and efficiency strategies are expected, we encourage leadership to balance these initiatives by protecting local roles. Ensuring that employee compensation keeps pace with current cost-of-living pressures will reinforce morale, loyalty, and long-term business success.
CBA needs to look after their employees who pitch in to get profits in billions without us it's impossible.
CBA's offer is disappointing. CBA's pay offer does not fairly recognise the contribution employees make to the bank's record profits. With the cost of living continuing to rise, a below-inflation increase effectively means employees are going backwards in real terms. CBA can afford to do better and should provide a pay increase that reflects both employees' contribution and the bank's financial performance.
A pay rise less than inflation is a pay cut!
CBA treats retail staff (branch staff) badly. A business that closes branches for lunch or not open at all due to lack of staff should think seriously is this a way to run a business. It's obvious that the branch staff and customers are not as important as shareholders. There has to be a balance.
He thanked all of us employees when he announced the banks profits. How about he shows us how thankful he actually is and agrees to us receiving a better profit.
2.5% is meagre.
GIVE US MORE MONEY, $100K PER EMPLOYEE AS A BONUS (JUST BECAUSE) $11 BILLLIONNNNNNN DOLLLARSSSS PROFIT AND IM STRUGGLING DAY TO DAY. IM TIRED
Their offer is an insult!
Discretionary pay increases for some and guaranteed for others is unfair and discriminatory. Give us all the same increase and stop with this tiered system. Just because we may have a higher pay does not mean we work equally hard. Cost of living is the same for everyone.

Pay rise should be above inflation level
the CBA pay is low compared to others in same industry
Employees should get a fair pay rise to accommodate inflation at a minimum. Otherwise, our real wage is reducing every year.
Unfair
This is extremely disappointing despite working so hard for CBA, no body cares about the growth of their employees. Even after such a huge profit, the backbone of the banks are never appreciated in fair pays.
Branch staff are being subject to more abuse and violence from customers in person. The current pay offer does NOT fairly compensate
I want more pay; the current increase does not reflect a fair incentive for staff.
Their pay offer is truly disgraceful given their nearly $11 billion profit. Working in a hardship area is stressful and the pay is inadequate, especially during this cost of living crisis. We provide customer support but what do we get in return? Unfair pay?
our job and roles should be CPI based or equivalent we deserve a fair deal not one that CBA wants to offer to help line their own pockets
Since our last EBA my home loan payments have gone up approximately $600 per month, my pay has gone up $90. I don't know where you expect me to find the other $510.
Matt and our senior executives don't follow the 'should we' mantra they spout at us daily. Should staff get a better pay deal? hell yeah. should Customers get better service thru face-to face staff, not offshored jobs? hell yeah. read the room....11 billion dollars is what our customers see and read about. They know it's from their business and the savings made by cutbacks in staffing levels. CBA fails the pub test, again
The pay rise is much less and should be inline with the CPI at least or more
The rate of increase is below CPI and does not have any increase in the two following financial years for my salary banding. The offer diminishes any appreciation CBA have towards their employees
It is not fair to not pay people who gain more than >$165,000 to cover the inflation which impact every family in Australia
The current offer of a pay rise does not support current inflation levels and increases to cost of living. This pay offer will only further contribute to further financial hardship. We deserve to be paid fairly and for contributing to the banks profits.

Given the current economic climate, rising inflation and the increasing cost of living, I believe employees deserve a fair and meaningful pay increase. With everyday expenses such as housing, groceries, utilities and transport continuing to rise, a small increase of 2–3% does little to improve employees' real purchasing power. Considering the strong profits businesses are making and the contribution of their employees to that success, a minimum pay increase of 5% should be considered reasonable, with higher increases for employees who consistently perform above expectations, take on additional responsibilities and contribute significantly to the organisation's results. A fair pay rise is not only about rewarding employees—it also helps recognise their hard work, maintain morale and retain talented people.
It's just not enough. How can we keep doing the great work that we do when our pay doesn't cover our mortgages and our bills that just keep increasing and increasing.
We need better pay, we are living in a time where our pays don't match the cost of living. Everything is going up 8-10% and our wages are not covering the costs. 11 billion dollars profit can cover extra for staff pay.
STVR is variable and is up to the management to determine and is not the true reflection of our hard work. Also, the performance review sometimes is biased and is skewed if there are lot of people leader movements. Hence there should be a min base pay rise every year for most pay brackets.
I have been a long standing loyal employee of CBA but I feel giving 120% also is not enough. Already staff reduction is there but then pay the existing employees a better salary to keep the motivation up. Doing 2 people job and not complaining still demands a decent salary to keep the momentum going
All employees should get a minimum of 5% or CPI whichever is higher
We deserve an inflation adjusted pay increase not cut, over the past few years our pay increases have not kept up with inflation. CBA needs to do better.
STOP SENDING OUR JOBS TO INDIA!!!!
Current pay offer is not justified given the cost of living is so high and the CPI well above the increase being offered.
an offer below 4% per year for any employee earning less than 140K a year is just insulting considering current economic environment
I think especially during these tough times of a cost-of-living crisis and extraordinary interest rates it would be very well received by employees if the Bank was willing to take extra initiative in looking after its employees by offering above market pay increases. After all, it is the employees that cause these record profits year after year.

The current pay increase being offered by CBA represents one of the lowest percentage increases employees have received over the past decade. At a time when the cost of living continues to rise and inflation remain significant pressures on household budgets, this offer does not adequately recognise this or the contribution employees make to the Bank's ongoing success.

A minimum increase of 5.5% in the first year, with a total increase of 15% over three years, would be far more appropriate and reflective of the current economic environment. This would provide employees with a meaningful increase to their base salary rather than simply attempting to offset rising costs through variable remuneration.

An increase to our base salary is also only fair given the way CBA manages performance-based remuneration. Employees cannot reasonably be expected to rely on bonus payments to make up for inadequate base salary increases when the Bank retains significant discretion over bonus outcomes, routinely does not pay employees their full bonus potential, and managers are graded against a performance scale that can directly influence remuneration outcomes.

Base salary is guaranteed remuneration; bonuses are not. Employees should not be expected to absorb rising living costs while relying on discretionary remuneration that may not be paid at its full potential.

CBA is a highly successful and profitable organisation, and its employees are a significant part of that success. A 5.5% first-year increase and 15% over three years is not excessive—it is a fair and reasonable adjustment that recognises the current economic environment, protects employees' real wages and appropriately reflects the value of the workforce to the Bank.

If pay rises are restricted to legislated minimum increases, it is difficult for employees to see how their contributions are being recognised. A fair and sustainable workplace should reward performance and encourage an "honest day's pay for an honest day's work" mentality. Instead, the current approach risks creating the perception that the organisation is prioritising the cheapest labour option, including offshoring, over investing in experienced onshore employees, despite the positive results and feedback they deliver.

Pay raise is not in line with inflation, resulting in a real wage decrease.

Pay should align to inflation at a minimum.

$11bn NPAT... the LEAST the Bank could do is ensure our wages keep up with inflation. It's not right that only Executive Leadership reap the rewards of the Bank's stellar performance. If the Bank wants its staff to sing the praises of the Bank in the community then acknowledge our efforts and contribution to the enormous profit we continue to post YOY and remunerate us accordingly.

I think the reality is that CBA needs to recognise that the employees are the heart of the organisation. The hardest hit by the pay rise proposal are those employees in the hardest position (the lower income earners). I think a rise based on inflation or above is only fair since we have a duty to our fellow employees to be fair.
They've demanded we return to office for arbitrary attendance rates, ignoring that the cost of fuel has skyrocketed alongside the supply chain knock-on effects which increase all other living costs. Interest rate hikes are putting pressure on mortgage holders and renters alike. We cannot accept a below-inflation rise for the next 3 years and be losing buying power in real time. With a 2.5% increase we will be actively going backwards by remaining with CBA.
I think we should get 5% pay raise for next 3 years at a minimum as last years also, the hike was negligible We are Australian bank and seems like more benefits/pay raises/learning etc given for CBA India
Can you elaborate what my current salary tier to do with the general cost of living pressure.
The CBA pay offer is grossly underwhelming and is significantly short of where the starting negotiations should be.
As a RE of 20+ years the amount of additional work and hours I put in that is not recognised but just expected or lumped on me is not fair. If I was only to do the bare minimum what I am paid for contract wise I would not achieve the outcomes targets expected. When we look at this as a breakdown per hour, I am on less than a non-skilled Bunnings employee stacking shelves. And in my category bandwidth, it's via discretionary is disgusting.
It's well below the increasing cost of living. I'm working hard for my money, only to fall behind in bills and basic living expenses. It's very stressful
As they have decreased managers and positions in branch they expectations are that we take on additional work from other roles, this deserves to be reviewed and salary reflected
We are all working really hard to deliver great outcomes for our customers, but increased costs means we are all falling behind. The huge profits are a testament to the hard work. Can we be rewarded for our dedication - just enough to not feel stretched each pay. I'm one of the people who won't get any non-discretionary pay rise. The people earning less than me must really be stretched if I'm feeling the pinch!
In view of the profits made on the back of our work a pay increase less than CPI is unacceptable and the lack of a guarantee of further increases for the term of the eba is just unfair.
I get paid way less than all my team members even after being with the bank for over 20 years.

Simply just want to be able to have a manageable financial position considering the cost-of-living inflation, fuel cost and interest rates increase.
CBA's success depends on attracting, retaining and motivating skilled employees. When wage growth falls behind employees' actual cost pressures, there is a risk of reduced engagement, increased turnover and difficulty retaining experienced staff. Many employees are still carrying mortgage costs that have risen significantly over recent years. A 3% increase may preserve purchasing power on paper, but for many households it does not restore the financial position they had before interest rate increases. A more competitive increase would be an investment in capability, customer service, employee wellbeing and retention, all of which support the long-term success of the organisation.
Please provide a reasonable pay increase that provides comfort to hard working employees and is ahead of current inflation rates
If you are earning over $126,000 and can possibly face the no pay rise for 2 years (or more) this does not "consider the cost of living pressures".
With the cost of living and the increasing expectations to meet more office connection days its not becoming cheaper to need to travel everyday whether that be through unreliable forms of public transportation or via car costing me money in fuel, time and tolls.
It's not in line with the inflation, the last EBA didn't catch us up over the 3 years to meet inflation. Overall we are worse off with interest rates, cost of living, now the petrol prices. Cba is notoriously the lowest paid bank and this must change. Between changes in process, offshoring, AI, we are more and more undervalued in Australia and we are CBA, we make the bank not CBAI or AI. 5% is a drop in the ocean compared to the profits and it's still really not enough. And why is it the higher your income bracket the lower your increase is, everyone feels the pinch regardless of the income. Especially since the brackets I am referring too are not high incomes.
Anonymous please - we've been struggling with FWA and cost of living for years, it doesn't sound like CBA wants staff to stay loyal by offering more of their profits to the people who make their products. They should be setting the example of high performing teams and recognising the efforts.

There is often a lot of pressure when working in retail, especially when we are short-staffed. We are expected to work quickly and efficiently to manage long queues and serve customers as promptly as possible. However, customer survey complaints about waiting times and service break due to internal policy directly affect our staff bonus, which I feel is unfair. Over the past three years, my bonus has decreased by around 3–4%, despite the fact that I have continued to work hard and have become more experienced and competent in my role. I find it difficult to understand why my bonus continues to decrease when the main issue is often related to staff shortages and high customer volumes, which are factors outside my individual control. We are already working under significant time pressure, and the pay does not always seem to reflect the amount of effort, responsibility and stress involved in the job. It is discouraging to feel that even when we work harder and do our best to provide good customer service, our financial reward can still decrease because of circumstances we cannot control. I believe the bonus policy should be reviewed to ensure that staff are assessed fairly and that factors such as staffing levels, customer volume and operational pressures are taken into consideration. Employees should not be financially penalised for issues caused by understaffing when they are already doing their best to maintain good service. Base pay needs to be increased at minimum 5% each year for 3 years and bonus matrix needs to be reviewed. They changed since the last EA negotiations the past 3 years while they provided pay increase but cut bonus at the same time, putting base staff into worse financial position.
Doesn't reflect all the effort of employees while all the executives get massive bonuses
I am a single person and I work unpaid overtime most days and sometimes weekends too. Although I do not get paid overtime, with correct pay increases to cover the cost of living I am happy to continue. I love my job and the people I work with. I just want fair pay.
Cost of living pressures continue to put a strain on staff, at a minimum we should be getting increase in line with CPI. The 'Discretionary' offer provided by CBA over 3 years leaves staff with no guarantees and often well deserving staff are punished not rewarded for their well deserved hard work (this is evidenced on the profits CBA has published). Last EA also left staff disadvantaged with increases much under CPI due to inflation. We work hard for the $ only to have it devalued further. Discretionary is just CBA trying to hold onto more profits and should be given above and beyond the basic CPI amount at a minimum, anything below that is in effect a pay cut.
Disgusting move from the bank turning such a profit. Without staff there are no profits, happy customers or advocacy. We are all under so much pressure at work, and when we leave for the day we are equally under financial pressures. It never ends. You'd think the bank would have the guts to reward us fairly, lead the industry in pay conditions and provide an increase that relieves the every day pressures for their people. What a slap in the face

The current pay offer does not meet employee expectations and falls short of keeping pace with rising living expenses. Employees continue to take on greater responsibilities while maintaining high performance standards, and I believe the proposed increase does not fairly reflect this contribution. I encourage CBA to reconsider the offer and negotiate a more meaningful wage increase.
I have concerns about the discretionary pay increases in my pay bracket, as I don't believe this is a fair or consistent way to determine salary increases. There is also a risk that increases may not keep pace with the cost of living, resulting in a real reduction in pay.
5% per year for the next 3 years for all team members
The proposed maximum pay for agreed increases is now below the level in the last agreement..
Bankwest and CBA staff deserve a fair pay for fair work. Even after 4 years of pay increase we worse off as we fall under the CPI by 6%! How is this helping struggling people survive when all the care and CBA way mean in short make more money and of shore what a hassle. Here a hassle shortfall on big move burns a company I'm surprise CBA hasn't learnt from this with it years of experience.
offer does not even offset CPI increases and with the cost of living exceeding CPI, the offer is insufficient for majority of employees
With inflation on current climate our pay does not reflect our hard work and dedication nor cover the cost of day to day expenses
The proposed pay rise has already been swallowed up by the annual increase in my weekly rental payment. We are taught and complete learnings for how to treat people in Financial Hardship with dignity respect and empathy yet that could include a number of our own staff members due to continual low wage growth in the midst of record profits.
Giving only 3.5% hike as default is less it will be good if they are giving at least 5% hike so we can also make ends meet in this high cost of living phase.
How can the staff who deliver the value outcomes, not be considered valuable enough to be rewarded accordingly? Do we want our leading performers to look elsewhere, potentially negatively impacting on CBA's current increasing progress and in turn providing competitor advantage, just because the competitors are willing to pay more?
Below CPI salary increases is a pretty poor offer, and the 'discretionary' pay increases cannot be relied upon. Bare minimum should be CPI increases for all years + discretionary.
Minimum 5.5% increase for each year. One off cost of living payment again around $2000
The biggest bank in Australia, record breaking profit and yet doesn't want to help its people with a fair pay increase.

The pay offer quite frankly is garbage and many of our workers will go backwards with that pay offer in that it is below the rate of inflation, doesn't recognise the lion's share of the $11 billion CBA group profit the workers contributed during the 2026 financial year. and doesn't acknowledge the real cost of living challenges many workers face today. We as workers deserve better than the piss poor offer CBA is putting on the table.
The pay offer is insanely low for amount of time and hard work employees put into this company which allows CBA to make such big profits each year. It doesn't even begin to cover the expenses of living in todays day and age
With a string of interest rate hikes, and possibly more to come, and constant increases to the cost-of-"basic"-living, we need the pay to reflect the reality in which we live. We are not being greedy. Every year our standard of living is getting lower and lower.
Looking for higher pay increase. Look at the cost of living and incomes are still the same. Please consider pay rise with a decent increment percentage.
We are facing huge cost of living pressures with everything going up in cost. Not increasing our pays in line with this to support our families is ridiculous
Another low ball pay offer as CBA profits increase. Pay increases should be keeping up with inflation.
Why does the 165+ bracket receive a 0% guaranteed rise. We are essentially going backwards with inflation
The cost of living has increased by over 11% during the past 3 years. Food and Groceries alone have increased by around 3.3% per year. The pay increase proposed over the next 3 years does not cover the increase in the cost of living over the previous 3 years. As the cost of living increases, proposed pay increases should be reflective of these increases.
Its a disgrace that only the bottom-tier pay bracket is assured a mandatory increase after the first year. We work hard every day, doing more and more with less and less. And still every year we're told 'the bonus bucket is smaller this year.' No matter how large the profit. The least that Matt and the CBA LT can do is assure us something to at least keep up with inflation, so that our real wage doesn't effectively go backwards.
All employees should be given pay increases above the rate of inflation to ensure their quality and standard of living is not going backwards year on year.
The cost of living has increased and we deserve better. We work in conditions sometimes with numerous staff away, copping abuse from customers as a frontline worker, it’s not good enough the amount we are paid to work in today’s climate and these conditions.

More is expected of employees every year, and our pay should reflect that. Inflation and cost-of-living pressures need to be properly addressed, with fair increases provided across all levels of the organisation, not just higher-paid roles. CBA continues to deliver strong profits and growth, and that success is built on the contribution of all employees. If we are valued and respected as employees, that should be reflected in meaningful pay increases.
I do not believe the proposed pay offer adequately reflects the increasing cost of living that employees are experiencing. While inflation may have moderated, the day-to-day costs of essentials such as groceries, utilities, insurance, housing and transport continue to rise. Additionally, the costs associated with in-office attendance, such as parking and commuting expenses, have increased significantly and are borne directly by employees. I also feel that some of the proposed benefits are not equally accessible to all employees e.g. LGBTQ. For example, the additional reproductive leave entitlements are valuable for those who can utilise them, however employees who do not have children or who are not eligible to access these benefits do not receive an equivalent benefit. Similarly, a number of flexible work arrangements can be perceived as favouring specific groups, leaving other employees without comparable support as managers do not approve these consistently to all employees. For employees on lower salaries, particularly in metropolitan areas such as Melbourne, the current cost of living presents genuine affordability challenges. At the same time, employees on higher salary bands are being offered relatively modest increases for the first year that are not in line with inflation or are likely not to keep in pace with rising expenses for future years putting further financial strain on employees. This makes it increasingly difficult to save for major life goals such as purchasing a home, maintaining private health insurance, or building financial security for the future or planning for children. There is also ongoing uncertainty regarding job security given the continued offshoring and restructuring of roles across the organisation. In that environment, employees are looking for a pay offer that demonstrates a stronger commitment to recognising their contribution, supporting financial wellbeing, and retaining talent whilst maintaining job security. Overall, I do not believe the proposed package appropriately balances rising living costs, employee expectations, and the value that staff continue to deliver to the organisation.
Being on contract that's been extended rather than turning me full time, I don't benefit at all as my wage stays stagnant, however my cost of living increases

I need to commute to work 50% of the time. Sometimes I have a battle with myself in the morning over how to get to work because either way I am struggling with safety concerns and financial decisions. If I drive in it costs more, which puts a strain on my personal financial goals, but as I have to be in 50% of the time that increases my chances of being unsafe in Melb CBD where there is plenty of crime. I am a mother, and I want to be able to get home to my kids and raise them. This also ties into flexibility, as it's not fair game for everyone. I have been asked to take time off when sick even though I can work from home, which then I need to take unpaid leave. As I said, I am a mother and I have to take carers leave too so it eats up the hours allocated. If I have to work in these conditions and the bank wants to keep talented staff to continue reaching profits like this then they need to adjust pay accordingly. I have learned a lot of what is promised is hear say and no follow through with action.
The offer is ridiculous and the CEO and General Executive Managers need to reduce their salary and bonuses by 20 percent
With the increasing price and all other expenses salary should be increased at least 7% near minimum per year and it's not something we should ask/beg from the management. This decision should came from the management as we all can see how the business earning profit.
Someone who has been with the group for 16 years and has been hard-working, this increase is appalling. It is not in line with inflation
The proposed pay increase by the Bank does not reflect the efforts of staff in delivering another record profit for the Bank. It is time the Bank looked after staff, who are the life blood of the Bank, by providing a pay increase that at least matches inflation.
11billion needs to be distributed equally
Since starting at CBA over 3 years ago, I have been going backwards each year financially as pay rises (if you can even call it that) have been far below CPI. Based on CBAs current proposal, I'm not even guaranteed a pay rise after the first year - this is just not feasible for my single income family. CBA needs to do better to support it's workers. Surely CPI increases is not too much to ask for, staff should not have to fund profits out of our back pocket.
Not asking for much but a fair pay rise equal to CPI, with standard living costs and interest rising and the more work, less pay does not cut it.
Need to meet the cost of living
The CEO can share the spoils of the Bank Greed to its staff as well not just lining the pockets of the CEO and General and executives Managers and shareholders
This profit was off the back of us hardworking staff who deserve better. The bank must and can do better!

