



# Comparison Rates Schedule

Nova Basic Home Loan  
 Standard Variable Rate  
 Nova Car & Personal Loans  
**Effective: 5 March 2010**

Nova Basic Home Loan Rate	
Annual Percentage Rate – 6.35% p.a.	
Amount and Term	Comparison Rate (p.a.)
\$30 000 for a term of 5 years	7.12%
\$50 000 for a term of 7 years	6.69%
\$70 000 for a term of 25 years	6.44%
\$100 000 for a term of 25 years	6.41%
\$130 000 for a term of 25 years	6.40%
\$150 000 for a term of 25 years	6.39%
\$200 000 for a term of 25 years	6.38%
\$225 000 for a term of 25 years	6.38%
\$250 000 for a term of 25 years	6.37%
\$275 000 for a term of 30 years	6.37%
\$300 000 for a term of 30 years	6.37%

Standard Variable Rate	
Annual Percentage Rate - Variable at the rate of 6.53% p.a.	
Amount and Term	Comparison Rate (p.a.)
\$30 000 for a term of 5 years	7.79%
\$50 000 for a term of 7 years	7.09%
\$70 000 for a term of 25 years	6.67%
\$100 000 for a term of 25 years	6.63%
\$130 000 for a term of 25 years	6.61%
\$150 000 for a term of 25 years	6.60%
\$200 000 for a term of 25 years	6.58%
\$225 000 for a term of 25 years	6.57%
\$250 000 for a term of 25 years	6.57%
\$275 000 for a term of 30 years	6.56%
\$300 000 for a term of 30 years	6.56%

Car and Personal Loans						
Annual Percentage Rate	10.00%	11.00%	12.00%*	13.00%	14.00%	
Amount	Term	Comparison Rates (p.a.)				
\$5,000	2 years	15.90%	16.92%	17.95%	18.97%	20.00%
\$10,000	3 years	12.04%	13.06%	14.07%	15.08%	16.09%
\$15,000	4 years	11.05%	12.06%	13.07%	14.07%	15.08%
\$20,000	4 years	10.79%	11.79%	12.80%	13.81%	14.81%
\$25,000	5 years	10.52%	11.52%	12.53%	13.53%	14.54%
\$30,000	5 years	10.42%	11.43%	12.44%	13.44%	14.45%
\$50,000	7 years	10.19%	11.20%	12.20%	13.20%	14.20%

\*Average Annual Percentage Rate

**WARNING:** These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.