It’s insulting that they don’t offer us workers who do the work better pay. We used to be a high paying job. Now we are average
WFH is a must, I am more productive and my whole team is over east, during daylight savings it makes working with my team easier because I don't have the commute time.
ridiculous low offer and below inflation rates, was surprised with their offer
CBA continues to deliver stellar financial results and record profitability, yet salary offers for frontline and general staff lag behind these achievements. For a truly sustainable enterprise, record performance must be shared fairly with the employees who execute daily operations and customer service. The proposed increases need to be higher to reflect both the broader economic climate and the bank's strong financial standing.
All staff have worked hard to ensure the bank returns a profit. It’s time for the bank to look at the workers behind the results.
My payment increase is not enough to motivate to do the cba way
I HOPE YOU CAN LEAD AND MAKE THE CHANGE HAPPEN!
Employees have played a significant role in delivering CBA's strong financial performance and should be fairly recognised for that contribution. An offer that does not keep pace with the cost of living, while concerns around workload, flexibility, and job security remain unresolved, is disappointing. Staff deserve a fair outcome that reflects both their value to the organisation and the bank's ongoing success.
I feel minimum pay increase for 2027 should be 5% or greater the cost of living, inflation and interest rates alone mean people are struggling. 5% is a drop in the ocean compared to matt's salary and CBA's profits. I will not agree to less than 5%, 4.5%, 4% or each of the 3 years the EA is valid. They are already taking BW identity and the security of our jobs by outsourcing this is a small ask
little disappointed given that the increase is below CPI and does not fully reflect the current cost-of-living environment
The pay rise 3 years ago was better than what's been offered today - the Banks profits are higher - AI is taking over jobs so effectively less people employed so they can afford it
We have been advised over 3yrs a pay rise up to 11%. The cost of living just in the last year rose between 3.7 and 4.7% - 11/3 = 3.66% still under what the cost-of-living rise was for this FY.
A pay increase below CPI is not good enough when CBA profits are up 7%. And it's even lower for subsequent years. Pay rises should be at least in-line with CPI or else we are effectively paid less than a year ago.
Totally unreasonable offer - 7.5 percent per year is more realistic. And Matt and the executives and shareholders can take a reduction of 25 percent per year .

The current pay offer does not adequately recognise the increased cost of living or the contribution employees have made to CBA’s continued success. In particular, the higher pay band currently only extends to around $103,000. This should be increased to at least $110,000 so that a much broader group of experienced employees receives a meaningful increase. Many employees in this salary range have seen the real value of their wages eroded by inflation and rising housing, insurance, energy, grocery and general living costs. A basic increase that does not properly account for cumulative inflation is simply not enough. Employees should not effectively be going backwards in real terms while the bank continues to deliver record financial results. CBA has reported an approximately $11 billion profit. The benefits of that performance should not flow predominantly to shareholders and senior management. The result has also been achieved through the work of thousands of employees who regularly put in additional time, manage increasing workloads, meet demanding targets and continue delivering for customers. There is also increasing productivity pressure across the organisation, including technological change, restructuring and concerns around automation and offshore work. If employees are expected to continually adapt, become more productive and do more with fewer resources, that increased contribution should be reflected in their remuneration. A fair outcome would therefore include an inflation-conscious pay increase and an increase in the upper salary threshold to at least $110,000 so experienced frontline and professional employees are not excluded from a meaningful increase.
How can you justify a PIZZA PARTY as a reasonable thank you to hardworking staff when you cannot even come to the table with a decent pay rise offer, our bonuses are subpar with goalposts constantly getting moved so you can avoid paying those bonuses EXCEPT when it is an executive (amazing how little KPI's they have) and let's not forget Matt Comyn, you're earning $9 million while the actual hard workers and backbone of this company are struggling to afford basic necessities, shame on you!
You want the Bank to treat our customers as high valued with all the bells and whistles , staff need to be rewarded the same , lets not be comparable with ofis lets be a leader in staff salary and be a real privilege to be working at CBA.
It's insulting
There should be a flat inflationary increase (minimum) for all pay brackets for each year across the next 3 years. A discretionary amount allows CBA to underpay staff who are not covered by a fixed rate

Colleagues feel that they need to be multi skilled in order to have job security. However, we aren't paid enough to do all the extra work and extra learning. Upskilling and multi skilling is not rewarded. Environment has been created that employees feels the pressure to be multi skilled without getting a pay rise.
CBA is the biggest bank in Australia, but the pay is under average compare with other bank
People above a certain level of pay rate are not guaranteed any pay rise at all - it is all discretionary and even if they meet expectations - could be given no pay increase at all. I can already hear the renumeration conversations "while the groups profit expectations were met - our little area underperformed so we are not giving you a pay rise"
Need leave swap for religious celebrations like other big banks have. Not all of us follow Christian leaves like Christmas, Easter, etc. And would like to be able to swap leaves where I want them. Opportunity to get to a promotion. Salary increase percentage should be more than the one proposed by CBA.
What CBA's pay offer is very less. Why they are not paying Interest on holding our EA and payback from 1/07. Generally, they should ready before new financial year with new contract. When 1 day account is overdrawn or didn't pay loan payment on time, they will charge interest for day. They should pay interest after payback.
I am disappointed with CBA's current pay offer. CBA has just reported a record annual cash profit of approximately $10.98 billion, yet the employees whose hard work, commitment and productivity helped deliver that result are not being offered what I consider a fair and meaningful salary increase. Employees continue to face significant cost-of-living pressures, and a pay increase should recognise both those pressures and the contribution staff make to CBA's success. When an organisation is achieving record profits, employees should reasonably expect to share in that success through fair remuneration—not only shareholders and senior leadership. There is also a concerning contrast with executive remuneration. CBA's FY2025 Annual Report showed that the CEO's fixed remuneration increased by 14%, while fixed remuneration increases for six other executive KMP averaged 10.1%. By comparison, CBA told a Parliamentary committee that the average 2025 base-pay increase for Level 1 employees was 3.6% and the overall average was 3.4%. Hardworking frontline and operational employees are fundamental to CBA's performance. They serve customers, manage increasing workloads, adapt to continuous change, meet performance expectations and ultimately help generate the results the organisation celebrates.

I would therefore ask CBA to reconsider its pay offer and provide an increase that genuinely reflects employee contribution, cost-of-living pressures and the organisation's exceptional financial performance. If CBA can celebrate an $11 billion profit, it should also be prepared to meaningfully recognise and reward the people who helped make that success possible.
It's time that they meet up to staff expectations when they expect us to always meet theirs.
It is a need, not a want that we at least get paid above inflation rate so that we can make ends meet
All we want is to match inflation, at a minimum. Everything is up but our wages to managed the daily cost.
The pay offer must be above inflation and recognise the erosion in real wages in the past few years. 5% increase per year at least; especially for those in the GC and AM pay ranges
Cost of living has risen so much, wages have not
I saw it was 3% plus discretionary for my pay bracket I feel this first pay increase should be 5% no discretionary then 4 then 3.5 +discretionary. That's fair and reflects the banks performance.
Due to the rising cost of living and increasing everyday expenses, we respectfully request a salary increase to help employees maintain financial stability and keep pace with current economic conditions
The increase in wages nowhere near covers the increases in living costs, the 3-year proposed plan is not acceptable
In this cost of living crisis, for employees that are single - we are STRUGGLING. There is no one to share costs with, inflation and minor % increases mean nothing in the face of 11B profits.
The pay increase is a joke. Only the high up employees get a decent income. Its about time the worker bees get what is fair. Without us they wouldn't be getting 11 billion in profits....
The contracts are worthless for employees, they only protect the bank. Real-life remuneration at CBA is dependent upon how much your direct manager and MoR likes you, as opposed to actual output. The toxic behaviour by "leaders" is breathtaking. They can, and will find any reason not to pay employees they deserve. You can literally show them the maths of how unrealistic their expectations of what can be achieved during paid working hours are, and they simply close their eyes to the evidence whilst insisting the solution is some ridiculous cliche along the lines of: "work smarter, not harder."

CBA has more than enough means to do the right thing by the tens of thousands of everyday people they employ across Australia. There's absolutely nothing to lose by providing people with a realistic wage sufficient to cover living expenses and grow their own wealth. Why not just simply do the right thing, and reap the greater benefits that will follow?
Frontline staff needs to be paid more as we are the face of the bank and encounter more aggression from unstable customers.
Minimum increase for all staff needs to meet CPI
The frequent changes in team structures and the introduction of new processes and training requirements each quarter have placed significant mental strain on employees. Additionally, the recent cross-skilling policy has increased workload complexity and contributed to higher levels of stress. Given these ongoing demands, it is important that employee efforts and adaptability are appropriately recognised and compensated.
The teams who are interacting with our customers in person or over the phone are a valuable asset and should be treated as such. Given the impact of inflation on the real value of remuneration, and their contribution to the Bank's performance, an increase above inflation doesn’t seem unreasonable.
A pay-rise above inflation is all I am asking. Ideally, it should be a market rate or should be just adopted from APS.
CBA's profit is due the hard-working employees, they need appropriate recognition of this & putting forward a fair pay offer is a good start. The bank must and can do better!
We work hard everyday. Constantly going above and beyond what is expected. I don't think it's unreasonable to ask for an increase that is above CPI. We should be appreciated, valued and compensated for our hard work.
A yearly pay rise matching CPI is a bare minimum standard for Australia's leading Financial Institution
cost of living has driven the costs of everything and the pay increase means our real time wages decrease. The business should align the parental leave payment with the government and offer 6 months worth of leave for both parents. this allows families to take a full year off with a combined leave of 12 months to allow parents to experience the best part of our children's life.
I think at this stage it is just basic common decency to tie pay rises to inflation. 120k is the new 80k yet everyone is still being paid 70k. It doesn't sit right with me

CBA has offered 2-3.5% increase over 3 years and also added discretionary which will only be based on how much the person is currently getting paid. As per the communication we received from our leader the discretionary will apply to those on a lower base than rest of the team to align the salary which isn't fair coz there are people who have reached at that level after multiple years of service and should deserve a higher increase.
i believe a pay offer of 5% to 6% would be a fair offer for our hard work
I'm in a salary range that has discretionary pay increases so I'm not signing this for me. I'm signing this for my colleagues who are working in front line roles at the bank.
CBA is well aware of cost of living challenges, price inflation and should be looking at the financial wellbeing of their employees. The EA should have this baked in.
We are the organisation we are today despite years of restructures, changing market conditions, political uncertainty, technological disruption, and now AI. And we certainly did not get here because of the contribution of any single individual. We succeed because of thousands of people who show up every day, committed to serving our customers, supporting their colleagues, and contributing to the business and communities in which we operate. We all understand the challenges and headwinds ahead. However, our people are the foundation of every result we achieve. They dedicate a significant part of their lives to this organisation, often while balancing commitments to family, friends, and their communities. In return, it is reasonable to expect the organisation to demonstrate the same level of commitment to its people as they demonstrate to it. Given the sustained growth in the Group's profitability and income-generating capacity over recent years, I believe it is only fair that success is shared with the people who help create it. If you are in a position to influence that outcome, then with that authority comes a responsibility to make that decision. Our people consistently put customers first. When we make mistakes, we work tirelessly to make things right. We take pride in delivering for our customers, often going above and beyond what is expected of us. That same commitment should be reflected in how we value, recognise, and reward our people. When conditions become tougher, we will continue to rise to the challenge, just as we always have. We will adapt, innovate, and deliver. All we ask is that the rewards of success are shared fairly with those who have contributed to it. Fair recognition is not about entitlement; it is about acknowledging the people whose hard work, resilience, and commitment have driven the growth, performance, and success we have achieved together. We will continue to do what we have always done: put customers first, support each other, and deliver through challenging times. All we ask is that the success we create together is shared fairly with the people who make it possible. Because without our people, there is no

growth, no profit, and no organisation to celebrate. Despite everything, I still believe this is the greatest place to be. That's because of our people, the culture we've built together, and the shared commitment we have to our customers and each other. I believe you can, and I believe you will, do the right thing for our people. Not because it is easy, but because it is fair, because it is the right thing to do, and because the success we celebrate today exists because of the people who helped create it.
We need to be able to live without money stress. We are front line dealing with people's money problems everyday and going through it ourselves. Saturday staff need to be paid more as well. Those staff that come in on a day off should be rewarded. If my husband works a Saturday he earns more in 2 hours than I do on an entire Saturday.
There is a huge discrepancy in the way CBA has structured the EA which continues to benefit them. PRP in conjunction with the guaranteed pay increases was meant to match STVR for employees and it doesn't, as they've deliberately misled everyone in how they operate the PRP bonus structure. Where some employees are receiving between 15-20% of their salary in bonuses, PRP recipients receive a maximum of 15.5% in the first year (assuming you are graded according to the PRP guidelines and not along with everyone else on STVR) and 13.5% in subsequent years while they report record profits. There is little to no transparency in how CBA looks after their employees and that's how they like it; we'll do what we want and you will accept it. We've had several redundancies and incorporated more AI than ever into our work so CBA can save a buck, and they still refuse to compensate us fairly while we struggle through a cost of living crisis and they sit on their millions. Us little people are the backbone of this bank, without us all you have is rich executives. Why don't you value us enough to provide for us?
the front-line employees deserve increase that in line with current recession.
Such a huge profit & staff need to keep up with inflation i.e. petrol prices, rent & food - necessities
A pay rise of 'discretionary' Is not acceptable for my salary band. Let's face it, that translates to 0%
Cba offer is ridiculous. We need minimum pay increase each year 6%pa. Everything else has increased more than 6%pa like fuel, groceries insurance premiums more than 20%
Please help your employees who work hard day in and day out. A pay rise below inflation is effectively a pay decrease.
Since cost of living has increased, a fair pay offer should be given to all loyal staff
We all need a higher raise (than proposed) just to cover cost of living and feel comfortable.
Your pay increase doesn't even cover the unpaid overtime i work

Based on profits, the company could afford to give every employee a 20k pay rise and still make mass profit without and phasing the company at all
A pay increase that beats the rise of inflation! Disgusting that he gives himself a $10 million bonus while we struggle to live off our salaries.
$9.1 million for the CEO while staff fight for rises that don’t even match inflation is pure arrogance. The people doing the daily grind create the success not the executive suite. Rewarding the top while squeezing the workers who make it possible is inconsiderate and wrong. If it’s not for the little people who do the actual work will there be profits and will he be awarded.
It’s ridiculous that they think because people may fall into the bracket of over $165k inflation doesn’t affect us. Discretionary means no pay increase for the next three years.
Pay rise should be CPI + 2% for meaningful growth.
It's simply egregious that they expect all proceeds from employees working more efficiently and upskilling to use AI and all of the new ways of working managers embed into the organisation and give it to shareholders via dividends only. To what end? We operationalise all of these things and we're more skilled and efficient for it, so we deserve to have our pay rise accordingly. Or else we'll find our way to organisations that want to know what we know and want our skills.
I look at my groceries and bills get more expensive, and have to stretch my pay check even further, while seeing CBA make my colleagues redundant and close branches, all while making record profits. we are doing the math and asking ourselves whether we can afford to keep working for an organization looking for opportunities to undercut us.
I would like FWAs to not be reviewed and that once you sign one, its in place without being reviewed and for the pay to be reflective of the profits we make and to be higher than CPI.
The previous enterprise agreement offered a greater amount of 12% salary rising over 3 years and it is disappointing to see that even with the cost-of-living crisis, CBA is only offering 11.5% over the next 3 years which won't keep up with inflation.
Increase should at least keep up with inflation
Please consider this request with an open mind. We're not being greedy, we just need a fair go.
offer is not keeping up with the climbing increase of cost of living and the way they tried to circumvent the bargaining process is extremely bad faith and dismissive of us workers.
% needs to be based on reasonable cost of living increases year on year not lower.
CBA staff shouldn't have to work a second job just to afford to live. We should be paid fairly and especially since CBA is one of the most profitable companies in Australia.
This wonderful result only was possible because of the hardworking employees

CBA's pay offer is not fair towards employees. It does not take into account the contribution we make to the business, particularly as a leading employer in Australia to support its staff by sharing the success or enhancing CBA as an employer of choice against other Banks. To attract and retain talent and business knowledge staff need to be rewarded financially that is above CPI every year at a minimum.
Direct Banking at CBA, as a department, is among the poorest paid not only at CBA, but in comparison to its competitors. Despite the critical role these staff provide in supporting the bank in making profits- by providing customers the everyday support required to manage their products and services, the bank is leaving these staff unable to keep up with cost of living and offshoring their roles. I know of tenured, senior customer care specialists working extra jobs, taking up overtime, and still scraping by financially. Treating staff fairly, including by paying them fairly, improves wellbeing and performance, and reduces unplanned absences. It's important the bank sees this as the opportunity it is- the chance to rebuild its brand as an employer and regain staff trust and loyalty.
I believe the minimum point should be higher to factor in cost of living and rising fuel prices. First year should be a 3% minimum + discretionary. We need a fair go and a chance to get our heads above water. Outside pay there needs to be better protections for WFH and increased leave or more opportunity for PL
Have a set percentage over three years + discretionary for those earning over $130k. Discretionary could mean 0% pay rise over the remaining 2 years before the EA is negotiated
2.5% for 1st year guaranteed is below the Inflation rate of 3.5% = UNACCEPTABLE we should have at least the same as inflation plus 0.5-1% extra guaranteed to as the 'incentive' to keep performing well as we are main contributors to the exponential profit results. Discretionary 'only' for the following 2x years is also ridiculous and we should have minimum to keep up with the inflation rate should be the baseline and discretionary on top of that for colleagues deemed worthy.
Not good enough
Please provide at least 5% pay rise per year totalling 15% for next three years
With inflation, mortgages, petrol prices, work pressure, offshoring, stress to implement AI, fear of losing job, if CBA cannot give good increment, it's not fair. Increment should be guaranteed at all level irrespective of salaries
CBA can definitely do better. The frontline workers who show up every day, support customers, handle challenging interactions and contribute directly to the bank’s success deserve better recognition and support. We’re proud to serve our customers, but that contribution should be reflected in how frontline staff are valued and treated.

Pay increase should not be discretionary
The proposed pay increase falls below the predicted increase in the cost of living. As a result, they do not align with the financial expectations required to keep pace with rising living costs. This needs to be reconsidered to ensure the increases are sufficient to reflect the current cost-of-living pressures.
This enterprise agreement is insulting. The fact that it was announced after previous communications stating that negotiations for the EA will be delayed further than usual informs me that you're aware this agreement is short-changing CBA employees. I can't perceive this is as anything but malicious and contrived, to pressure us into agreeing to worse terms that have been set by yourself that do not consider the financial landscape and uncertainty we are all facing.
The current pay position of 2.5% guaranteed in year one, with all subsequent years discretionary is well below inflation and amounts to a real pay cut for staff. This comes at a time when the bank continues to report record profits. Staff have consistently said fair, guaranteed pay increases that at least keep pace with inflation are non-negotiable. A discretionary structure for years two and three offers no genuine certainty and shifts all the risk onto employees, while the bank retains the flexibility to withhold increases if it chooses. Other banks and major employers have shown that fair, fixed pay outcomes are achievable: Beyond Bank employees recently secured an 11% pay rise over three years, up from an initial 9.5% offer, after rejecting management's first proposal. ANZ staff also won a genuine fixed pay increase in their last agreement, ending years of uncertainty. These outcomes show that when management listens and negotiates in good faith, better results are possible. I'm asking the bank to return to the table with a serious, fixed and inflation-matching pay offer for all three years of the agreement, developed in genuine partnership with the bargaining team, not announced unilaterally to staff.

The pay offer is extremely disappointing and completely out of touch with the current cost of living. How are families expected to survive when everyday expenses have increased so significantly? CBA continues to increase interest rates and costs for customers with home loans, making it increasingly difficult for families to manage their finances. At the same time, the bank appears unwilling to provide its own staff with a pay increase that reflects the current economic reality. The cost of living has increased dramatically, and the current offer does not come close to keeping up with those increases. Staff deserve a fair and meaningful pay rise that recognises the financial pressure they are facing and the value of the work they do for CBA. This offer is not just disappointing—it leaves many employees wondering how they are expected to meet their basic living expenses and support their families.
They don't understand that they reason they have this profit is due to the hard work from the very bottom. Our wages need to reflect that.
The current proposed increases are disappointing.
I just agree with the sentiment. Given the recently announced jump in profits, the consolidation of roles, and the greater than ever expectations on each role and massive productivity increases they're expecting, they can full well afford and 100% should pass on more than 2.5% over three years in my case (because discretionary means nothing) of what they're expecting us to give them.
2.5% pay rise is a joke. Its way below inflation. In case it comes to vote, I will vote against it
It's insulting to the staff to be getting the same increase when inflation is much higher. You are paying us less
The CBA Group made an $11 billion net profit after tax for the 2026 financial year, us hardworking staff deserve better
Software engineers have been stretched thin this year due to increasing responsibilities such as being a QA now (QA roles in our crew have been removed), with greater pressure to deliver faster. The pay increase is not reflective of the amount of work we have been asked to do in recent year.
Given the amazing profit, they should at least match the inflation, which is very high now.

For Australia's largest bank, the employee experience should reflect that position. Instead, remuneration often feels below market, shareholder returns appear to take priority over employees, and the push for an increasingly inflexible approach to work comes at the expense of work-life balance. If CBA genuinely believes its people are its greatest asset, it needs to demonstrate that through competitive pay, flexibility and a genuine commitment to putting its people first, not simply asking them to deliver more for less.
I received it. 2.5% in total over 3 yrs so <1% per year. An absolute disgrace. After working in another institution for 20+ yrs before coming to CBA I could not believe what I was reading. An absolute insult to read. I couldn't even believe they would email it to us.
Front line workers deserve a better pay rise given the outstanding profit just made
Despite being among the lower-paying positions in the banking sector compared with other banks, they continue to outsource jobs that ultimately drain opportunities and money from Australian workers. They know that employees build strong, long-term relationships with their colleagues and are often reluctant to leave and start again elsewhere. Yet, with concerns about nepotism and favouritism in the workplace, they still have the audacity to pay us peanuts while the cost of living continues to hit record highs.
They keep wanting us to treat the business as our own and work beyond expectations whilst only ever being recognised as meets for bonus. While they're building their wealth their employees are living average lives heavily effected by inflation with no relief from Australia's largest bank who without Us would not post the profits they brag about. Do better CBA look after the people who are looking after you
Current pay offer nowhere near covers the ongoing cost of living expense increases. Everyday basic necessities are becoming out of reach. Work life balance is out of touch with excessive work pressure, over time input and higher outcomes expected while not reflecting this in the proposed pay increases.
In line with inflation
I totally agreed at least 5% per year. Their offer is well below inflation rate, so its negative
Offer is way below inflation. It is unfair to expected staff to be awarded pay cuts when they should be rewarded for helping the bank do so well.
I believe the pay rise should be more concerning for each employee
Cost of living is incredibly high, as a single parent paying daycare and other bills despite being in the discretionary bracket I don't live lavishly most of my money goes to daycare and other living expenses. There are not enough work hours in the day to get everything done and I am frequently doing extra in my own time. A cost of living raise is a necessity not a discretion.

You acknowledged in the FY profit reveal meeting that the $1,000 for employee shares had been approved, but also that while it seemed a tiny amount that it was important to recognise us for our efforts in delivering that $11B profit. You are right, it is a tiny amount - do better for your people and stop trying to wring extra profit from those doing the work so that the top-tier employees can receive their inflated wages and bonuses.
We want more money? We work hard in our roles, why does he get 20mil bonuses.
At least 15% over 3years fair pay keeping mind the inflation and cost of living Employees deserve survival pay.
CBA's annual report, filed alongside its full-year results on Wednesday, showed Comyn took home $9.1 million in 2026, up 30 per cent from the $7 million he received the previous year. If half his salary is actually "performance bonus" then he received a $3.5 million bonus - enough to pay 17 senior data scientists or 14 engineers. He may be a smart guy but he's definitely not worth 14 engineers.
As you have introduced KPIs back and a not negotiable NPS standards, then maybe you should also pay us accordingly so we can provide that service
We need at least a 6% pay increase this year, just so we can keep up with the daily living pressures
The inflation rate rise is more than CBA pay increase, we have the GM talk about how cost of living if affecting CBA customers and we should assist them where we can, but here the CBA thinks that their employees who are the back bone of the company isn't affected by the inflation and thinks that pay increase less then the inflation rate is acceptable. How is this fair on the employees, we are also CBA customers, we should be treated fairly. CBA should agree to a pay increase for their employees that is equal to or more than the government bench mark of 5%.
It is not enough. The work we do in branches is very stressful with not enough staff and to top it off we get paid the least
pay offer should match as per the increasing financial stress of increased prices, school fees apart it should match our skillset and profitability of the company as staff contributed as individually and as teams.
Please stop making us absorb the cost-of-living inflation. Help us ensure we're progressing in our life, not going backwards. We should treat our customers and staff as well or better than we do executives and shareholders. This isn't an either/or paradigm.
Published inflation rate for FY26 was 3.9%, meaning a 2.5% increase is actually a 1.4% decrease on pay & living standards. The following years being discretionary mean it is almost guaranteed to not meet inflation given this first year is already not going to, meaning that over the course of the next few years my pay will not only fail to increase but will essentially

decrease during my time at CBA. This pay reward will likely result in me needing to leave to secure a better pay package so i can afford the rising cost of living.
Too low, well below inflation so not reflecting knowledge/career growth. Not reflective of overtime put into the business.
I fall within the bracket proposal of 5% over 4 years. 2.5% this year ... discretionary year 2 and year 3 and then another 2.5% in year 4. Whilst it may work out in my favour for the discretionary years, most manages use the EA as a guide and each BU has different budget appetites. Some manages won't give anything and some will. CBA wants to move to a flexible skilled workforce where staff can jump in and out of projects or pieces of work for short - mid periods of time based on their skillset. How then are they proposing STVR and Rem is worked out fairly and consistently regardless of BU budgets and constraints? would it be based on Job Profile - example all Product Owners get x% STVR and x% Rem increases regardless of team or business unit. Also, with the uncertainty in the economy at the moment, I personally would feel more at ease with a guaranteed increase % each year of the Enterprise agreement. This helps with the cost of living or fuel price increases. we all know once prices are up, they stay up ...
Given that inflation is sitting at 3.8%, the rate shared within the EA was significantly below this rate and would essentially result in a pay loss / decrease. On top of there being no increase in pay over the following years.
Job security is equally important with pay rise.
A pay deal that is below CPI and also doesn't give confidence in job security really isn't acceptable... If you can't even commit to how you support the workers that you are throwing away, you are not an example of a great employer!
I am concerned that the proposed pay offer disadvantages employees in the third Base Salary tier. Under the current structure, the Discretionary percentage appears likely to result in no pay increase for many employees in Year 2 and Year 3 of the tier. A fair pay outcome should protect all employees from wage stagnation. The current proposal risks creating inequitable outcomes and negatively impacting morale, engagement, and retention.
With the record profits we should be industry leading in pay for our frontline staff and face of the bank . Keeping in line with inflation and rising costs a increase in 5% over the next three years is not asking for much compared to the CEO pay
Proposed pay rise was below inflation which is unacceptable. We are all struggling with cost of living while company profit is 7% YoY. This is unfair to all staff member who work hard to make this happen. We also need better job security against AI. Please also consider more offering on pet leave as well, with the increase with people having pets at home, this would be great to support staff who has to take their pets to vet / going through a difficult time.

They make billions of profit from all our handwork but can’t justify a decent pay rise Our workload has increased but pay remains They talk to us about support for our customers with the cost of living and what not What support do we get nothing Not so much showing care and compassion now from our billion dollar employer
If CBA really believes in its values, either the new "CBA Way" or previous iterations, they should back that up with a genuine offer here.
We work extremely hard every day to deliver a high standard of customer service while navigating increasingly complex processes, policies, and regulatory requirements. Our role requires us to balance customer needs with strict risk management obligations, ensuring that every decision is compliant, accurate, and in the best interests of both customers and the bank. The expectations placed on frontline employees continue to grow, with higher workloads, more complicated procedures, and increased accountability for managing operational, financial, and reputational risks. Despite these challenges, we consistently maintain service quality, support customers through difficult situations, and contribute to the bank's success. The current pay offer does not fully reflect the complexity, responsibility, and effort required in our roles. A fair and competitive pay increase would better recognise the skills, dedication, and value that employees bring to the organisation every day, while helping to retain experienced staff and maintain high levels of customer service.
2.5% over 3 years is humiliating and makes me feel unwanted by CBA who I have worked diligently for many years
CBA's pay offer is a joke. They cant credit their staff enough who earn them these huge profits. They cant dare to provide extra benefits and assistance to their staff, we should all walk off the jobs for a day to show them what stops the nation.
it's way too low given the cost of living pressures and also CBA has made huge profits which should be reinvested in staff well being
When there’s no money left to pay for food after the bills are paid. This is the reality of working these days. $11 billion profit with no thanks to the teams helping the Bank achieve that 😠😠😠

I struggle to pay my bills and keep up with the rising cost of living, while at the same time hearing about managers going on golf trips and seeing coming designer-brand bags or hearing about there next trip to Europe. I'm told I need to be available and responsive to the bank's needs, while hearing about new buildings being built in India where "no expense has been spared." Meanwhile, I'm working from a four-year-old laptop that can't be taken off charge, and I come into an office where some of the monitors don't even work. I travel two hours to get to work, sometimes even when I'm sick, because I need to meet office attendance expectations. When I raised the difficulty of the commute, I was asked why I don't just drive and pay the $90 parking fee—without considering the roughly $200 in petrol and $113 in tolls it would cost me just to get there. Yep over $300 pw sound so reasonable. I also regularly find myself responding to emails at all hours of the night. Then, after performance reviews, I'm told our team needs to respond to people faster that why we have Ai to help us it will only take 2 seconds. It feels like a battle I simply can't win. No matter how available or responsive I try to be, the expectation always seems to increase. All of this is happening while asking for fair pay feels like I'm asking someone to give up a kidney. But I guess it's that old saying: if I just work a little harder, maybe my boss will finally be able to afford that Ferrari next year.
CBA loses the best people because they just don't understand that happy people are loyal people. Why can't they look after us? I look at service provided by other organisations and it is not a patch on what we provide. Just pay us fairly please.
We get a below average pay offer emailed just prior to CBA announcing the billion-dollar profits for 2026. What is CBA thinking, these employees were part of this profit, but you want to pay them peanuts while the heads get caviar!!
Why CBA reward 70% of staff with a below CPI pay rise in the first year. Why EBA is for 3 years and staff only provide a guaranteed total increase of just 2.5% or less over the next 3 years. Bank's profit increase YOY and reward is below CPI.

As a Tier 2 employee, my concern is not simply the percentage increase being offered, but the transfer of inflation risk to employees. The proposed increases of 3.75%, 3.5% and 3.25% are all below the current inflation rate of around 4%. Employees are therefore being asked to lock in three years of wage outcomes that already sit below current cost-of-living increases. While the Bank is able to revise forecasts and pricing as economic conditions change, employees are being asked to lock in fixed outcomes with no protection if inflation exceeds expectations. For longer-tenured employees in the un-packaged cohort, there may also be limited opportunity to offset these outcomes through discretionary salary reviews, making the EA increase the primary source of wage growth. Given the Bank's strong financial performance, I believe the agreement should include either higher guaranteed increases or a form of inflation protection to ensure employees do not go backwards in real terms. "An increase below inflation is effectively a pay cut in real terms."
Without staff there is no service excellence! So pay us what we deserve considering we are the backbone, we add the value, we build the network and contribute our share to your customers that bring the increase. Commonwealth Bank starts with us -the staff. WE ARE the bank! Other businesses pay their staff accordingly, some with 7% pay increases we should have the same value.
I was extremely disappointed when I read the email regarding CBA’s pay offer. Considering what we are all experiencing with the cost of living, interest rates we are barely scraping by. We all work hard and deserve to feel respected and appreciated. With the massive profits (which is great) however by offering us such a low pay increase and locking it in for 3 years is very disappointing
you want us to provide "a great customer experience", what about giving your employees a great experience as well
CBA’s ongoing success has come off the back of hardworking staff who deserve better.
Should at least be more than cpi we shouldn’t be going backwards when the bank makes a 11 billion in profits
It is really appalling the way we are being treated in terms of pay rise and other benefits especially after the massive profit the bank has made.
More than inflation adjusted would make the most sense
CBA EA Packaged employee tier 3 - long time working for Bankwest. Was surprised the pay offer was so low below recent inflation (2.5% over three years). My colleagues on BW EA same tier are looking at 9.25% over three years. Would have expected to have seen first year at least 3.5%.
Provide job security and better redundancy package to discourage moving jobs to offshore locations.

For those salary above $165K they also need pay rise compulsorily because the CPI in one market.
Staff matter. Without them, the record profits don’t happen. Just be fair.
they are low balling us, the cost of living in Sydney Australia is so expensive and we are being paid below the market rate for our roles and being overworked and pressured. we should at least deserve the market rates for our roles at CBA
As frontline Customer Banking Specialists, we are the face of the Commonwealth Bank and the people our customers interact with every day. We play a critical role in delivering customer service, managing increasingly complex compliance requirements, identifying risks, supporting vulnerable customers, and helping the bank maintain its reputation and profitability. The pay increase being offered does not adequately reflect the value we provide or the economic realities facing employees across Australia. The cost of living continues to put significant pressure on workers and families, with higher costs for housing, groceries, insurance, utilities, fuel, and everyday essentials impacting household budgets. Many employees are finding that wage growth is not keeping pace with these ongoing financial pressures. At the same time, we continue to see workers across a range of industries successfully negotiate and secure substantially higher wage increases than those being offered by Commonwealth Bank. This raises a genuine concern about whether the bank is appropriately recognising and rewarding the contribution of its frontline employees. Customer Banking Specialists are expected to deliver exceptional customer experiences while managing increased workloads, regulatory obligations, digital change, and growing customer expectations. Yet the proposed increase sends a message that these contributions are not being fully valued. We are proud of the work we do and of the role we play in the bank's success. However, meaningful recognition must be demonstrated through fair and competitive remuneration. A stronger pay outcome would acknowledge the professionalism, adaptability, and commitment of frontline staff while helping to ensure that Commonwealth Bank remains an employer that attracts and retains skilled and experienced employees. Put simply, if other industries can recognise the value of their workers through more substantial wage increases, then Australia's largest bank should be able to do the same for the employees who represent it to customers every day.
The CBA pay offer should at a minimum meet the CPI, as otherwise the disposable income is getting reduced rather than increased. This should be expected as a minimum. Further, additional renumeration increase should be considered based on performance, quality,

loyalty and efforts being put in by employees that keeps the company afloat. Alternatively, with such large and extensive net profits and margin, even the piece of the pie would go a long way in boosting employee morale, motivation, and dedication.
With the FY26 headline inflation around 3.8% the offer is a joke. The email I received today, same day I see our CEO pass go and collect 9 million; was related a to a HR email sent out regarding a paltry 4.25%. I can tell you right now, if this goes to a vote as it I will start actively campaigning against in to colleagues in branch, and do what I can on intra social media such as viva engage.
The discretionary bracket was 170k last EA agreement, but it has been reduced to 165k this time which is weird since this bracket should have increased rather than decreased given inflation. Now anyone above 165k will be subjected to discretionary pay and this is stressful and worrying.
16% over three years
to find out that the CBA are the worst paying bank for most staff, and yet the bank makes so much money is a disgrace. it does not sit well and maybe I am better off finding a new job where I feel valued.
I have worked at CBA for 22 yrs. During this time I have never asked or a pay increase, but now it's time. The record billions is off of the work we do and like many we are drowning in the cost of living expenses. I once upon a time never had to check my balance or make a decision on whether I could afford something. I have a small mortgage, growing kids and i struggle to enjoy my days off doing something fun because it's expensive. I want to continue working for a company, that ensures they reward their workers in more than fair way. You can afford it. Now it's time to do it.
we need our pay increase to at least equal CPI
The bank with the highest profit in Australia should be paying the highest wages
My kids get paid more than me and doing less meaningful work.
At least pay at the rate of inflation if you're going to profit $11bn……. Let alone I'm negotiating on a pay increase to at least bench mark for my role because I've discovered I'm underpaid compared to my colleagues
I've been a loyal employee for over a decade. I call on you to do the right thing by us.

The proposed annual pay increases fail to keep pace with inflation, resulting in an effective real-wage cut for staff each year. This is compounded by tough economic conditions that see staff facing a cost of living crisis, housing market downturn, increased taxes, and over-leveraged households exposed to soaring interest rates. The economic pressures felt by staff come at a time when CommBank continues to deliver record profits year-on-year, driven directly by our hard work. It’s time that CommBank stood up and properly rewarded the very employees who maintain its position as Australia's industry-leading financial institution.
Please pay us fairly. For a big bank, we shouldn’t be getting a pay cut every year from the increases and struggling to put food on the table.
We are overworked we are stressed we are required to deal with very difficult situations we can be abused at times. The expect us to be robots and go non stop while senior executives get paid billions and shares, we get a pissy $1000 in shares cost of living does not allow you to use shares to pay bills give us what we deserve fair days pay for a fair day's work
It's a complete insult - a slap in the face if you will - to the hard-working employees of CBA and BWA who just want what's fair and reasonable, considering we are the ones who made the $11 billion profit happen.
Should be properly compensated for all the extra work caused by chronic understaffing and incompetence
We are told we can’t lodge overtime unless we work over 20mins our finishing time. Management make changes and expect staff to adapt We are being told we have to be multi-skilled over several departments, basically, adapt or get left behind (feels like adapt or get fired) Being multi-skilled doesn’t add extra pay, just extra work We aren’t allowed to talk about our salary increases even though it’s our rights as staff to share personal information with other team members.
Front line staff are now also specialist in mental health, grief counselling, helping older customers with dementia. Also receiving abuse as branches are always understaffed.
Pay the people who make YOUR success happen Matt Comyn.

our work load constantly increases daily, i feel that the pay should reflect this also, there are no other benefits to taking on extra work load with longer hours and no over time allowed, our "fun sessions" our of work hours have already been removed so there are no added "Perks" or "thanks" that are felt from the work we do, we don't complain and always apply ourselves in every interaction every day we work - why is this not reflected from management? it feels that we are expected to work ourselves silly and take on anything thrown at us without ability to raise concerns or complain and there is no benefits felt by this
Yes, i agree with the union agreement, being a large bank helping our country thrive, we are taking advantage of ourselves, whilst people can barely make ends meet and have a balanced lifestyle because the pay is below our inflation, meaning our workers are working on the weekend or having 2 jobs just to make sure they have somewhere to sleep, this needs to be investigated further and with care to the thought of the people behind the badge.
Without the people that do all work you have no business. Customers want to see actual staff face to face.
Stop GENDER PAY GAP AS THIS IS RIDICULOUS AND NEEDS TO END!!!!! If MATT COMYN CAN EARN MILLIONS AND GET MILLIONS IN BONUS WHILE OUR NEW AREA MANAGER REFUSES TO PAY US BONUSSES WHILE THEY WILL RECEIVE A HUGE ONE THIS YEAR WE DEMAND YOU TO PAY US WHAT IS OURS!!! WE WORK FOR EVERY CENT WE EARN BUT IT's NEVER ENOUGH FOR THE BIG BOSSES AND STOP CLOSING BRANCHES - THE STAFF COPP THE ANGRY UPSET CUSTOMERS EVERY DAY AND THEIR COMMENTS ARE BELITTLING US ON A DAILY BASIS - WE ARE SICK OF IT!!!
The current pay offer is unrealistic to meet the current rise in the cost of living. Come on! Please consider this seriously and DO BETTER!!
cost of living, inflation and rise in interest rate has impacted employee as well.
This is not a genuine pay rise. It barely keeps pace with inflation, fails to account for the increasing cost of living, and does not demonstrate appreciation for the outstanding work we do.
Disgusted, but not surprised. When you have our teams training the new India teams who will eventually take our jobs, we can see where things are headed. So much for the Bankwest way. You can afford to do better for the quality of staff you have here in Australia.
Our pay doesn't reflect on today's inflated prices of everyday living. From mortgages, to electricity bill almost doubling, the cost of living has increased yet our pay still remains one of the lowest paid banks in Australia.

The guaranteed increases should match inflation so people do not get a real wage cut. They could also sweeten the deal by offering better working conditions such as reducing the office mandate providing overtime instead of unpaid additional hours. If they improve working conditions, I could trade that for a lower pay increase.
CBA spends hundreds of thousands of dollars when it comes to sponsoring football teams and other advertising. Are football teams & 3rd party more valuable than staff? If the bank is making record profits it's due to the hard work of their staff. CBA values are- Care, Commitment & Courage. Yes, CBA needs to CARE for it's hard-working staff, they need to shown true COMMITMENT to rewarding us for our hard work & doing better in Pay & EA negotiations, and listen to staff who have shown COURAGE to stand for what we rightfully deserve.
The pay offer is an embarrassment to the staff . We work as if we are three people.
We do not understand why the percentage increase reduces each year given the ongoing rises in the cost of living, housing expenses, mortgage repayments, and fuel costs. Employees continue to face increasing financial pressures while also managing higher workloads, greater performance expectations, and complex customer needs. I believe the pay offer should more closely reflect inflation and the real cost of living. A yearly increase of around 7% to 8% would better recognise employees' contributions, help maintain purchasing power, and support staff retention and engagement.
Higher increase annually to cope with inflation. Cost of living is really expensive these days.
No factoring for remote/country staff, need remote allowance to add incentive for staff to move to regional areas & also keep already employed staff in rural areas
Please focus on a pay rise first. WFH and Maternity leave is important but don't forget the employees that don't benefit from either of these.
I believe the proposed 3.5% base pay increase does not adequately reflect the current cost of living. Employees are facing rising costs across groceries, petrol, household bills and mortgage interest rates. A pay increase above 3.5% would be more appropriate to recognise these pressures and ensure employees' wages keep pace with the real cost of living.
Our job is becoming far more complex and intense with the more simple enquiries being looked after by AI and offshore.

CBA can do better and should do better. Record profits, next to nil staff benefits on CBA loans, lowest salaries in the banking industry and still not ready to pay reasonable salary increase to staff meeting or exceeding inflation rates. All the top managers get huge pay rise, bonuses and benefits where as the frontline team who keep the bank running and suffer abuse from customers get almost nothing? How is this even fair or justifiable?
Frontline teams are too often being required to operate with reduced staffing levels—sometimes at levels that feel unsafe—while still being expected to meet increasingly unrealistic AI-recommended KPIs, customer feedback scores and customer wait-time targets. These targets focus heavily on numbers and metrics, without adequately recognising the human side of the work. Employees are not machines, and our customers are not simply numbers on a dashboard. Every staff member is different, every customer interaction is different, and the circumstances on the frontline cannot always be reduced to a set of metrics in the same way that an algorithm might measure an Uber driver. We need targets and performance expectations that recognise the reality of frontline work, including staffing levels, workload, customer complexity and the wellbeing of employees. CBA employees also have an important connection to the company as shareholders through the share acquisition component of the CBA remuneration program. We have a genuine stake in the success of this organisation. We contribute our time, energy, blood, sweat and tears to delivering results for CBA and its shareholders. That should mean our voices are heard—not that we are simply expected to work harder and harder while being given fewer resources and increasingly unrealistic targets. As employee shareholders, we want CBA to succeed and for the share price to grow. But we should not be expected to achieve that by continually increasing pressure on frontline employees, reducing staffing and pushing people to their limits without meaningful recognition or investment in the people who actually deliver the results. Employees are not machines. We are shareholders, colleagues and human beings—and we deserve to be treated accordingly.
the 5% increase per year is what all staff deserve
I think that as one of the most profitable Australian companies, whose success is derived from the hard work and dedication of its staff and the Australian consumer its the morally correct course to take. By offering an above inflation increase to staff, the bank will continue on its path and pursuit of riches, success comes when we all win and lets see some of that trickle down theory at work

Country branches are regularly left short-staffed, with no relief available for either planned or unplanned leave. It has become common practice for branches to open with only two staff members, and in many cases to close over lunch periods because staff have been lent to neighbouring branches just to keep them operating. This “robbing Peter to pay Paul” approach means that a single unplanned absence can leave multiple branches unable to function safely or effectively. Meanwhile, the flagship Perth branch has received a multi-million-dollar refurbishment — which is already expected to be redone in a few years because it didn’t “wow” senior leadership — and currently employs two baristas who spend most of the day waiting for clients to arrive so they can make coffees. Country branches are simply asking for enough staff to perform our roles without constant stress, without queues out the door, and without the aggression that escalates when clients face lengthy wait times. The new Concierge QR Code system is also contributing to frustration, as the displayed wait times do not accurately reflect how long clients are actually waiting. Staff are being pressured to “get these times down” by any creative means possible, which does not address the underlying issue: chronic understaffing. Loyal, hardworking staff are being pushed to their limits. Many regularly stay back in their own time to complete tasks for clients because there is simply no capacity to do so during paid hours. This is not sustainable, and it is not respectful of the commitment regional staff continue to show despite the circumstances. We are the frontline of CBA. We look after CBA’s customers every single day, often under immense pressure, and we deserve a decent pay rise — not the slap-in-the-face offer made after announcing an $11bn profit. It is extremely disheartening to see record profits and high-profile investments while frontline staff are left understaffed, overworked, and undervalued.
Appalling offer!!! Decision makers should spend some time with frontline staff to understand what we deal with every day, facing growing number of aggressive customers with mental issue. In my 30 years with Bank, I’ve never felt so unsafe…
The current pay offer is not acceptable. Pay rise being offered is not keeping up with costs and general pay rates outside of banking. The new standards for our KPIs do not match or come close to what the bank is asking and offering in return. It's pathetic. Please do not bribe us again with a once off $1000 payment to accept this offer.
It's insulting offering us a below inflation pay rise, as well as only $ 1000 shares since 1996. It's a joke. They need to take accountability to look after their employees 🙄 😒. They expect us to exceed in our work. Plus, working belong our paygrade to meet expectations. They want more and more for Peanuts 🥜

We are the reason CBA makes such huge profits reward us for our hard work
We can barely afford to pay the mortgage on what is supposedly the best rate for staff. If not a pay rise, there has to be something else they can offer. I mean they started charging staff on safe custody, they are going to start charging other fees. The pay is not going up and employee benefits are getting worse - benefiting only the rich even within our own organization. 😢 They can offer more shares, they can offer different salary packaging arrangements but nah they keep reducing everything ironically including people.
Too low
Pay rise needs to be higher than inflation.
So, the frontline staff are the ones busting their butts to keep customers happy with loans and investments. Now the bank, to save a few bucks, made surveys 50% of individual KPIs. Those surveys are really sneaky. Most people only do surveys if they're super mad or super happy. For most customers, "super happy" means lower interest on their home loans and more on their investments. The survey questions about the bank are tricky, but it seems like they're really about the staff. I think CBA is trying to make the frontline work super hard but make it really tough for them to get paid fairly.
They can do more. At least a good portion more then inflation each year
5%. Or CPI whichever is greater.
CBA India is getting better benefits like free cab, excellent pay hikes , good work also. Please help is in getting 5 to 6% hike each year
Increase should be at inflation
I am paid for a 38 hour week, but regularly work 48 hours or more. I am not alone. Everyone I work with, works unpaid overtime to keep up with the Bank's unrealistic expectations and workloads. The Bank says no overtime, just work your hours but realistically they don’t have enough staff to perform the work. I am insulted by the pay offer
Our pay increase should reflect the gratitude you expressed during your end of year financial results presentation. Your offer does not show staff care, courage or commitment. Be better.
We are the ones that help get that figure we should be compensated accordingly
cba's pay offer only covers people with a very low wage, those over 125k has no union negotiated rises, however 125k plus is not a high salary in today's cost of living where mortgages are over 1m as a norm
Fairs fair we made your profit support us like you support your customers. Make us a priority or there’s no profit and no pay rise for Matt.

I think they should match our pay with the inflation that continuously rises. The neater pay increase of 3% is not substantial enough to assist us. We are the frontliners that delivers customer expectations and good experience don't they think we deserve it so management can sell CBA products and services resulting in the high 11 Billion profit
We deserve better
There is definitely no incentive to go above and beyond anymore
Our hard work should be appreciated.
Misleading to send when no bargaining taking place. Cost of Living increase and hard work should be recognised
given cost of living keeps increasing, the pay rise at least 5% each year sounds reasonable. i came to know that some of my colleagues lower position than me has currently received the higher pay than me, so i am really relying on the pay rise to keep me going
Pay rises have been consistently under inflation so our real wages are going backwards. Income inequality not only drives immediate hardship but also over the longer term disrupts social cohesion. If we hollow out the middle class that is less money in the economy, supporting less small businesses and buying less houses. On the micro level for me and my family it has meant for example in the past few years shopping only at sales and discount stores for clothes and shoes, and downgrading to mince based meals instead of say steak in stir fries. This year alone cabbage (a supposedly cheap vegetable) is typically about $8 for a whole one, potatoes are $4-$5/kg. It makes it harder and takes a lot more planning to put healthy meals on the table and ensure minimal wastage.
We deserve a fair pay increase, staff are struggling while CBA is recording huge profits, without us this wouldn't be possible.
To come in lower than the FU has proposed and share it with the staff before final decisions were made is not a good look. To then have the yearly results published and what Matt's pay is, well this wouldn't happen without all the hard working staff. The offshoring that has been happening is also impacting not only the CBA staff but also the Australian community that are Banking with CBA who are getting frustrated at this. Providing a higher pay rise for the CBA staff shows that the Bank values the staff they have, not moving on this just goes to show that the Bank intends to move everything offshore. This is not a good look.
We have seen inflation of 23.7% since 2020; an offer which does not even meet inflation is unsustainable.
This year Bank has profited more than ever before in History and the way Bank wants to thank staff who made this happen to reward staff as lowest ever. No values and recognition from the work place for all hard work and effort provided. Really sad and greedy.
If employees are the driving force behind growth and profits, then it's time to show it by taking better care of your most valuable assets: your people.

CBAs success year after year is because of the staff that carry this company. The effort and dedication that we give. We are drilled time and time again that the customer is our focal point. We go above and beyond to meet this a lot of the time going out of our way to achieve this. Show some respect and appreciation to the staff that tirelessly work for you and contribute to these profits, whilst many themselves struggle with the cost of everyday life.
Offer too little. Not enough for us to pay living expenses.
We need to keep up with cost of living and inflation. When you can get similar pay at close and bunnings it just doesn't seem right!!!
Teams are smaller than ever, while the volume of work and expected rate of delivery has increased. Everyone is burnt out, overloaded and unwilling to have open and honest discussions. The office environment is increasingly toxic, partly due to the elevated level of stress within the company. This directly impacts the bottom line through increased sick leave, reduced staff retention, and a lack of motivation to so any more than the absolute bare minimum. The internal company culture has been heading backwards for quite a while now with no sign of things changing. It's a roadmap to chaos and disaster. Improved pay won't magically solve all the problems, but it will provide a small modicum of incentive to remotivate a demoralised and increasingly checked out workforce.
we should be compensated fairly in line with the work that we do. there is no profit without us staff.
The pay offer does not appear to fairly share the benefits of CBA's strong financial performance with the employees who help deliver those results. Given ongoing cost-of-living pressures, I believe the increase should be higher and should provide a meaningful real wage improvement. A more competitive offer would show genuine recognition of employee contributions, improve morale, and support staff retention.
The pay increase should be the same for all pay grades not tiered. This is just the CBA offering the biggest increase to the highest majority of staff so they will get more chance for the majority to then vote. This is taking advantage of some staff in higher pay grades, who have the same cost of living struggles as the rest of the staff.
5 percent increase annually over the next 3 years i feel is fair taking into account inflation And cost of general living. Petrol costs alone have significantly impacted all households - we are simply not earning enough income to break even at times. We need our employers support And if They are serious about putting their employees wellbeing at the fore front this pay increase should not be an issue.
Proposed 3.5% pay rise is really not sufficient under current financial stress & please reconsider this

I believe the current offer does not adequately reflect the increasing cost of living, inflationary pressures, and the value that employees continue to deliver to customers and the organisation. The expectations placed on employees continue to grow, and remuneration should fairly reflect these responsibilities. I encourage CBA to reconsider the offer and pursue an outcome that more closely aligns with current economic conditions, employee contributions, and the bank's financial performance.
Since CBA got so much profit they can give us better offer and match with some other banks who is already paying their employees more than cba
Can we please have a higher more reasonable pay offer.
All businesses have a responsibility to follow the state of inflation we as a country experience, when a company makes record profits of the efforts of its workers. It's the workers that should receive a fair portion of the profit. Without us they would be nothing.
Appalled by the disparity given Mr Comyn has received a 30% increase from the previous year.
As the cost of living continues to rise, employees are facing increasing financial pressure that current wage growth has not adequately addressed. In addition, the rapid rollout of CBA's new platforms, continual procedural changes, increasing performance expectations, and higher KPI targets have substantially increased the demands placed on many employees. It is only fair that our pay reflects the growing complexity, responsibility, and workload required to meet CBA's expectations and maintain the high level of service expected of us.
I feel with inflation and the record profits the bank is currently making and with an increase in job workload due to decrease in staffing and also the decrease in job security and career development i think somewhere between 16-20% over 3 years would be a fair deal for staff and CBA
We are the lowest paid employees of all the banks yet CBA makes the most profit. Leadership increase our targets to achieve 80% in CBA Customer Journey and hence should reflect our worth by increasing the frontline face of CBA bars salary to appreciate their employees and allow us to attempt to keep up with the rising cost of living
There should be no + discretionary unless the starting amount is already fair and that is on top but discretionary could mean anything it could be plus .10% so this does not give a sense of fairness or security. Annual pay increase amount should be fair and reflect current cost of living/inflation along with the banks results as they would NOT make that much profit without it's staff.

we are so stressed in branches and still don’t get breaks after enquiry as so busy. sometimes we get so busy no relief and no lunches because we so devoted to our customers and don’t want our service to drop as it goes on service now. We only get 3.5% pay rise RBS should be looking at 7% in first year minimum. CBA and matt comyn should go through another enquiry. As the stress I've seen in branches that are scared to speak up.
The cost of living has gone up so much- my grocery bill alone has more than double in the last few years
The pay offer is not adequate for the constant rise in cost of living We deserve to be paid fairly for the work we do, due to staffing most staff and now doing the work load of two people and not being paid to reflect that
Not enough for today’s cost of living
Please do what the union asks for
Inflation continues to rise but our wages to match any of it
Commonwealth Bank has reported a substantial net profit, yet many branch managers continue to work significantly beyond their contracted 38 hours per week without receiving overtime. While working additional hours is often a personal choice, the reality is that many managers feel compelled to do so in order to maintain service standards, support their teams, meet customer expectations, and achieve increasingly demanding branch targets and KPIs. In addition, break times are often reduced or missed altogether due to workload pressures and staffing demands. This has become an accepted part of the role, despite the impact it can have on employee wellbeing and work-life balance. With the continued rise in the cost of living across Australia, including inflation affecting housing, groceries, utilities, and other essential services, recent wage increases have not kept pace with the financial pressures faced by employees. At the same time, workloads and expectations have continued to grow. I strongly support a review of manager overtime arrangements and remuneration increase across the workforce. Employees should be fairly compensated for the hours they work and the responsibilities they carry. There should also be meaningful wage increases that reflect both the increased workload and the cost-of-living pressures experienced by employees, particularly in light of the bank's strong financial performance.
We are third lowest paid staff and make the most profits Thanks to frontline staff
CBA's pay offer is lacklustre and displays a level of commitment to its workers far below an expected level. I hope our collective action can help the Group recognise the importance of a positive work culture and fair renumeration.

Remember your staff
Based on the inflation rate and present economic conditions, the offered pay rise is not justified so the Bank must look into these economic conditions and revise its offer.
With the cost-of-living sky rocketing, a 2.5% increase in pay does not cover that inflation. We work hard for our customers and the bank and this is not an easy job mentally. Why would we continue to work in a high stress job for barely over minimum wage when we could earn just as much doing retail or similar without the stress.
We the staff make this bank (CBA & Bankwest). We are asked for more and more each year yet the cost of living keeps increasing, as an average family on and average wage living a basic lifestyle we struggle to make ends meet some months. Do the right thing CBA and support us how we support you everyday.
Being rural I travel along way to my branch and with the cost in fuel I now struggle with the cost of living. What they are offering isn't near the cost of living going up. If they really want to show the staff they really care, giving a reasonable increase is not going to break the bank. They want us to provide great service to our customers and be the best bank but the return to staff is not being reflected back. Very disappointed.
We are the hard workers who make the bank the $11 billion profit without us they will crumble so give us a fair go and make it reasonable for today's cost of living standards
CBA's pay offer does not fairly recognise the contribution employees make to the bank's record profits. Any pay increase below inflation is effectively a real wage cut, because our wages buy less as the cost of housing, groceries, electricity, insurance, transport and other essentials continues to rise. A guaranteed increase of 2.5% or less over three years for almost half of employees would leave many workers significantly worse off in real terms. Employees should not have to absorb rising living costs while CBA reports an $11 billion profit, particularly when some staff are already relying on second jobs to make ends meet. CBA should provide every employee with guaranteed annual pay rises that at least keep pace with inflation, plus an additional real wage increase that fairly reflects our skills, responsibilities, workloads and contribution to the bank's success. Minimum pay rates should also be substantially increased, with fair and transparent salary progression for all employees. A fair agreement must also provide stronger job security, genuine workplace flexibility, safe staffing levels and manageable workloads. CBA employees helped generate these record profits, and we deserve to share fairly in that success rather than falling further behind.

Base Salary increases are needed as they have reduced the number of people eligible to get Exceeding Expectations on Annual Reviews for KPI's and Values therefore reducing bonus payments possibly available while also reducing the bonus pool available. This is not ok and base salaries need to increase to offset this and support all CBA employees with the cost of living.
CBA is not offering enough. We as front line staff are highly overworked and understaffed. Which leads to be underpaid. We want recognition in our pay each week. With the cost of living going up we deserve to be rewarded.
Recognition for our hard work, especially when we are under staffed and doing 3 peoples jobs. Cost of living. Brings Morale to the team, feels like we are actually appreciated. Staff are leaving, it costs the CBA to train new talent, look after current staff they may stay.
Inflation has grown at a dramatically high rate in comparison to the pay increases since the last EBA. Our new pay increases need to reflect the inflation increases over the years and cost of living increases. Also, our share allocation each year has been at $1000.00 since I joined the bank almost 26 years ago. The share price was $7.74 back then and is now at $169.24 which shows the share allocation for staff members should have also increased with inflation over the years.
My pay is much less than my colleague is doing less work than me in terms of designation
I support a stronger pay offer that better reflects inflation and the rising cost of living. Employees should not experience a reduction in real income while continuing to contribute to the CBA’s success. Fair wages are essential for staff wellbeing, retention, and morale.
If we are truly appreciated as we are frequently told, then surely, we do not deserve anything less than,
We are one of if not the most profitable bank in Australia and we also have one of if not the lowest paid staff. From what I have been told, bank west gets paid more than CBA staff but are not as profitable as the CBA.
The proposed pay offer does not adequately reflect the financial pressures employees are facing. With inflation continuing to impact everyday living costs, workers are effectively falling behind financially each year. We respectfully request a more competitive and equitable pay increase that recognises employees' contributions and helps preserve their purchasing power.
Given the cost-of-living increases the increase is the bare minimum, role grades have been lowered in the last 1 to 2 years, the expectation is to be more skilled with greater output for less money.

I have been working in Tier 1 branch at CBA for four years. As a branch staff, we deal with nonstop volume of cases, and anything that cannot be resolved by back-office teams is often refer to us. We are effectively the face of CBA. Yet my currently salary is only around $75k, which I find very difficult to justify. This is not much higher than what a recent graduate might earn, despite the level of responsibility, workload and pressure involved in our roles. We also don't have any flexibility and WFH options too. I genuinely don't understand why CBA seems to undervalue the contribution of branch staff. We work incredibly hard, handle complex issues and are often the people dealing directly with clients when things go wrong. I believe all branch staff deserve to be recognised and compensated fairy for the value and responsibility. Thank you.
This poor effort of a pay increase does not cover CPI or the my rent increases every 12 months. But Matt can get 1 million on top of what he already earns
There are no benefits to working with the CBA. We are required to be number 1 in customer service while there are staff shortages and not enough relieving rolls when needed. Hardly any full-time positions offered in branches anymore. How can you further you're banking career, have a family, buy a house, support yourself on a part-time wage?
As a frontline CBA staff member, it is extremely disheartening to see the record profit that the bank makes is not passed onto the staff. Considering the amount of responsibility and ongoing training that frontline staff have to adhere to, the pay offer is disgusting. Knowing that I could earn more as a retail staff member at Bunnings gives me no real incentive to stay with the bank. As the largest bank in Australia CBA should be seen as a job that attracts quality staff, however to only offer a minimum wage, that sadly is not the case as staff will leave for better conditions and pay. If the bank wants to achieve NPS 30 this can only be achieved by staff who are willing to contribute to this. Offering a fair wage in line with the record profit is the only way to retain quality staff.
Working in a CBA branch as a standard CSS the pay does not match the responsibility and pressure. Staff don't stay in branches because you get paid more at the call centres and get to WFH this equals little experience staff in branch with is the front line for our customers!
new starter staff are paid a higher hourly rate then staff that have been employed for years, how is this fair? where is cba loyalty ?
The bank is making record profits but us little people on the ground are struggling with cost of living expenses + having to fight & constantly prove ourselves for just a decent bonus & recognition- how’s that fair?
We are not paid enough on an hourly basis, this amount needs to be increased for frontline staff.
the cost of living has gone up so much that our pay doesn’t cover most costs

Other Banks EA was higher than what cba offers for people earning less than 100k.
It is ridiculously low minimum 5% increase for next 3 years. Staff needs larger share of profits. The disparity is increasing.
A record profit for CBA deserves a record pay increase for the employees driving this profit.
Prices has gone up for everything more than 10%, so our pay should also be increased to cope up with price rise , should have fare pay rise.
my mortgage repayments and general bills have gone up so much that i have to cut down on groceries because we just can't afford it.
We are more and more working under thinner and thinner staffing conditions, we are taking on more work load and more stress, if you want us doing double the work then you need to pay us this way, we are the sickest we have ever been and you need to pay us fairly for the pressure you apply to us every day and the time you are taking away from us with this new level of sickness
Pay increases should be relative to the profit increases the business makes
The new employees are receiving more salary than the old employees in the same job role which is not fair at all
I'd like to more pay rise as this proposal is not enough to cover the rising cost of living
After 23yrs i have worked very hard to increase my base pay as a frontline employee. Why does CBA feel that because I am in a higher wage bracket now, i am not worthy of a CPI pay increase. "discretionary" means nothing. I still have bills to pay just like everyone else. seriously insulting!
We work hard … and are now are doing more work with less staff !!
Put a better pay package together if they wont negotiate a wage increase. Ie: Allow Salary Sacrificing on home loans for all frontline employees
To attract and keep the best staff, pay needs to be comparable to other banks and similar roles
the staff are the face of the bank we often go above and beyond for our customers because we care. because we love our job. were often put in very stressful situations as well.
Staff are financially stressed. Bankwest employees are not recognised as CBA staff member for accounts with CBA. We are not part of SOPS for better loan rates and are charged fees
Just be fair like it isn't that hard.
We work really hard everyday and we put smile on out customer’s face by resolving their enquiries. We are the face and big pillars of the bank and we deserve our fair share.

Not enough of increase considering the pressure we are constantly under
Cost of living is climbing faster than our wages are. Most of us have a family we are trying to provide for. Getting a pay rise to keep up with inflation really isn't asking much at all!
The pay rise does not match the cost of living increase
The staff on frontline deserve a fair and reasonable pay rise, especially as the executives help themselves to millions.
CBA frontline employees deserve better pay because they are responsible for delivering customer service, managing increasingly complex regulatory and fraud-related obligations, supporting customers through financial challenges, and contributing directly to the bank's success. Fairer remuneration would recognise our skills, responsibilities, and the vital role they play in maintaining customer trust and business performance.
More work, less staff, more unplanned leave than ever before, staff burn out
shouldn't our pay increase match inflation rate
Let's make it 5% so that our wages actually contribute to the living costs crisis
Seeing Matt Comyn's pay increase of 30% and our EA being released the same week with an offer below inflation is beyond disheartening for CBA employees.
Posting an 11b profit then offering 2.5% pay rise feels completely disrespectful. Bank is trying to use AI to say it's making jobs easier but I've never felt busier and like I'm doing the job of 3 people. If they're going to decrease staffing levels, at least provide the pay to make up for the extra work.
Anything below 6% a year is a pay cut, it simply must be better. What use do all the executives have for all this money? Give it to staff who actually do work, not people who just sit around in board rooms playing pretend important people.
Frontline staff are dealing with a lot more than everyday inquiries, we are dealing with customers with severe mental health issues, witnessing and counselling victims of financial abuse, emotional abuse. And constantly needing to do a lot more than what we're trained. Dealing with a public and putting ourselves at risk emotionally and mentally. Daily.

Where is the CARE?? It's disappointing! Working for CBA over 30 years. Clearly loyalty gets you nowhere! I am also part time in a branch and when asked to work on my days off I will do my best to do so because of ongoing staff shortages. We have to put up with this as well as customer abuse, trying to make time to catch up on emails, bulletins, emails, process quick cash bags, e learning, not to mention constantly serving customers due to a busy branch etc. Majority of the time I work back, no overtime paid. Work load has increased significantly and its like one person doing three jobs only to be paid only for one person! Not to mention watching what you purchase at grocery stores, entertainment, etc and only having one meal a day just to pay for the bills i.e. health insurance for us both, insurance on car and home, electricity, gas, water etc. I have no savings account as I cannot afford to put any money away. Please be understanding. All we ask is for a decent pay rise. Things are getting worse not better!
Prices for living expenses, groceries everything has increased but the pay does not. With the current circumstances request pay rise above inflation. This is one of the reason why people are leaving organisation for better pay and we are so short staffed, over stressed still no pay rise
It'd would be great to have minimum increase of 5% to show a meaningful actual growth rather than 3.5% which is also currently below the CPI.
It is CBA Way to compensate employees for our hard work fairly especially when cost of living is spiking out of control.
Not reasonable since the living cost going up
Profits over staff again. Focus is on customer wait times and surveys yet you are running your staff into the ground and won't pay them in line with inflation. Shame on you Matt Commyn. Signed a very angry CBA staff member.
If an employer as big as CBA doesn't priorities its workers, other companies will follow suit and with the cost of living on the rise, many people won't be able to afford lending facilities that the banks needed to survive. It will come and bite you back in the end.
When you hear about CBA executives taking yearly overseas holidays with their families yet some of us live pay to pay or have second jobs just to survive, it's really a slap in the face. But maybe that's 'the CBA way'. The offer should at least match the CPI increase each year.

The proposed pay increase inadequately recognises the contribution employees make to CBA's success. A 8.75% increase over three years is not good enough, particularly when considered against the rising cost of living and the increasing expectations, responsibilities and complexity of our roles. Employees should not be left with a real-terms reduction in their earning power while continuing to deliver strong performance and contribute to the bank's ongoing success. The pay offer should provide a meaningful increase in wages that reflects both employee contribution and the current economic environment. I would like to see a significantly stronger pay offer, with increases that properly recognise the value of CBA employees and ensure wages keep pace with the cost of living over the life of the agreement. Especially considering each year, we consistently announce record breaking profit. Look after your people first, CBA.
We, the employees who are the least paid , are the major contributors for CBA record profits. We definitely need more pay increase as rewarding. That has been cut as well, not to mention our performance review awards. Every year they are looking into new way how to make it harder for us to achieve/ succeed in order to reduce payment amounts.
I am currently studying after working for CBA for over 25 years, as I need to know, I will have a secure job which pays for my retirement and values myself as a person and not AI. Every week I go to the supermarket and prices are increasing 50 cents to $1. All prices are going up and profits are too. Imagine working for a company posting massive profits that will not help their staff with cost of living increases in this uncertain world we are living in currently.
Off shoring jobs. Redundancies for back office staff. Staff log in to complete e learning before start times. Some Branches opening at times with 2 staff due to staffing, resignations, movements etc. Customers walk in on close, staff assist after close. At times, this results in being held back later than scheduled finish time. No Overtime.
my pay isn't enough with the current house pressure and living cost

Colloquially, I've heard that many people are at the bottom of the pay bands of their roles. Furthermore, the pay bands aren't made available to regular staff - only management. In my area, anyway. I believe this obfuscation is used to manipulate people into accepting lower bonuses/pay rises, especially when being promoted. Furthermore, when you are being promoted, you are given no opportunity to negotiate your salary. I wasn't even able to get a 1k pay increase. I feel like the whole system has been manipulated to try to lower everyone's salaries as much as possible. It's very sad. I've been told by people in management (not my direct management) that my pay is below what it should be - it keeps on being bumped up to meet the 'minimum'. However, whenever raises are being discussed there is always 'not enough budget' for whatever it is - promotions, raises. I believe pay equity between genders might be poor in CBA, too. Furthermore, women often seem to be pressured more frequently into performing additional tasks not related to their role, and work overtime. Of course, this is all just from what I have seen - in other teams perhaps it is different.
Frontline employees are the face of the company. We work hard, manage difficult customer interactions, and handle significant pressure on a daily basis. Given our contribution and dedication, we deserve fair pay and better working conditions.
Frontline staff consistently go above and beyond to support customers, often in demanding and stressful situations. To improve employee wellbeing, retention, and morale, we believe better pay and working conditions should be a priority.
as front-line staff that is first response, we deal with all sorts of customers and are expected to answer all the questions thrown at us, but we are the ones with one of the lowest salaries in the bank. for the amount of work and clients we see every day, we should be paid more.
Offer is too low. Especially for the following 2 years. We are not even keeping up with inflation.
Stop offshoring Australian jobs
It says a lot about how they feel about the staff at front line. I work in a branch 5 days a week I'm a single mum worked for CBA 19 years and I'm struggling just to live. Friends say you work for cba you must be on good pay and when I say I'm not they are shocked. At least pay 5% for anyone earning under $80k

Under current extremely high living costs, we deserve to have 15% pay raises for the next three years, to just keep up with the inflation.
CBA getaway from these negotiations. Despite making huge profits, they simply refuse to increase their employees pay while all executives get pay increase every year and bonuses of almost 100%. Being an employee, I have been asking pay rise for the last 2 years. Every time I have been told that department is over budget, albeit contributing more than targets in overall bank growth and earnings. In my same department, if new person gets hired they get paid 15k-$20k more than existing employee who has been working for many years. Please stick to the guns and help the cba employees who can't be vocal for obvious reasons. Every email, click, likes are monitored by the corporate elite at cba.
Increase pay offer is too low and does not keep up with the cost of living.
Matt Comyn does not need another boat
The fact that the last 3 years was adequate at best, this is absolute garbage - I bet all the other banks are taking care of their employees
With staff cuts and downward pressure to maintain/increase productivity and meet tighter deadlines, this offered pay increase puts us backward, and will leave many struggling
Overtime to be paid when earnt. Travel time to be compensated for when pool cars are introduced to relievers to cut costs
that 2.5% increase is really unreasonable and wondering where is that figure comes from.
The table CBA has shared with us for 160K plus salary earners is completely discretionary. People like myself will get nothing out of this.
The CBA pay offer does not appear to align with the organisation’s recent profit outcomes, the continued increase in cost-of-living pressures, or CPI movements. In particular, the proposed approach based on pay bands creates concern for employees who are subject to discretionary increases, as past experience over several years indicates that many staff in this category may receive little to no increase, often around 0% to 1%. This creates a perceived disconnect between business performance and employee remuneration outcomes, particularly for staff who continue to contribute to the bank’s delivery, risk management, customer outcomes, and overall operational performance.
Our pay rise needs to at least beat the CPI.
The lower rung of the ladder always gets paid the worst, why is that always the case and how is that fair when the higher ups do less work.

The current pay offer doesn’t offset the cost of living and inflation which has increased dramatically since the last EA, cba need to show up for its employees and be a trend setter for providing a sustainable and living wage to its staff.
I’m seeking 5% or CPI whatever is higher each year or three years. Bonuses do not hold any weight as it is so hard to achieve targets and a lot is out of our control
This pay rise is not enough when raising two small kids with inflation
Not only is the CBA pay offer low, but they have also been reducing their staff benefits to employees to the point that I got a better mortgage rate with another bank, even after I called CBA to ask for a better deal.
CBA Group made an $11 billion net profit after tax for the 2026 financial year. So, this tells us the bank can well afford to put a fair pay offer as part of our next Enterprise Agreement. This profit was off the back of us hardworking staff who deserve better. The bank must and can do better!
Profit KPI over staff satisfaction and retention.
CBA have continued to remove employee benefits e.g. safe custody fees, home loan interest rate discounts, insurance discounts, no coffee, tea, discounts in lunch room and increased our work loads and KPI deprecations have increased and often understaffed. We are the front line of the bank and we should be paid accordingly
It at least should match last agreement's offer of 13.5% over 3 years. Also, with the Increase work loads and Targets with no consultations is just wrong.
Its only fair to reward your employees who endorse the company. As the company is rewarding contestants on the block who probably don’t even bank with the company.
Minimum 5% each year
Pay rise in line with inflation 15% over three years is more than fair
Increase pay
Please recognise and compensate the abuse your frontline staff get from decisions that they don't make, but wear the brunt of. I have lost count of the number of calls I have taken over where the staff member is audibly upset because of the personal attacks the customer has made at them.
I believe the current pay offer should better reflect the contribution, commitment and increasing cost of living faced by CBA employees. Given the bank's strong financial performance and record profits, employees should receive a fair and competitive pay increase.
CBA can afford 4.25% an increase of our pays for next 3 years, as we deserve it
Needs to be fairer & in line with cba profits

Branch teams should have equal pay rights to back office teams as they're frontline staff who are exposed to vulnerable situations and large aggression.
CBA is the biggest bank in Australia but the staff are paid less than any other bank employee. CBA has a large staff turn over and should be doing more to commit to their staff members
Insulting, cost of living and interest rate rises are adversely impacting us
* An increase to base salary to reflect the current expectations of the role and living costs would be the most acceptable form of remuneration
current offer is a pay cut!
It's disgusting that the CEO's remuneration has increased from approx. $7M to $9M and yet they can't even offer their employees a CPI increase. It's disgusting that he earned 91% of his STVR while most employees have to fight tooth and nail against increasingly unrealistic and unattainable standards just to reach 70% of their potential STVR. It's disgusting that customer service is being sacrificed to progress a shift towards AI despite the catastrophic environmental impacts. It's yet another slap in the face. Jobs are being moved offshore to India in the name of cost cutting and at the expense of the Australian economy. Absolutely deplorable behaviour.
We work on all state holidays. CBA should show and prove that make us believe that we work for a great organisation.
fair pay offer
I don't intend to accept a discretionary pay rise deal over years 2 and 3. While reporting record profits, CBA should be providing their employees certainty on minimum pay rises over the whole EBA period.
As a Branch Manager, I am concerned that the proposed pay offer does not fairly reflect the increased workload and responsibilities that have been placed on BMs following the recent Area structure changes. With the removal of dedicated BSM support across areas, many tasks and responsibilities previously managed by BSMs have been redistributed to Branch Managers. This has resulted in a substantial increase in workload, accountability, and time commitments, often extending well beyond our standard 38-hour working week. The proposed 2.5% increase in the first year, followed by discretionary increases in the subsequent two years, does not provide employees with certainty or confidence that their remuneration will keep pace with rising living costs. In a worst-case scenario, employees could receive only a 2.5% increase over the entire three-year agreement, despite taking on significantly more responsibility.

While recognising and rewarding high performance is important, there should also be a fair and guaranteed annual increase that acknowledges the increased expectations placed on all Branch Managers and helps maintain purchasing power during a period of continued cost-of-living pressures. Given the additional workload, longer hours, and increased accountability now expected of Branch Managers, I do not believe the current pay offer appropriately reflects the value and contribution of the role.
We deserve at least CPI increases each year. We also ALL deserve to receive any pay rise at the same rate. We all contribute equally regardless of grade/position/packaged or unpackaged.
We need a better pay wage
Its inadequate because its well below inflation
I would expect the yearly pay increase be at least matching the Inflation.
Very Very disappointing
I am offended by being sent the email about the pay rise offer at a late hour on a Friday. It comes off as disrespectful and deceptive. This is seriously important and I don't accept it being treated like a last minute email on a Friday this way
Every individual pay should be reviewed specially for Tenured staff who have put most part of their lives building CBA into a better bank
CBA is one of the biggest bank in Australia and every other bank offers a better Salary for the same job some up to 10k more a year
As the cost of living continues to rise, many employees are finding it increasingly challenging to maintain a healthy work-life balance while also meeting the financial needs of their families. Given the amount of time and effort we dedicate to our work each day, it is only fair that our contributions are recognised through meaningful and equitable remuneration. I encourage CBA to offer employees a fair deal that takes our concerns seriously and reflects the important role we play in the bank's success. Our hard work and commitment deserve to be valued and rewarded accordingly.
Offering us less than inflation is a slap in the face. It is we, the workers who got the bank the profit and anything less deems us invaluable.
I believe the current CBA offer fails to adequately account for the current inflation rate, resulting in a decrease in the effective salary each year.
Very disappointed with the offer.. our day to day living costs are increasing.. would like bank to rethink about there decision

Not fair
Our demanding jobs offer pay increases that fail to match our efforts and skills, while the soaring costs of rent, living expenses, and quality services far outpace our earnings. Employees are the main assets where Bank can make their profits. But unfortunately we are not valued enough.
Unfair that we as branch staff work so hard, often short staffed and have to be the face of the bank when we get the lowest pay...
It is a sign of good leadership to acknowledge the hardworking staff that made the record breaking profits possible. Please do the right thing and offer our pay rise 1. in line with the staff efforts and hard work that achieved such profit 2. HIGHER than inflation so that it actually feels like a well deserved pay rise 3. absolutely NOT less than inflation because this is actually a pay cut which is out right OFFENSIVE in the current times. If struggling to find the funds to cover the pay rises from the $11 BILLION profits then recommend to reduce bonus's and/or pay rises of CEO etc.
Only 3.5% salary increase this year and next will be 2.75% follow by 2.5%. Unacceptable 8.75% for 3 years
For my pay grade I am only provided with 2.5% guaranteed and discretionary thereafter. This is unfair and not inline with inflation. The past few year’s discretionary has meant 0% or 1% at the most. Whilst my workload has increased my pay has not increased in line with this and think that there should be a minimum pay increase for all
We work hard & deserve a 7% pay rise per year for the next 3 years.
It’s disgusting and you can do so much better
Absolutely woeful. And inept of any consideration of our current economic environment. For such a communication issued to the network with no substance is simply insulting and disrespectful.
A pay rise should genuinely reflect the increasing cost of living, the responsibilities employees carry, and the contribution they make to CBA’s continued success. The current offer is disappointing, particularly when it is not even aligned with the government’s minimum wage increase.
CBA’s success is built directly on the hard work of its staff, but relying on managerial discretion for pay increases leaves employees without certainty or fairness. Discretionary raises lead to inconsistent outcomes across departments, lack transparency, and fail to guarantee that all staff receive a real wage increase that keeps up with the cost of living. The bargaining team must push for guaranteed, fixed percentage increases across the board in this agreement, rather than leaving our pay outcomes to individual manager preference

As someone who works in the Banks Hardship department I've seen how income not increasing in alignment with CPI causes hardship to customers. When your daily living costs increase and your income does not align with it you have to start cutting corners and decreasing the quality of everything, that includes time with family and rest and recuperation. The bank is essentially saying nearly their entire employee base should just reduce their budgets to continue to meet daily life, because they won't show a basic level of appreciation to the people that earnt them their record profits by allowing them - at a bare minimum - to continue to meet expenses year on year. It's disgusting. CBA need to do better. To CBA: Try earning your record profits without using your staff. After a month you'd come back to the table thinking our request for pay increases was a steal.
All claims raised by FSU have been rejected, the pay increase is too low and vague and will mean that the "CBA Pay Deal" will not be an accurate deal and is too discretionary With all claims rejected they have no focus on improved conditions
Is an insulting, especially being in branch level and the abusive customers we get
The offer from CBA says discretionary for all the three years for people with salary of $165 k and above. What does that even mean? Does it translate to a 0% improvement over 3 years. CPI is at 4.5%, so over the three years, will my real salary reduce by ~15%? Will my expected output or hours of working be reduced by 15%?
Its frustrating we have pretty much write an essay to complete a pfr to tell them how good we are at our job, which i find ridiculous itself, my proof is my results that you can all see, to then have them turn around and go umm no don't think your that good but anyway good on you... no, not good enough for a pay rise but thanks for all your hard work....
With mortgage rates and the cost of living continuing to rise, you would think that the bank's offer would be in line with this, especially given they have just boasted an 11b profit for the last financial year. Instead, we feel left out and forgotten, and like our service that creates this result is not acknowledged through their offer or the way it is handled/delivered. I hope that the bank will come to the table that is reflective of the rising cost of living and difficult challenges we continue to face financially whilst showing up day in day out for the bank.
The pay rise should genuinely reflect the rise in cost of living. We are not being recognised for the work we commit to and provide on behalf of the Commonwealth Bank.
The offer is disappointing, not remotely where inflation is expected to be over the following years.
The pay rise is not enough to at align with rising inflation. The bigger the profit the less employees are rewarded.

Massive profit and huge pay rise for the boss. We can't get new chairs for the branch because it won't fit in the budget!
Pay increases per year not meeting a minimum of CPI
CBA goes from bad to worse. I have worked here for a long time and in 2023 I lost my STVR and was moved to PRP, this was a reduction in remuneration for me and at the time I was not given a choice to move. It was accept the new contract or nothing. Now I am once again looking at what is being offered - I am in the office 50% of my working month as a single parent with a child in secondary school. I feel that flexible work is difficult to ask for and just try to juggle everything to make this work. I used to be able to save based on my wage. At this point, it's just a re-allocation of resources and what comes in goes out to everything else. CBA need to realise that their staff are valuable and we can't all be off-shored because it's cheaper. They want NPS 30+ but they also want cheap labour from overseas. In my role I see the kind of service that offshore messaging provides and in many cases it is awful. As a customer of CBA myself - I understand the frustrations of people when trying to deal with CBA. It's not an enjoyable experience by any stretch. CBA need to do better for their staff and their customers. We need a wage that allows us to live and keep up with inflation, not feel like we are peddling and getting nowhere.
It's a slap in the face to us frontline workers when they cannot even provide us job stability beyond June 30 2027
Not good enough.
Not in line with current cost of living NOR our work load, expectations and profits that were made.
As a MCB branch and Team Leader , pay rates are not fair when you consider a Tier 1 BM often does not have that many staff and are paid considerably more. Full branch staff also leave as soon as they balance often well before 4:30, yet MCB staff cannot leave until 5pm if they are full time.
The pay rise is extremely low considering the cost of living, inflation. feels like we are being underpaid when compared to other ofis
With inflation and rising living costs, my real income has effectively decreased, and industry benchmarks show other lenders in equivalent roles earning up to $200k more. This gap is no longer aligned with market standards or the value
It is beyond unreasonable that the bank expects that we work like we don't deserve or afford to have a life. Staff put in 100% at work to only be not recognised for it in our pays. Why is it that our CEO earns millions while the people supporting kids, loved ones and the community get not enough to afford the essentials. NOT GOOD ENOUGH CBA... you should be setting the standard not disempowering your staff.

Fair pay for staff members should be a priority. I currently work as relieving branch manager I am a part-time employee whilst working in MCB branches and when I work in full branches I am made to put my overtime in as time in lieu instead of being paid for my extra hours.
We are one of the most under paid banks I've seen,
I just think it is not fair that frontline staff get paid nearly enough than what others get paid - home lenders get LARGE bonuses each quarter and we frontline staff get a yearly bonus which it all gets taxed anyways. It is an absolute disgrace, and I think we deserve so much more.
With inflation well over 3%, anything at this amount or less is a pay cut! Clearly staff are working hard to achieve a huge after tax profit. Staff are well overdue for real pay RISE. With a 7% increase in net profit for CBA, that is a good starting point for pay increases.
Its not good enough based on inflation, profitability, expectations and market need
Everything is going up, yet my wage is not meeting inflation. The bank is making record profits and if wasn't for the staff there would be no bank.
The offer is a low ball. Please do better.
the front line teams are suffering with the lack of support/ staffing issues . we are the face of the business and should be getting paid fairly for the work that we are expected to do .
I have been with cba over 20 years & I have asked my manager for a pay rise a couple of times & never got it but I know the new staff that start are on the same wage as me which is wrong
I do not support CBA's current pay offer. Employees have continued to deliver excellent results for customers and the business despite increasing workloads, ongoing change, and cost-of-living pressures. An offer that leaves many staff with below-inflation pay increases is not fair, particularly given the bank's strong profitability. CBA should provide a meaningful pay rise for all employees and commit to improved job security, genuine workplace flexibility, and safe staffing levels that support employee wellbeing and customer service. Staff deserve to share fairly in the success they help create.
Reasonable increases to pay not discretionary
give the people what they deserve.
Remove discretionary component and give a minimum rate increase - above inflation.
Number 1 Bank in Australia and yet staff are underpaid.
How is it fair that the staff in these lower positions that are honestly the face of cba and Interact with customers on a daily basis are run into the ground aren't able to afford to live. I can guarantee matt comyn isn't thinking about having to go without food so his children can eat or have clothes on their back. CBA prides itself on care, courage, commitment and the cba way but that is all just words used to make the higher ups sleep better at night.

Its not good enough - they need to look at our work load that they are putting onto us and in particular the Branch managers. they keep asking for more from us and giving more expectation while taking away support and then supplying us with less then acceptable pay increase. they need to come to the party and they are absolutely NOT doing this. There are two portions. 1 is our pay increase but the second is the safe work load - they are not taking care of our well-being by not having safeguards in place to protect our mental and physiological wellbeing. You bring this up with them and the feedback doesn't go anywhere
Need Better pay as we work for the biggest bank but get paid just the minimum wages
It is disappointing that remuneration outcomes do not always appear to reflect the value and contribution of frontline employees. While different roles carry different responsibilities and pay structures, there can be significant disparities between positions within the same organisation. It can also be discouraging for long-serving employees when newly recruited staff are onboarded at higher rates of pay than existing team members performing comparable work. Frontline teams are the face of the Commonwealth Bank, building customer relationships, delivering exceptional service, managing risk, and driving business outcomes every day. The organisation rightly celebrates its financial performance, customer satisfaction results, and business achievements. However, it is equally important to recognise and reward the employees whose dedication and efforts make those outcomes possible. Many staff feel that greater investment in and recognition of employees would reinforce the message that people are the organisation's most valuable asset. When employees feel valued and supported, it not only boosts morale and engagement but also contributes to stronger customer and business outcomes.
This pay offer is not only below inflation this year but it is worse for following years. I love my job but I will not accept anything but a pay rise above inflation.
Lower paid staff need a pay increase that will help keep salaries in line with other comparable roles and also to keep up with inflation and rising costs of living.
CBA staff are constantly under scrutiny to provide our customers with above and beyond 'The perfect customer experience' whilst functioning in branch efficiently in a timely manner. CBA staff have to be up to date with changes newly implemented - and so it is only fair and reasonable that pay increases should be reflective on the efforts undertaken.
A 11 billion dollar profit is a clear indicator that the bank is doing well! - in the mean time part-time staff are literally struggling to make ends meet. I have been considering a second job just to save some money to get ahead... It's pretty poor
I feel disadvantaged as a loyal long term staff member. Having been in the one role for 14yrs, people who are new to this role are being offered more than what I am on obviously because

of inflation. If this doesn't show you that we do not get proper or fair rises, then I don't know how much more transparency is needed.
Please consider a fairer pay raise
The cost of living is at an all time HIGH. Considering CBA just announced an 11 billion dollar PROFIT and none of that would of been possible without the hard work, commitment and performance of its employees. CBA should be willing to invest fairly in the people who work everyday to help drive this company to where it is today. A fair pay increase would demonstrate that CBA genuinely values its people.
Could you please change the wording on the CommBank app when sending verification stating are you with a CommBank specialist. You call us specialist maybe its time to start paying us like one.
If the CEO gets a financial reward for doing such a great job - in that there has been an impressive profit - why can't the staff that actually did the 'heavy lifting' get financially rewarded? Last time I looked I didn't see the CEO or any of the executive team out here at my branch interacting with the staff and community to grow our business and community connection to get the success'...........
The profits the bank has seen show that our work is having a direct impact on the bank's outcomes and we should have a share of that success in our fortnightly pay packet.
Not good enough. We receive abuse daily, expectations are increasing daily, KPI's are getting harder to reach each year. Expecting more from us but wage is not matching
I support this petition because branch staff are expected to maintain extensive knowledge across a broad range of products, services, systems, compliance requirements, fraud prevention, and customer needs, often requiring greater versatility than many specialist teams. Despite these responsibilities, our remuneration does not reflect the value, expertise, and adaptability required of frontline staff. With the proposed pay rise falling below inflation and the bank reporting strong profits, branch employees deserve fairer recognition and compensation for their contribution to the bank's success.
Hard working CBA employees deserve more than, thanks, we can't do it without you... sentiment or meets expectations STVRs.
Absolutely disgraceful to get continual updates on how much profit they are making, while we're struggling to make ends meet.
I feel like the bonus at CBA is quite low, and it’s also quite difficult to reach the higher bonus bands.

I’m new to CBA, however I can attest the amount of workload has given and the responsibilities we have as someone that works in the branch everyday is of high importance but pay wise is incredibly low. Very much the same if you work as casual in retail with less obligation and responsibility. Please hear us.
cba profit increases each year and yet we get 2.5% as the employees making that profit happen. doesn’t seem to fair.
I do not believe the current pay offer is fair or reflective of the value employees bring to CBA. Staff have continued to deliver strong customer outcomes, support business growth, and adapt to constant change, all while facing increasing living costs. The proposed increase effectively results in a reduction in real purchasing power for many employees. CBA has a responsibility to provide a pay outcome that genuinely recognises employee contributions, supports financial wellbeing, and aligns with the organisation's performance and success. A more meaningful offer is warranted.
CBAs pay offer based on the past 3 years of CPI is below inflation. We will be negative 1.7% over the next 3 years in terms of real wage growth. The rate we've been given is disgusting.
The current offer will see my wages shrink in real terms. Its hard when we have a mortgage with CBA
CBA employees have played a critical role in delivering substantial profits to shareholders and therefore should be recognised for their contributions. CBA should be supporting their staff and acknowledging the struggles due to the increased cost of living pressures and show a genuine commitment rather than simply a minimum-cost approach to wages.
The pay offer can’t even keep up with the CPI. However better than nothing.
CBA Consistently fails to provide its staff with adequate compensation despite the bank continually receiving record profits. It’s beyond a joke.
Hoping the pay increase will make a reasonable support to the current increase living costs for above 5% of base salary. The KPI has been set by CBA is tricky when the expectation has been fully met which is not equivalent to 100% of eligibility for full STI/ bonus payment. I reckon the KPI expectation should be restructured by professional third party to advise and being regulated.
The proposed pay raise is too low considering the running inflation. Also for employees who have gotten a promotion in a FY, the inflation pay raise might also be skipped which is unfair as the promotion uplift also comes with increased responsibilities and does not take into account the current inflation of the year it is received.
Lots of other companies now give at least 5% increase because of the inflation nowadays
feel that the pay offer is not adequate for cost of living increases and needs to be addressed by the CommBank

pay increase is going backwards to CPI
We have offshored/automated the routine/easier parts of our job, leaving the hardest and most complicated parts of our role to be done. The same job is now harder than it was compared to a year or two ago. Harder work, higher pay.
This offer is nowhere close to the inflation rate.
Shocking pay offer when the bank has saved so much money by hiring a lot of overseas workers. There has been many complaints from many stakeholders about the poor quality of the work done by many of the offshore colleagues, which results in onshore colleagues having to do extra work to fix up or deal with the complaints/delays caused.
Unable to cope up with current pay due to the rising inflation. It's difficult to run day to day activities with current pay.
I wish that we could at least be just above inflation, this offer feels very low and I just want my bills to hurt less while still working at a job I enjoy.
It is the Frontline that do all the interacting and customer advocacy Builds- They are the face of CBA the real ones that are seen everyday that drive the Customer Journeys
Bankwest colleagues deserve better pay rise with this inflation.
Just like we are chasing competitors like Macquarie why not match benefits and renumeration they are paying their employees.
Pay rates are low
It is unacceptable for half of the bank to receive only 2.5% pay rise over 3 years. It is not only below CPI but also below many other banks are offering.
Pathetic offer
The pay offer is an insult of the hard work we continuously do each day for our customers. We have been under paid for a very long time and 8.75% over 3 years is really disappointing. I wish you cared for us as you say you do.
Unless we receive a pay offer which at least aligns with inflation, CBA staff are moving backwards financially year on year.

I do not feel the current pay offer reflects the reality of what frontline CBS staff are dealing with in branches today. Over recent years we have seen services removed, such as coin machines and ATMs, but the workload has not disappeared. Instead, it has shifted directly onto branch staff without adequate support, resources, or staffing increases. The removal of coin machines has left branches managing bulk coin deposits manually, with little guidance on how to service these customers efficiently and within reasonable timeframes. In some cases, customers are forced to complete transactions over the counter and may incur fees because there is no longer a self-service option available. This creates frustration for customers and places additional pressure on staff. The removal of ATMs has also driven more customers into branches, increasing transaction volumes and demands on frontline teams. Branch staff are often running behind, working under constant pressure, and trying to balance customer service, operational tasks, and compliance requirements, yet staffing levels have not kept pace with these changes. Another major concern is the increasing amount of mandatory training, communications, and new information that staff are expected to absorb and complete. There appears to be little or no dedicated allocation for this work within branch hours, meaning employees are expected to fit it in around their existing workload. This is simply not realistic in already busy branches and adds further stress to frontline teams. Time for training, learning, and implementation of new processes needs to be properly built into workforce planning and branch staffing models. I feel that higher management is not fully recognising the impact these decisions are having on frontline employees. Branch teams are continually being asked to do more with less, while expectations continue to increase. This is contributing to higher stress levels, workload pressures, and concerns about staff wellbeing. This is why I believe CBA should provide a fairer pay increase and invest in better staffing, workload management, and dedicated time for training and development. Frontline staff are critical to delivering a positive customer experience, and the current offer does not adequately recognise the increasing demands being placed on branch employees.
I am barely scraping through fortnight to fortnight between interest rate increases on loans, petrol, utilities, car expenses, food pricing!
I believe we should have an increase in pay due to the fact of all the extra changes we have had to go through over the last 5 years. As well as the other big banks are paying their leaders or CBS's a lot more than we offer here at CBA, they also offer carer progression that CBA does not always offer, so for that, the staff should be compensated more.
Pay increases should be awarded to all employees regardless of performance metrics which I find appalling otherwise you are taking a pay cut. In addition it should be in line with CPI.
We have so many policies, procedures, security, codes, the list goes on that we have to learn and adhere to in our profession. We should be paid in accordance

If CBA can record an increase in NPAT of 7% and the ELT get wage increases that are greater than what the Bank is offering its employees, then this is not OK. What the Leadership of this Bank fail to realise is, it's the workers that enable the Bank to achieve the goals that they are so desperately looking for. It's about time that they put the profits back into the people that do the hard work rather than just fill the pockets of the people at the top of the corporate ladder.
The offer does not even take into account the inflation and it is not enough.
We deserve a pay rise for all of hour hard work day in and day out!!
I'd like to see an offer closer to inflation as a minimum, rather than real wage growth continuing to go backwards
Please at least make our pay to current inflation rate
While I appreciate the effort to provide a pay increase, I believe the offer should better reflect the current cost of living pressures, market remuneration levels, and the increasing complexity and accountability of many roles across the Bank. Employees have continued to deliver strong outcomes for customers and the organisation while adapting to ongoing change, regulatory requirements, and increased workloads. I would like the bargaining team to consider a pay outcome that helps maintain employees' purchasing power, supports retention of experienced staff, and remains competitive within the financial services industry. A fair and sustainable increase would demonstrate recognition of employee contributions and commitment to the Bank's long-term success. I also encourage consideration of broader benefits such as flexibility, wellbeing support, and career development opportunities as part of the overall employment package.
Would love a fair pay rise and bonus to reflect the hard work that front of house do provide, encouraging customers for HL opportunities, Business OMs. This needs to reflect back to the staff and CBS staff. Front of house staff deserve this.
CEO received a substantial pay increase relative to the % pay increase we are receiving. The pay increase is well below standard and is insulting based on how hard we work and the profits, WE the people help generate the bank
The current offer does not match the amount of workload being added to our plates and the inflation in the country, CBA does not provide any significant benefits to its employee having mortgage with them and has been charging a lot in interest and fee from its employees and any other benefits being offered are minuscule and have been reduced over years to peanuts CBA must make up for it with better pay as it is making record breaking profits each year by the help of its staff so rewarding its employee with better is defensively fair ask

CPI + 2%
Look after your frontline staff! We are the faces and voices that interact with the customers. Service in this day and age is a lot more complex than it has been in the past and continually gets more complex. When there are system failures, it is the frontline interacting and appeasing the upset clients. Reward the staff that are in the battlefields, putting in the hard yards. Those of you up top are certainly going to ensure that you get your bonus!!
Should be fair and reasonable to meet current inflation
I believe CBA's pay offer should provide a meaningful increase in remuneration that reflects employees' contribution, productivity, rising living costs, and the need to remain competitive in the market. Higher pay is important not only to recognise the value of existing employees but also to attract and retain skilled and experienced staff. Job security should also be a key part of the agreement. Employees need confidence that their roles and future career opportunities are protected, with genuine consultation around organisational changes, restructuring and potential redundancies. In addition, flexible work conditions should be strengthened. Employees should have greater flexibility around where and when work is performed, where operationally practical, including hybrid working arrangements, flexible hours and appropriate consideration of individual circumstances. Flexibility can support employee wellbeing while also improving engagement, productivity and retention. Overall, I would support an offer that delivers stronger pay increases, improved job security and meaningful flexible working conditions. These should be viewed as complementary priorities that recognise employees' contribution while helping CBA remain an attractive and competitive employer.
The staff are helping CBA make the record profits and should be rewarded accordingly!
Branch staff are the lowest paid of the big 4. Time for CBA to recognise its frontline workers and not just home lenders
Chicken feed
Better pay rise above 15%
Its clearly not good enough, with inflation and cost of living pressures our pay needs to be sufficient to support us. The bank has made a substantial amount of profits and like shareholders are taken care of, so too should the staff members. A minimum of 15% over 3 years should not need to be negotiated - it should be the standard.

Having been on the upper scale of salary for over 13 years and solely on discretional salary increases I believe the process does not recognise the contribution/effort. Since 2016 (the last 10 years I have had an increase in base pay of 9.25% salary increase (5 increases ONLY) one of which was a mandatory 3.5%. (in 2023) Across this same period CPI reflects 28.67% change/increase. This significant disparity is not a reflection of recognising our staff.
The proposed pay which is less than inflation is laughable and a slap in the face of the employees who have all contributed the record profit this financial year gone.
Pay increase of 18% in 3 years, cba shares of minimum $10,000 to all employees, proper AI courses for employees as upskilling and job protection
It's shocking to see how difficult it is to get a respectable salary increase offer from a bank which posts billions of dollars in profits and still struggles to pay their employees a decent increase.
I am concerned that my current remuneration at BW is not keeping pace with comparable roles across other OFIs. Combined with the ongoing increase in living costs, the bank's pay offer and conditions fall short of my expectations and do not appear to reflect current market conditions.
This is demotivating and an insult to your employees It may look good on a spreadsheet but that's all
Considering the cost of living the pay increase does not keep up
No hikes or very less percentage of hike and very less job security. Cutting off roles or moving ppl to the completely new roles which they never had experience and expected to work like a senior who already in roles.
Current pay and remuneration structures are not keeping pace with inflation or the increasing demands of our roles. there are also significant disparities in remuneration between comparable roles, with differences in tens of thousands of dollars. This creates a sense of inequity and highlights the need for pay structures to be reviewed to ensure they remain fair, competitive and reflective of the responsibilities of each role. We have also been called upon to increase performance ratings of our people to meet a number in each category, but some instances their managers had their ratings decrease

The cost of living in Sydney is extremely expensive, and the financial pressures of everyday expenses continue to increase. I also travel approximately one hour each way to and from work and attend the office around 50% of the time. This adds a significant amount of commuting time and expense, which is a considerable financial and personal cost. Given the current rate of inflation and rising cost of living, I feel that the proposed pay increase is not sufficient to keep up with these increases. The current level of pay is also making it difficult to plan for important future milestones. I am not yet in a position to start a family, as the current cost of living and my income make it difficult to feel financially secure and make ends meet. I believe the pay offer should better reflect the current economic environment, the cost of living in Sydney, and the financial pressures employees are facing. I would appreciate further consideration of an increase that more appropriately recognises these circumstances
The pay offer should better reflect the rising cost of living and inflation, as well as the strong profits and performance of CBA. Employees have contributed to this success and deserve a fair and meaningful increase that keeps pace with living costs and recognises their contribution.
While staff on lower salaries should get a higher pay rise, staff on higher salaries also deserve an increase - this economy is tough on everyone, and with taxation eating up most of our earnings - something that Matt seems to support with the increase to GST, it's hard to maintain our lifestyle, were being squeezed down, while the really rich don't even blink an eye and they still get more
Now days the pressure of work increasing day by day so staff deserve pay rise. Cost of living does impact day by day as well.
It is unacceptable that while CBA is recording record profits, they cannot even match inflation rates for all employees - who's work they rely on for these profits.
As a comm bank customer who would like my bank fees and interest payments to be spot among the people who do the day to day operational work. Cost of living continues to rise and given that comm bank has posted a record 11 billion profit, I believe that country should be shared with the hardworking employees
It's criminal that they only offer below inflation pay rises when they are making record profits and then they have the audacity to talk about CBA values like “care”, “courage” and “commitment” and not putting in place the “should we” test.
It should be at par with inflation
Please review the pay rise as the one offered is very low as compared to the cost of living
Pay rises of 1-2% despite really giving my all at work and feeling like I'm going above and beyond. Hard to keep up with cost of living

It is unfair that the profits increase every year with that not being reflected in employee pay given that these profits are generated through the hard work of all employees.
Way too low doesn't meet inflation - this is not fair
The fact that they aren't giving guaranteed pay increases for anyone getting paid over 160k is a bucket of wrong. With the way inflation is, we should all be getting increases.
Our last 3 pay increases have been well below inflation. We need at least 8% in the first year alone just to catch up to inflation.
CBA should discuss with FSU prior to announce the offer which is far too low compared to the market standard.
Based on above information the pay offer is ridiculous
Not up to the mark. Staffs should get profit share
Ridiculous considering all the extra work we've been doing since all the layoffs
If Matt is making $9 million a year he can afford to give us more money
way way too little increase in comparison to CBA recorded profit
Pay rise for everybody should be included in new agreement
I believe we should also get the share for our hard work as we contribute for cba success .
The pay rise offer CBA is making is very disappointing, given they have just profited 11 billion. CBA makes profit because of its hardworking workers and when it comes to rewarding them we are very disappointed. Operations is the core of the business hence i demand a fair pay year increase so we can meet our ends please.
Us employees have worked so hard this FY and directly contributing to the recent success in our results, and the fact we barely get a rise and CBA profits off all of our hard work is ridiculous! CBA should be rewarding all employees since they are able to with all the profit- especially aiding everyone with the cost of living.
The pay offer is very low compared with the work, responsibilities and expectations of employees working . Compared with similar roles at other banks, the pay does not feel competitive or reflective of the level of work we are doing. The workload and expectations continue to increase, while pay does not appear to keep pace. Each year it feels like we are being asked to do more with less, which can be discouraging for employees who consistently work hard and deliver results. I believe CBA should provide a more competitive pay increase that properly recognises the workload, performance and contribution of employees and brings our remuneration more in line with comparable roles across the banking industry.

The pay offer is below expectations given the current inflationary environment that we're all impacted by. It's disheartening that despite CBA's record profits (that we've all contributed towards) doesn't fairly get distributed to all the hard working employees.
Need workplace flexibility esp. when work can be done from home and when most of the team are working in different locations.
I do not want my pay rise split over three years especially well below inflation, I think that’s cheap and appalling. If that’s the way they are going to profit 10 billion each year, then I am disgusted.
5% or more base pay rise each year. Must be above cpi
I appreciate that CBA has put forward a pay offer; however, I believe it should better reflect the current cost of living pressures employees are facing, as well as the value and contribution staff make to the bank's success. Employees have continued to adapt to changing customer needs, increased workloads, new technologies, and regulatory requirements while maintaining high service standards. A pay increase that more closely aligns with inflation, recognises productivity improvements, and helps employees maintain their standard of living would demonstrate that CBA values and supports its workforce. Competitive remuneration is also important for attracting and retaining experienced employees in a challenging labour market. I encourage CBA to continue engaging constructively with employees and their representatives to reach an outcome that is fair, sustainable, and recognises the important role staff play in delivering positive outcomes for customers and the bank.
The proposed pay offer does not appear to fairly recognise the value employees deliver or the financial pressures many staff are experiencing due to the increasing cost of living. Employees have consistently adapted to changing processes, growing workloads, and increasing expectations while maintaining high standards of customer service and performance. An improved offer would demonstrate genuine recognition of these contributions and reinforce CBA's commitment to its people. A competitive pay outcome would help retain experienced employees, reduce turnover, and maintain the high levels of service and expertise that customers expect from the bank.

The pay offer is less than the cost of inflation. Here is an example of how it impacts me. 2025 there was an increase to my rent from $630 to $680 per week (2025 +$50) which is ~7.94%. The headline CPI increase 12/2025 was 3.8% annually, with overall housing 5.5%. 2026 my rent was $680 and has increased to $710 per week (2026 +$30), which is an increase of ~4.41%. with overall housing increase 6.8%. I had to negotiate with my landlord to keep the rent lower. We have no choice but to pay otherwise we end up homeless by way of eviction. CPI increase to date 06/2026 3.6%. This does not include the cost increases in the supermarket, utilities, fuel, health insurance, personal insurances (home & car) and MV registration. The average employee who rents is unable to save funds to even think about owning their own home.
It should at the very least match inflation.
Pathetic
If the group makes a record breaking profit in a year of cost of living crisis and major international conflict, the profit should be reflected in the employee pay, as they are responsible for showcasing this result amid a rough year. Why is the pay increase not reflecting the outcome?
We should be offered a higher amount
We should be paid more with the cost of living and the profit of the bank then its only fair to reward us in the lower ranks with a higher pay rise.
Last week when leadership was showcasing performance they always talked about inflation which is around 4% but pay rise is not at par. Looks like the employer -employ loyalty is no more.
I'm disappointed with CBA's current pay offer. With the continued increase in cost of living, a below-inflation pay rise doesn't feel like it fairly reflects the contribution employees make to the bank, particularly alongside CBA's strong financial performance and record profits. Employees are being asked to adapt to significant change, take on broader responsibilities and continue delivering strong outcomes, yet the proposed increases don't feel reflective of that. I'd like to see CBA put forward an offer that better recognises employees' contribution and provides a meaningful real-wage increase, rather than one that risks leaving employees financially worse off over time.
I see the income many different professions earn seeing I am a loan assessor and our income compared to basic professions and tier one professions is more than I am on. I have been in my role for 4 years
pay offers must be in line or better than inflation
Insulting pay offer; Shameful CBA
The pay offer Is no were near meeting the standard of cost of living

Not paying the cost of living % for those who don’t meet kpi’s according to their leader, is THEFT. Try keeping ahead at work when you cant feed your family. Animals.
Cost of living is through the roof and everyone is know is struggling and for CBA is be making such huge profit but not reward their employees is employees is appalling
Not happy when compared to the cost of living.
I think anyone earning under 180k should be eligible for a pay increase year on year with a lock in figure rather than discretionary. Or the secondary option is reduce office attendance to 20%, this will support in reduce cost of living by cutting cost of travel etc
you expect us to be at work at least 10-15 minutes before we start so we are ready to take calls from the start of our shift and you are fighting over a small pay increase what would happen if all staff did not open their computers until it was time to start their shift which is fair as we are not being paid to be here early every morning which has saved cba millions over the years in staff wages
A teacher under the new Victorian pay deal could be paying d more than senior CBA staff - we need a proper pay rise
Get it together
CBA can sponsor a football stadium and soccer teams and make the biggest profit in history but cannot give their workers a fair pay rise
Please keep up with inflation
CBA is making profit due to the hard work and commitment of its employees working long hours and asking for a fair share of profit is ethically correct.
The offer is modest and the discretionary part is subjective. Besides, the stock offer is always below cap, sometimes by a big margin, and the dividend payout is disproportionate.
Trying to make ends meet with rising inflation and the cost of living - to hear the current offer doesn't even cover the increase rate of inflation is disappointing. We work for one of the biggest companies in Australia and considering as a team we have worked together to make a record profit this year it is unconscionable to offer the increase that they have.
11 billion in profit, you can afford to pay us better
The pay increases are a joke! We need fair compensation, not a laughable greedy offer from bosses whose salaries increase more than entire teams payrolls
CBA's pay increases should be in line with Inflation rate , given the increasing cost of living, petrol and commodities price increases, below average increase is not acceptable given CBA has made record profits year on year.
No matter the position it should be a fair and negotiated pay rise
For the hard work we do, we deserve a much better pay rise than is being offered

Our wage increase is no where in line with the cost of living pressures. Be fair and do the right thing. Maybe our senior executives need to do more of what we do daily with our customers and ask themselves should we be doing this. Do the right thing by your employees who work so hard for this organisation.
cba pays do not reflect the work done and cba is the lowest for the same role with the other 3 pillars
Very poor remuneration for the responsibility we take with our customers banking needs. I qualified for a low income health care card up until I started getting rental income.
Worried about inflation increasing more than what the pay increase is. I am worried i would have to then take out another job to make ends meet, but not sure how this will happen being a single mum of 3 high needs children.
It's not even above inflation and the pay rate is already so minimal
CBA should look after their staff and give them a reason to stay, a reasonable pay rise is a good incentive
I can't afford to live away from my parents as a person who has been working for CBA for 3 years in a senior position where I work at least 50 hours a week for a measly 95k a year. I generate directly a majority of where bank profits come from and do not receive fair compensation. This pay offer disgusts me to know the bank has just reported record profits. Only for me to ultimately be made redundant in a few years time when AI can automate my role.
Going up 2.5% isn't keeping us in the right mindset. I myself have to look for a 'side hustle' just to keep afloat. The side hustle is done obviously after work hours and burns us out. This is what makes working a CBA a hard thing to do if we are using so much energy after work to our side hustle. We don't even have time to spend with family and friends. This is a major issue. People are burnt out and do not want to give their all at CBA.
Pay is very low compared to the work we do in branch with short staff all the time. We work with so much pressure because of short staff. Never get the break in the afternoon.
As always, I would like my salary to be higher. The higher my salary, the lower the temptation to look for another job.
Everything I need to continue living rises with inflation (bills, rent, groceries, etc). It's going from barely affordable to having to sacrifice even more than I already have. Why can't my employer, who I'm dedicating the majority of my waking hours to, provide enough support to allow me to continue working for them?
Lowest paid employees of all the banks yet our bank needs the biggest profit

The pay rise says increase was considering inflation while inflation rate is way higher than the proposed increase. Any raise under 3.8% is technically a real wage cut.
Need bigger bonus and enough pay rise
Cost of living, mortgage etc., we need more income to survive,
As you can see from the feedback that you receive from the brokers, lenders, BDM & BSM everyone one of us are putting in 100% towards our daily work. Hopefully the management could see and reward all of us to a better pay & bonus. We do work hard for the money when almost everything is so expensive, so every penny counts so they say. Let's hope 2026-2027 will be a great year for all of us
The increment is extremely low
Unhappy, disagree
Well be grateful that you are at least getting something as most companies, including mine, are not providing salaries increases each year. Only the public sector works this way not private companies!!
Offer did not take into account inflation.
Pay offer is too low compared with current cost of living
It's an absolute joke - everyone deserves a 100% pay rise as everyone is doing the work of 2 people and some.
increase our pay we are badly underpaid
Comparing other banks and financial organisations, CBA's pay offer is a joke. I love working for this bank, but when i see similar role is offering $15000 to $20000 more then i feel depressed. In this current inflation its hard not to think of quitting CBA and look for other offers. CBA should look after their employees who works really hard to bring record profits every year
The upcoming bonus is literally a slap on the face when we compare it to the net profit cba makes, people work insane hours under so much pressure, and get paid peanuts, and yet 11 billion profits go to the shareholders and top level people Pay increase is bare minimum and bonus is not going to go over 4 to 5%.. Absolutely pathetic
Anything under 5% this year and a minimum of 4% the following 2 consecutive years is not a pay rise. It's barely meeting inflation. We want to prosper and be awarded accordingly to the work we do daily that contributes to the bank being as successful as it is. This offer appears to be a slap in our face.

Salary cap is extremely low comparing with other financial institutions. We are getting at least 20-30k less for the same role other institutions are offering. It's getting really hard to survive. CBA should look after employees and adjust the pay structure.
Profit should be shared well enough with CBA staff members who are contributing to achieving this. Their hard work must pay well. Also, salary packages must be competitive with other bank and financial institutions keeping in mind how much CBA profiting from the employee contributions.
Alot of ppl have to think of side hustles to make ends meet.
The proposed pay increase falls below inflation, meaning employees' purchasing power will continue to decline despite ongoing increases in living costs. In addition, the discretionary component lacks transparency and can result in inconsistent outcomes. When compared with recent wage settlements achieved by other major employee groups, the current offer appears increasingly out of step with broader market expectations.
It is disappointing that even in years where record profits are being made the staff are only being offered below inflation rises. This is on top of banking retail staff already getting very low salaries compared to other industries, and even the share offer has not increased in value for many years. This so insulting when the highest levels of staff get such ridiculously high rewards.
I think we can at least have 4% per year
Cba does not pay its employees fairly
The pay offer is ridiculously low for a company making giant profits. There is a real concern for people being offshored and made redundant
I would like to have one job to support my life and be able to relax after my one job and not spend so much to work more on either a second job or side gig to afford necessities such as buying groceries.
We definitely need to improve it.
Offer for my role is well below CPI for FY27 and no guaranteed increases beyond FY27 (rises at management discretion.....)
I believe we are one of the lowest paid banks - are we not entitled to better pay as we are responsible for the success of the bank - and it is disappointing sending all our jobs offshore.
All the hype about pay increase is Confusing at the end of the day to employees. Remove unnecessary jargons & just deliver increase amount in our pay account. No more talks. Time to act is now. End pay slavery

We need at least a 6% increase in the first year to align with current inflationary pressures and to counteract unforeseeable pressures on inflation due to the ongoing conflict in the Middle East and a growling uncertain economic climate fuelled by the recent budgetary changes. The previous EA did not sufficiently take into consideration the increase in inflation during the COVID lockdown and as a result real wages have scaled backwards. A proposed 6% will somewhat assist in covering lost real wages during the previous EA but will not entirely bring real wages in line with pre COVID standards. Therefore, anything but a 6% increase in the first year should not be considered.
Insulting low, and having no job security or safe staffing just added the anxiety especially with AI ramping. It makes me feel less of a human and just a number
The complexity of our daily task (pretty long list as you should know) puts us in a much higher paid grade then we should be (Plus the shit you have to deal with) I could just be a check out worker and get paid more there!
Too small
We definitely put in a lot of effort everyday but the pay does not match it
You think with all the profits that the bank makes that they could offer %% to their staff. Especially when they make other staff redundant due to no work and the staff left are the ones that have to pick up their job plus own jobs.
Pay should be commensurate with current economic conditions, and at least be on par or more than inflation
Raises should match inflation
If Matt Comyn deserves 11 mil bonus, then we deserve an adequate pay rise. How do we not deserve a portion of the profits relative to the size of our salary.
More casual protections are needed too - they are definitely quietly trying to het rid of us despite the work load
Discretionary means minimum to nothing. You cannot ask for more than minimum for your internal performance, even if you've excelled. This is just a means of saying you get nothing.
How is it that some staff go above and beyond their normal works, but gets a 'meets' only - like everyone else for the annual performance review?
I only recently joined FSU to support the work they're doing, even though I'm in a higher pay bracket so the pay offer they're fighting for won't even help me. I expect that any pay increase I may receive won't even meet inflation, despite our recent record profit. We work to pay mortgages and feed ourselves - how about showing your employees you appreciate them by paying us what we deserve, or at a minimum offer pay increases that meet inflation.

Very low pay rate and potential bonus for lowest tiered employer despite high annual earnings.
For far too long now the bulk of CBA employees have been asked to accept below par pay increases, only to then see their masters receive extremely generous pay and bonus increases. What is fair for one should be fair for all. CBA needs to stop the deceit of 'offshoring' jobs to India and pay it's tax paying Australian based employees a fair and equitable wage to support the Australian economy first.
The pay offer given to approximately 50% of employees is wholly inadequate and deeply insulting.
Currently looking for another job because I feel like a number in this bank, I understand that my job isn't hard, but I do better than my employees and all I get is a piece of paper? If I can be shown that my efforts are rewarded properly, I might stay but I'm not the only one thinking like this.
other industries are giving their employees above 20% pay rise and this is still not enough to live and manage the cost of living. CBA should do better towards its employees. Not all of us have $8.4million shares that we can sell like our CEO just did.
Our customers are suffering from inflation, we here it everyday, staff are suffering too. Cost of Living in our capital cities with increased rent, mortgage, housing and food is placing financial stress on employees, we would like to see some of this stress unburdened and not more mental health services being offered.
Concern on cba to be more flexible to all staff who got medical condition as staff having hard time to work from home and Employees should have much better increase as every one working hard to get cba number 1 among the big banks
Transparency and calibration of fair pay between genders, level of experience within the same job title. There are exec POs doing exactly the same job as other PO but getting significant more pay.
New EA and pay revise should reflect the well being of the staff in this demanding cost of living impacting the families as well as it the should reflect hard work of the staff not only in words as well as in remuneration.
It is hard to believe that the Bank (with large profits, job off shoring and staff pressures) Management think providing a pay offer that low is acceptable and that the Union are even only suggesting 15%
Better happen very soon.
That CBA employees should be treated fairly and squarely as to the required pay rise

This pay offer does not reflect the working conditions and changing targets being asked of CBA staff. It fails to match the rising rate of inflation and cost of living pressures. The amount of monetary resources the Group is sinking into AI instead of its people is extremely disheartening. This pay offer is absolutely unacceptable.
The cost of living and struggles to provide for our own family is hard. Even when we have overtime available it’s paid in lieu hours which does not help my family financially immediately
Workers deserve better as we are the ones providing the excellent result and outcomes for all these large profits, we do this understaffed and under immense pressure due to less staff because of redundancies.
I’m not happy with the pay rise rate and also the bonus structure
as a full timer i have needed to pick up some Saturday shifts just to make ends meet, don't get any extra when I work as a manager. Also to have a good bonus would be nice but it seems that they make sure we don't pass everything to make sure they don't have to pay top bonuses
We do more work and under constant stress because we are short-staffed, workers are who create outcome and profit but we have to fight for what we deserve. After everything increased it's only fair to increase out pay reasonably at least 4.5% per year. It's embarrassing to advertise profit amount and then reject our demands when every single staff member contributed with their work to achieve that profit.
Poor offer, needs to be revised CBA step up and be an employer who people are lining up to work for
We are not receiving increase meeting inflation which makes my life difficult considering house prices went up crazy and hard to keep up with the rent. I worked hard and got the promotion but increase was so little that i didn’t even feel the real impact.
The current pay offer is ridiculous and does not cover the current increase of cost of living This is embarrassing for Australia’s biggest business
Current pay offer does not cover fuel increase alone. How much more groceries and I just had a baby.
With a company that profited 11 billion dollars they can pay their employees better for what we are faced with in branch. Branch employees need to deal with a wide range of customers and enquiries and are required to have a large knowledge base to assist our face to face customers. We are also putting ourselves at risk everyday dealing with aggressive customers and incidents and we do not get paid enough to do what we do.
Given the huge profits. And compared to other major banks our salary falls short

Outrageous - i work the front line and get NOTHING in reward. I work Saturdays because I need money behind me and work as a PT before and after work. My pay does not help me in the cost of living crisis we are facing- but Mr Comyn doesn't understand because he is on millions !!!
it is unfair to penalise employees who fall in a higher bracket by not providing a guaranteed pay increase when we work just as hard in our jobs.
Below rate compared to the other big banks
Below inflation increases are not pay increases and not ALL staff will use the proposed leave changes
Below inflation rate
We go above and beyond everyday for our customers and help make you record profits that you reap the rewards of while we are struggling with day to day expenses and the cost of living. How is that fair. We deserve better and we want better.
Matt's own bonus itself would reflect CBAs profits while the employees below won't
Absolutely garbage, I'm poorer because of 3% rise and inflation is 3.5%
Inflation, too many price rise and hasn't gone down
The proposed increase is not good enough. Highly skilled team members are leaving in swathes because they can get better compensation elsewhere

After 15 years with CBA and BW, I feel deeply disappointed and unsupported by the current pay offer and the lack of movement on the log of claims. This is about more than a percentage increase. With cost-of-living pressures, the rapid growth of AI and uncertainty around how technology will affect roles, I have taken responsibility for my own future by completing university studies to retrain and remain relevant. I have funded this myself, with limited business support beyond flexible working arrangements. I am also the primary financial provider for my wife and family and financially support two elderly family members. The current offer therefore has a real impact on my family's financial security. What concerns me most is the message this sends after 15 years of loyalty. I am now questioning why I should remain with CBA when I can potentially earn $25,000–$50,000 more elsewhere, while also receiving greater investment in training and career development. I don't want to leave CBA. I want to feel that my experience, contribution and loyalty are valued and that the organisation is genuinely invested in my future. For me, this bargaining process is ultimately about trust and recognition. CBA needs to consider not just the immediate cost of the offer, but the long-term cost of losing experienced employees who no longer feel there is a compelling reason to stay. After 15 years, I want to believe CBA wants me to stay. Right now, I am struggling to feel that it does.
Disheartening they stated they took the rise of the cost of living into “consideration” and still thought that the pay rise they provided was adequate.
Expected additional hours with no extra pay. Unfair salary's that do not match the job title
CBA can clearly afford to pay its employees better after making an $11 billion profit, especially when it’s the employees who work hard to drive that success. They need to recognise the impact of inflation and the rising cost of living, particularly for people working on a TFN who are struggling to afford even the basics these days. They continue to increase interest rates and make life harder for people financially, yet they can’t seem to offer better pay or improved employee benefits. Employees deserve to share in the success they help create.
Better bonus structure. The current bonus system doesn’t differentiate or provide good incentives for hard working and better contributions to the organisation. Not every one would be in the pivot roles to make more known impact but we also contribute a great amount in our own way.

Make the salary increase for management roles (AMA, AMC etc) above inflation for Year 1. With inflation not showing signs of slowing down, I would expect Year 2 & 3 proposals to be increased as well.
I moved into a team with significantly more responsibilities and was told by multiple managers that my pay would be increased once the pilot period ended. This increase has never occurred.
It’s almost impossible to ever get your 100% STVR (bonus) amount. Would almost prefer not to have it and have an increase in base + super. I feel the super contribution could improved, if we consider what others in the industry are doing for their employees with lower profit.
It's falling well short of forecast real cpi, thus we're actually going backwards
Pay rate is low and no clear pay rise policy
Mandatory pay increases should apply for employees above $160k too. Otherwise what incentive is there for being a senior employee when more junior employees just catch up to you in pay? Also. WFO mandate should be reduced to 30 or 40%.
Pay rate is too low considering that the bank made $10.9 billion last FY.
pay us what we deserve, not what looks good in your books
Pay offer is well below inflation. I'm getting a promo backdated to 1 July but cba have held of increasing my salary until EBA is finalised
The pay rise is far below inflation.
We need any pay rise to be in line with inflation and rising cost of living prices. With everything going up we have to spend more on the same items we use to get for less and this is putting a strain on everyone that earns a minimum wage. Rent goes up, interest rates go up, the cost of goods goes up yet we are expected to make what little we do earn stretch to make end meet in a struggling economy
A below-inflation pay rise is an insult. The rich toss us peanuts, telling us to look away while they bathe in their greed. They ought to remember who actually keeps the business running day-to-day.
Pay offer is so low that It hurts, compare the pay increase to other industries and we are way behind. Do something good for your employees
Pay rise compare to market rates More hybrid option.

Increased support for carers with extra leaves
As cost of living is sky rocketing I would ask to raised the pay accordingly specially for lower grades employees. Also offer some flexibility for WFH rates.
Matt Comyn should increase employee pay because CBA’s frontline workers are the people directly generating the bank’s profits and serving its customers, yet many employees are struggling with the cost of living. When a company is making billions in profit, sharing more of that success with the workforce through meaningful wage increases is both fair and good for morale, retention and customer service.
The proposed pay increase does not adequately reflect the increased cost of living, inflationary pressures, and the growing expectations placed on employees. CBA continues to deliver strong financial results, yet the proposed increase does not feel proportionate to the contribution employees make to those results. A fair agreement should provide genuine improvement in real wages, rather than an increase that is largely absorbed by rising living costs.
We employee helped the company making the profit, we should get fair share of the profit too.
I have 3 kids, a wife who doesn’t work, a pay rise in line with cost of living would be the least you can do for your employees!
I totally agree we do need pay rise with current cost of living
Extremely disappointing pay offer. The cost of living, inflation, interest rates. We need a fair chance at sustainability and fair pay rises to match these costs. It is a below fair ask.
CBA as the leading finance institution in Australia needs to set a good example by paying employees fairly, essentially a pay increase below inflation is a pay cut, in an environment where costs and threats to jobs from AI is increasing. They are happy to spend more and more on cloud and AI while sacrificing staff and increasing the pressure on those who remain.
I feel the agreement proposal is one sided benefits only the bank not the employees. Especially yearly pay raise not even matching the half of yearly inflation raise. Last enterprise agreement was somewhat good when compared with the proposal.

Considering the significant profits achieved in the last financial year, it is important to recognise that much of that success has been built on the dedication of employees who consistently go above and beyond to deliver exceptional outcomes for customers and partners. With the cost of living continuing to rise, employees deserve salary increases that at least keep pace with inflation. It is difficult to reconcile record profits with pay outcomes that fail to reflect the contribution employees make every day. Employees should not have to continually justify why they deserve more than a "Meets Expectations" rating while helping drive the organisation's success. I encourage leadership to share more of that success with the people who create it, rather than directing such a significant proportion of rewards to executive bonuses. Flexible working arrangements are another area of concern. The process is often slow, intrusive and overly complex. Employees can be required to disclose personal circumstances through multiple layers of management and HR, only to face lengthy delays or rejection. As a digital bank, why are employees still required to navigate so many hurdles to access flexibility? If we genuinely value trust, empowerment and modern ways of working, our approach to flexible work should reflect that. Employees are not asking for special treatment. They are asking for fair pay, genuine flexibility, and recognition of the contribution they make to the organisation's success.
Net profit after tax at CBA increased by 7% to $11 billion, but our salaries only increased by around 3.7% And, of course, annual CPI inflation was 3.8% to June 2026, meaning consumer prices were 3.8% higher in June 2026 than in June 2025. So technically there's no real salary increase at all when you account for inflation. We're actually worse off than we were before, even with this joke of a pay increase :)
They wont increase my pay for the next 3 years after FY27
The pay rise should be at least the CPI rate.
Considering the current inflation rate and the forecasts, this offer shows just how little cba cares about its onshore teams. We are merely asking for an amount that will keep our lives stable and be able to keep up with the economy

We need to be paid according to profits Equally and fairly based on the role we do CBA employees go above and beyond to provide the best service to our clients Pay what we deserve !!!
Below inflation interest means a pay cut
It's time to pay your loyal staff a wage that is deserving, a wage that is liveable and a wage that keeps up with inflation and the cost of living.
It is not fair when compared with the current cost of living and inflation rates are taken into account. We should get a rise that reflects that the company cares about its well being of its employees.
I don't see it's fair that if you earn above a certain threshold you're on 'discretionary' increases should be equal and fair to everyone
With jobs being cut more and more, workload increasing, and cost of living rising, and on the back of increased profits, we should be getting a raise that reflects the additional work in our roles and we should be guaranteed job security.
2.5% is like a slap on the face!!! All they want for us at the RBA is to make sure to get 90% or customer to get a good bonus! Under 80% they cut hours or cut staff!! C'mon CBA BE FAIR!!!
I have worked for CBA 30 years this happens every time we negotiate an EBA, we are the workers are the backbone and frontline of CBA, we cop all and everything while the big boys and girls sit behind the fence collecting the fruits of our hard earn labour, always shifting the goalpost for our incentives. We need to be equally rewarded for the success of CBA's year performance
It makes common sense to provide better & decent pay rise increases to share the profits with the many colleagues who contribute to the awesome profits made by CommBank Group. Due to the pressure of increases in the cost of living we are experiencing while on low to average wages is not fair when those at the top of the Group relish in grand pay increases. Sharing is caring.
They need to do more for employees especially at this time of crisis
Most staff have to pay for parking which we cant claim at tax time. Some people can be paying $1200 a year just to park to go to work. This could be used to feed their family or to pay bills. The increase in petrol prices also add extra stress especially staff living fortnight to fortnight. I believe all staff should be looked after and increase of hourly pay rate would definitely help.
Given the sheer scale of profits I see get announced it's hard to believe that through restructures and lay offs our job has become more difficult and more engineers are stretched thin with new and unfamiliar responsibilities.

The renumeration for frontline and regular staff compared to what is offered to executives is despicable. How much value has Matt Comyn provided to justify a 30% increase in his package?
CBA barely increase our pay and the pay can't support our life
Minimum pay increase to be equal to current inflation rate.
CBA push for High performance in the team and to get their results from frontline teams. This is often at the expense of what they call reduction to resources through natural attrition to reduce staffing levels to maintain profitability, mental health of their front line staff due to increased customer aggression and intimidation due to lack of staff turnover. Fast deployment of products and services but only providing the necessary support and training information a few days prior resulting in complaints
Pay rise is less, hard to keep up with rising inflation
It is insulting that the BANK thinks that is all we are worth. If it wasn't for your front line staff, Cba would not be making those billions. We are continuously working short staffed in branches for no reward or even a THANKYOU. And they wont even consider putting on more staff.
I am a single mum worked for the bank 19 years due to cost of living and renting struggling to survive. Our wages are not high enough at least the bank can do is meet CPI
It is unconscionable to profiteer off the back of the hard work of front-line staff and then hand them an effective pay cut. CBA asks us to act in accordance with the "should we" test every day in the service we provide to our customers I have to wonder if they ever apply the should we test when determining how they should treat their employees. Australian banks get literal special mentions when you search the world's most profitable banks and CBA is the most profitable of them all, this pay increase offer feels like a Scrooge offer in light of such facts.
Once again the execs and senior management get the reward and a pay rise much higher than the average worker. They should get the same pay rise as everyone else. We all work for the same employer. How can the budget be tight when we make $11b profit
I reject CBA's current pay offer as inadequate, unfair and in the context of the pressures employees are facing, frankly offensive. At a time when the cost of living has risen significantly and CBA continues to report enormous profits and strong financial performance, employees should not be expected to accept an increase that fails to recognise the declining purchasing power of our wages, the competitive market value of our roles and the skills, responsibilities and the commitment we bring to the Bank every day. CBA'S success is built on the contribution of its people and employees deserve a genuine and meaningful pay rise that fairly reflects both the value we create and the financial success we help deliver
How can you afford to live and progress in our lives with this salary? Cba does thousands of loan. You know what would be our borrowing power on this little salary .

We are just asking for a fair pay rise to be able to cope with the standard of living and to reflect the bank's appreciation and gratitude for all our efforts for getting the bank where it is now. Most of us really do love what we do, we live by the bank's values and try to give the best customer service. But there's more and more expected from us in terms of sales, changes in the way banking is done, expectations on customer service ratings, etc. With all the changes, staff are getting more stressed, we're getting more abuse from unhappy customers and many times it takes a toll on our well-being. A decent pay rise shows the bank's appreciation and recognition of staff efforts. Being the biggest bank in the country also should reflect on staff compensation. We should be one of the best paid employees in the country too.
Be fair and reasonable. If the CEO gets 10%pa then staff should get the same. Do not take away RDO's or try to buy them back. Stop increasing targets and pressure on staff.
I would be CBA has to pay their employees better offer
This really not appropriate when CEO pay rise is so high and majority of staff not even getting 3% rise which is below CPI.
Not acceptable
5% increase pa for the EA
Wanting a higher pay % annually due to the cost of living
We need a good rise as the standard life of living people are struggling so much uncertainty, we employees of CBA work hard and care for our organisation, people and our customers . Time to give back to the people who make CBA successful
Please provide an appropriate level of pay increase (inflation taken into account)
30% V 2.5% - That's not ok. Matt deserves to be rewarded because of the amazing work he does but when we are comparing 9mil to $1600 dollars (on 65k wage) in an economy where people are struggling and looking for second jobs this is hard to swallow. Even a 5% pay rise @65k p/a for 200 people is $650,000. Surely this can be justified for our lower income employees.
Better pay for front line staff. We are the lowest paid if the big four, even my wife gets better pay than me for doing the same type of job. Very poor offer and needs to be much better. No removal of rdo's by the way
The bank should entice the workforce to stay. Otherwise people will start looking elsewhere. A 2.5 % increase is simply not good enough
The pay rise is not good
We deserve more

Deserve more for the work that we input.
The bank should be rewarding the hard work from all employees instead of giving this mediocre offer
Not fair.
This is below CPI. As employees who make it possible for the bank to achieve these fantastic profits we deserve a min pay increase above CPI and continuing on for the next few years.
CBA's current pay offer is not good enough and does not reflect the reality of what employees are being asked to deliver. Staff are expected to manage increasing workloads, tighter performance expectations, greater accountability and constant operational change, yet pay has not kept pace with either those demands or the cost of living. That means many employees are effectively being asked to do more while going backwards financially. For one of Australia's largest and most profitable banks, this is unacceptable. CBA cannot continue to promote strong business performance while failing to adequately reward the employees responsible for delivering that performance. I strongly believe employees are underpaid relative to the responsibilities, pressure and expectations placed on them. A modest percentage increase that is quickly absorbed by inflation and rising living costs is not a genuine pay rise. CBA needs to make a significantly stronger offer that delivers a real increase in wages, properly recognises employee contribution and ensures remuneration is competitive across the banking and financial services industry. If CBA wants to retain experienced staff, maintain morale and continue expecting high performance, it needs to demonstrate that through meaningful pay outcomes — not an offer that leaves employees feeling undervalued and disposable. The bargaining team should reject any offer that does not deliver a substantial real wage increase
Everyone has been behind on an actual wage growth for almost 5 years on now. The inflation has been pretty hard all these years and we have never been paid enough or honestly. We need to be repaid for all that
Need fair pay rise to meet cost of living minimum 13% to 15% over the3 years also, if bank spend on customer benefits why not think about own people for better experience especially front liners who deal with massive change, outages and incident along with aggressive customer behaviour in same time

Teams are constantly being restructured. Fortunately my team seems to be alright but could be scary for my colleagues
It should be 20% pay increase over the next 3years.
It’s a horrible horrible offer when the largest bank in Australia makes record profits and the employees suffer high inflation
CBA can pay more or at least inline with inflation
I work within the financial hardship department. I deal with cba clients struggling to meet their mortgage loan credit car payments most of them on wage similar to me or less. I would like my earnings to help me not to end up like the clients that CBA has offered assistance and support too, while we try to solve clients struggles, while the employees are in same struggle due to our income.
I’ve been here for nearly 3 years and the pay have been abysmal in staying with inflation rates. I don’t get pay raises only bonuses. Which isn’t guaranteed.
For several years pay rises have not kept pace with inflation or reflected the massive profits
CBA offer is not acceptable given we are ALWAYS under staff and with cost of living prices through the roof cba offer is not even close
inflation is outpacing pay, what can we do but look for a different job ? this is disgusting when you have profit constantly sitting at 10-11billion every year off the backs of workers
The front line staff are the lowest paid, we don't get to work from home ,but we are the ones that deal face to face with all customers from different economic backgrounds. Dealing with cost of living and other issues we have to deal with them in a compassionate and sometimes unsafe work environment. We need to be compensated for our work !!
Employees cannot survive on the current wages in these times, especially living with children and caring for elderly
Record profits yet again and somehow even with staff benefits my mortgage seems to increase significantly faster than my pay. People in my department are forced to provide data for AI training modules that will more than likely lead to job cuts.
I believe employees deserve a fair and meaningful pay rise that reflects the bank’s strong profits, the hard work of its people, and the rising cost of living. Without employees’ dedication and contribution, the bank would not achieve such significant results. It is only fair that employees share in that success through a wage increase that keeps pace with the increasing cost of living and recognises the value we bring to the bank.

The pay rise has to consider the vulnerability and vicarious effect that an employee is going through, under high pressure work load, short of staff, constant hiring shows how bad the work place is for employees who put their hands up for work. It’s unfair of cba not taking into accountability what the cost of living pressure is for its employee who consider cba as their 2nd home. Its time to consider 7% increment every year given the profits.
believe CBA’s pay offer should better reflect the significant increase in the cost of living and the financial pressures employees are currently facing. Other industries are providing fair and meaningful salary increases to help their employees keep pace with rising living expenses. For many CBA employees and their families, it is becoming increasingly difficult to make ends meet as the cost of housing, groceries, utilities, transport and other essential expenses continues to rise. Employees work hard and remain committed to delivering excellent outcomes for our customers and the Bank, and this commitment should be recognised through a fair and competitive pay increase. I strongly encourage CBA to reconsider the current offer and provide an increase that genuinely reflects the contribution of employees and the realities of today’s cost of living.
Would like pay rise equal inflation figures
Pay rise is very unfair. We have worked hard and with all the heart for bank’s success. This is unacceptable offer.
It’s so depressing that we put all ours and strive for excellence for our company and we being compensated unfairly. Pay should match the inflation. Be it home loan or personal loan, interest rates have increased for employees. I’m now paying more than my friends pay for other banks. Being an employee how are you considering and taking care of us? Pay us good so that we don’t have to go in search of other job.
I believe the proposed salary increases do not fully reflect the current cost-of-living pressures or the significant contributions employees make to CBA's continued success. Given the Group's strong financial performance, I would like to see stronger guaranteed pay increases across all salary bands rather than a reliance on discretionary components. Greater certainty around remuneration would help employees feel more valued and supported. I encourage CBA to consider an improved offer that more closely aligns employee rewards with business performance and the expectations placed on employees.

I believe CBA's pay offer should be significantly improved to properly recognise the contribution, increasing workload and productivity of employees. I would support annual pay increases of at least 5% or CPI, whichever is higher, for all employees. Pay increases should be fair and consistent across the workforce and should not result in employees experiencing a real-terms reduction in wages. The agreement should also recognise the increasing workload, responsibilities, compliance requirements and productivity expectations placed on employees. Performance-based remuneration should complement, rather than replace, meaningful guaranteed salary increases. In addition to pay, I believe the new Enterprise Agreement should provide stronger job security protections, including meaningful consultation around restructuring, outsourcing and AI-driven changes, as well as redeployment and reskilling opportunities. Flexible working arrangements should also be protected and strengthened to support employees with family and caring responsibilities. CBA has been highly successful, and employees who contribute to that success should receive a fair share of the benefits. A strong pay and conditions offer would also help CBA attract and retain experienced employees and maintain a motivated and engaged workforce. CBA should set the standard for pay and conditions in the banking sector, rather than simply meeting the minimum expected level.
Our customer service pay rate is the lowest compared to any other company for the same role.
Outrageous and tired of big profits going to top tier management and the people actually doing the work not being adequately rewarded for their hard work.
Bare minimum should be keeping up with inflation and none of this discretionary. I have exceeded KPIs for 3 years now and never received any discretionary increase.
Fair work and Fair pay according to the inflation standards
We has been dealing with customers face to face and suffering a lot of stress and abuse but our pay compared to other positions in the CBA or other bank is very low and the bonus is very little
Pay rises should be in line MINIMUM with inflation - due to cost of living pressures on CBA staff.

As a full time employee I'm constantly trying to find ways to save money on every aspect of my life just to keep my head above water. I'm also constantly sticking to the bare necessities or doing without at the supermarket and making excuses not to attend social events as they would simply break the budget. Honestly it's quite embarrassing and depressing to feel I am always living below my means whilst the company I work for is making record breaking profits year after year. My friends and family assume I'm financially secure because of where I work but that couldn't be further from the truth.
The pay is very low compared to the pressure and stress employees go through. In the last 2 years, I asked for the pay rise but both years I was told that department is out of budget. On contrary, CBA made enormous profits in the last 2 years and every single department performed above the threshold
Everything is going up in price so our wages need to go up also. CBA needs to start looking after their staff.
1.5 to 2% which is way less than the yearly inflation.
Below inflation pay increase particularly in the context of increasing profits to 11billion
2.5% or less is disgusting!
It is well low below the inflation increase and cost of living increase
Not proving a minimum CPI linked pay increases to all employees. otherwise, people are going backwards.
IF the CEO can get a pay increase of over 2.5mil than they should give the real workers who drive this engine a fair pay increase
below market standards yet Banks made so much profit
considering CEO gets 30% pay rise the bank declared 11billion dollar profit then the pay rise the staff should be offered should at least be more than the CPI current rate.
its actually quite pathetic.
I believe the pay rise should keep up with inflation. I understand the Bank needs to maintain a profit, however they should also look after their staff who help earn it.
I am deeply disappointed, given the amount of effort I have invested over the past year to consistently deliver strong results and contribute positively to the team's culture. I did this because I genuinely believed the organisation valued my commitment, despite the constant team movements, heavy workloads, and limited growth opportunities. Unfortunately, this outcome has left me feeling otherwise.
As a minimum our wage increase should be in line with inflation or our wage is essentially decreasing each year
Salary should be more

There is a known cost of living crisis and an unstable job market. Many of us are the primary provider for our families and in some cases the only. Many of us are struggling with bills having to determine which one to get an extension on with the mental load of working out which will have the bigger impact if not paid.
CBA should provide employees pay rise of 5% per year or at-least match the inflation. Employees are the backbone of the company so they deserve this the least.
Current offers doesn’t not reflect any pay rise, management need to understand what pay rise means before even start negotiations do not play dumb.
A very miserable offer from the Bank, and it does little for the staff members whose hard work puts $11 million into the profits achieved
Need a deal that meets with CPI, team members deserve to be able to pay for the basics for their families. The abuse and job stability are bad enough without giving our teams the pay they deserve
The workers of CBA deserve better, with forced extra tasks and higher duties on to regular workers with no extra pay just to save the bank more dollars
disgrace , we are more deserving than that, should value your staff as much as you shareholders
Insulting
Needs to be far higher to support our wellbeing and lifestyle to then be able to focus on our jobs that brings in the profit anyway.
I agree that we should receive at least 5% pay rise over next 3 years as the prices have increased everywhere but not salaries to pay for it.
The pay rise is not reflecting on all the work we do and all the stress we endure. That matt got a 30% increase is a stab in the back for all the staff that fill our branches and direct banking lines to get occasional abuse from our customers
Cba gives new staff the same rate for long term staff which is so strong & pay new staff the same as experienced staff. With the price of everything going up wages are not & we are living in debit in the minus…. I am struggling and I have asked my boss up for a pay rise a couple of times and never got it. I hit all the targets do my e-learning at home in my own time as there is not enough staff. I always get a great performance review & do everything I’m meant to & still do not get a pay rise when I ask for one
Please give a fair deal to keep up with cost
CBA needs to be fair otherwise loses its own reputation even for its own staff!
With the huge profit they made surely, they would want to look after the people that work hard to make sure we are a respected lender/bank.

They pay increase should be indexed against inflation at a minimum so employees do not loose acquisition power. There should be an extra input that relates how well the Group does and the employee's pay rises.
The bank makes billions in profit, we used to get a good wage however to keep up with the cost of living nowadays our wage is basic at best.
Given the level of profit, recent cuts, and the increased workload placed on remaining team members, this offer is inadequate. It needs to better address both pay and working conditions.
Pay rates should be in line with the banks growth and or CPI as a minimum
How is it that CBA thinks it can get away with offering a 'token' increase that keeps the average worker behind the CPI ?
due to CEO pay rise 30% and Bank declared 11Billion profit the least the bank should offer staff should be over the CPI rate.
Not good enough, given most of us work excessive hours just to get the job done, 38 hour week, you are joking!!
Due to CEO pay rise 30% and Bank declared 11Billion profit the least the bank should offer staff should be over the CPI rate
Now day by day we keep getting highly busy and cost of living for staff also increasing so we request for pay raise please. Thank you
This company is built off the backs of the people who are actually engaging with customers on a daily basis and we deserve to be paid correctly for the work that we do
It’s disgusting how you continue to cut our jobs, move messaging overseas and treat your long and loyal staff.
Be fair and take care of your workers.
More pay!!
Insulting. At a minimum we should see pay increases in line with profit increases. I think 5%+ offer would be more appropriate.
Life has become too stressful, and barely making it to pay week with all the prices increase and loan repayments and everyday else that is required on a daily basis, that i have to cut down on going out and things that i used to enjoy doing for me as barely coping to manage. plus they require the staff to go to office when its not required to since we don’t deal with customer or stakeholders
Need to be higher to combat inflation & cost of living increases
Too low

Live the Care Courage and Commitment values in your negotiation! If the board can get 30% then the staff that work tirelessly day in and day out can be compensated fairly as well, 30% across 3 years would be fair and lead to a far better workplace and happy employees.
It is extremely disappointing that employees are not given a fair deal since we helped achieved this $11billion profit which gave the CEO an enormous pay rise. But what about the employees? Why are they treated like we don't matter? Why is it that CBA goes out of their way above and beyond for their customers but not for their staff?! If it wasn't for the employees, there would be no bank, no customers.
If my rent can go up every year, so should my pay. CBA is a massive institution that is cutting jobs in favour of AI "employees" and digital solutions. Surly that would open up the ability to pay the ones still here - the profits are clear proof of this.
CBA in my view is successful because of its people and its culture, and I cannot understand why CBA would risks these things for the sake of profit, especially when CBA claims it is enjoying strong performance by all accounts. For me it feels like an act of disrespect from a company that up until now I have proud to work for. Why should I care for CBA's customers when CBA doesn't care for me?
We are expected to take on more responsibilities and our roles are becoming more complex and stressful. Our pay should reflect this. We are expected to attend morning meetings at 9.15am and stay back to complete our work most days when our hours are 9.30am to 4pm. This is wage theft. Realistically our hours should be 9.15am to 4.15pm. Most profitable organisation in Australia should value it's employees and pay should reflect this. They should be ashamed!!
not ideal. doesn't beat inflation
Completely unfair that we are asked to work excessive hours in stressful roles to not be able to meet our bills.
We should be paid more and also be given a lump sum payment
productivity, targets and expectations rise steeply every year, yet our wages do not move in line with inflation and thus we are essentially losing money. It is also a bad look for a business that announces an 11 billion dollar profit.
Not reasonable
Minimum 5% pay rise per year

With inflation affecting the cost of all goods and services, a salary increase in line with inflation is a fair request. CBA employees work hard and consistently deliver value, so it is reasonable to expect remuneration that helps maintain purchasing power in an inflationary environment.
CBA pays less to their employees than the other 4 major banks, yet CBA is the most profitable each year. More pay to match what their competitors pay, would support employees not to feel used.
Unfair
Why do we need to go to another bank to get a fair pay. Shows no loyalty
The pay offer is unreasonable in this economic, even lower than the inflation rate, how is that possible.
Please pay us for our hard work & look at reducing the office days required as most days it’s hard to get parking & also workstations when we do come into office it just doesn’t make sense to cram us all into office with hardly any parking & the required workstations available when needed.
Reasonable increases should be provided.
With the increase in cost of living affecting a large portion of our customers causing increasing financial stress, our customer support staff are doing an incredible job to reassure customers during this time, and this reflects in the banks record profits.
The explanation doesn’t seem reasonable, and it doesn’t reflect benchmarking against other banks’ offers. The excuse given is that there is no budget for extra pay, even though more staff are being hired every day.
The proposed pay rise does not keep up anywhere near to the current inflation, with no common sense from the bank to think how this impacts their employees. Working harder than we have before with redundancies, “maximised FTE” but more work load. It’s no wonder morale is down across the bank.
We cant keep getting below inflation pay rises. As a bank, you have a duty of care to ensure your employees can afford to even live in the cities you operate in. Everything is expensive and we’re helping with record profits for a pay cut :/
I was in utter disbelief of the offer that was put forward. To say it was in insult falls short of what my true thoughts were. I have never seen such a disrespectful offer put forward to staff. It really shows a contempt for works and a complete disconnect in the way they think their internal systems are leading but are actually atrocious when compared to peers. They expect more and more with sub par systems and processes.
I think its disgusting that CEOs still get a huge pay rise, while frontline staff get very minimal. After 20 years of service this is not good enough

They want us to comply with their expectations and that has to come with a cost - a fair wage deal for all staff.
It's insultingly low especially when compared to equivalent banks and other institutions. It's not enough to live comfortably off in Sydney. Soon CBA could have homeless employees. Forget ever buying a house.
Reward loyalty staff and pay us fairly
Fair and competitive remuneration that supports cost of living and appropriate compensation that includes regular unpaid overtime
Matt if you offshore all jobs. Unemployment will increase then people won't get loans, who's loss really is it
I believe the current pay offer is insufficient given the ongoing increase in the cost of living and broader economic conditions. Over recent years, employees have experienced significant increases in essential expenses, including housing, utilities, groceries, insurance, and transport. A pay increase should not only recognise employees' contributions but also help ensure that wages keep pace with these rising costs. A wage increase of 5% per year, aligned more closely with CPI and inflationary pressures, would provide a fairer outcome for employees. As each year passes, it is important that salary increases reflect the current economic environment and protect employees from a decline in real purchasing power. When pay increases fall below the rate at which living expenses are rising, employees are effectively experiencing a reduction in their standard of living. Furthermore, competitive remuneration is important for employee retention, morale, and engagement. Ensuring wage growth keeps pace with economic conditions demonstrates that the organisation values its workforce and recognises the financial pressures employees continue to face. For these reasons, I believe the proposed offer should be reconsidered and increased to better reflect the current cost-of-living challenges and provide a more sustainable outcome for employees.
Meeting CPI feels like the bare minimum to support your staff when CBA is the most successful and profitable bank.

I don’t believe CBA’s current pay offer adequately reflects the rising cost of living, inflation, or the increasing expectations and workloads placed on employees. As one of Australia’s largest and most profitable organisations, I believe CBA is in a position to provide a stronger and more meaningful pay increase. Employees are expected to consistently deliver strong customer outcomes, manage increasingly complex work and adapt to ongoing organisational and regulatory change. The pay offer should recognise that contribution and ensure employees’ real wages are not going backwards. I would like the bargaining team to continue advocating for a fairer increase that better reflects employees’ contribution, current economic pressures and CBA’s overall financial performance.
Pay what we deserve, please and thankyou
I am so very disappointed that despite all the hard work done and that we repeatedly do. Increased kpi’s and the record profits a 2.75% is all that is offered across 3 years. This shows contempt to the workers and doesn’t even keep up with the increased pressures around cost of living.
I'm in the higher bracket however with cost of living and increases in interest rates, decrease in house value and increase in consumer goods, I'm struggling with the bills and home loan repayments. I want to ensure I have job security and I have enough increase to cover all the costs of living.
Record profits, Ceo massive pay rise. Our pay needs to keep up with cost of living!
it’s bad
Disgusting how blatantly they undervalue the staff that drives the their record profits.
11 billion profit!!! The hardworking staff of cba got us there. I’m proud of this and I’m sure most staff feel the same. It’s not always easy, we work really hard every day to achieve great results. Please show us you appreciate us by giving us the pay rise we deserve.
It needs to be at least above CPI for all employees
Needs to be better. At least CPI or better
CBA made a net profit of $11 billion FY25/26. They can easily afford a fair wage increase for the staff who generated this wealth. Moving jobs offshore and the rise of AI threaten our job security and is being used to keep domestic wages low. Low pay combined with those factors' automation sends a message that Australian workers are not valued.
They pay us peanuts while big managers and leaders get ten folds of our bonus

Cost of living is rising at a fast rate than income, currently living pay check to pay check
The cost of things is rising, interest rates are rising but the rate of increase in our pay is not adequately reflecting these changes in the economy.
Its hard to make ends meet with the pay and increase of inflation for basic needs
After the bank made an 11 million profit I think this shows the hard work of the employees and we should be paid accordingly
As front line staff we do a whole range of different and a lot of the time very difficult jobs. We also have to deal with aggressive and abusive customers. We are called specialist how about start paying us like specialist we are in the finance sector why are we paid the same rate as someone on a checkout at Aldi. Ten minute breaks are very hard to take if we don't have enough staff to cover.
We are the frontline and get measly pay rise while higher up gets massive pay rise
We work hard for to provide great customer experience for their customers; we should be treated fairly and deserve to be paid right.
I feel that my remuneration no longer reflects the value I bring to the business. While annual pay increases have been relatively modest, the amount of work, responsibility, and customer support expected of staff has continued to increase. Recognition through a fair pay increase would demonstrate that the bank values the experience, loyalty, and commitment of its long-serving employees.
Specified base rate increases should be increased for all base tiers, they should not reduce over time either
If it isn’t meeting inflation, it’s the same as being paid less. That encourages people not to stay in their roles for long, because they need to be hired under a new contract every so often just so that their salaries can keep up with inflation.
CBA staff pay increases should at least be in line with inflation; they make enough profits
This pay offer is not enough to help us with the cost of living and the rising costs of almost everything. We are dedicated employees that need a fair go to survive basically
Not good enough