



Comparison Rates Schedule

Nova Home Loan Variable Rate

Nova ISS Home Loan Variable Rate

Nova Car & Personal Loans

Date of Issue: 5 January 2012

Home Loan Basic Variable Rate	
Annual Percentage Rate – Variable at the rate of 6.60 p.a.	
Amount and Term	Comparison Rate (p.a.)
\$30 000 for a term of 5 years	7.43%
\$50 000 for a term of 7 years	6.97%
\$70 000 for a term of 25 years	6.69%
\$100 000 for a term of 25 years	6.67%
\$130 000 for a term of 25 years	6.65%
\$150 000 for a term of 25 years	6.64%
\$200 000 for a term of 25 years	6.63%
\$225 000 for a term of 25 years	6.63%
\$250 000 for a term of 25 years	6.63%
\$275 000 for a term of 30 years	6.62%
\$300 000 for a term of 30 years	6.62%

Home Loan Standard Variable Rate	
Annual Percentage Rate - Variable at the rate of 6.78 p.a.	
Amount and Term	Comparison Rate (p.a.)
\$30 000 for a term of 5 years	8.10%
\$50 000 for a term of 7 years	7.37%
\$70 000 for a term of 25 years	6.93%
\$100 000 for a term of 25 years	6.88%
\$130 000 for a term of 25 years	6.86%
\$150 000 for a term of 25 years	6.85%
\$200 000 for a term of 25 years	6.83%
\$225 000 for a term of 25 years	6.83%
\$250 000 for a term of 25 years	6.82%
\$275 000 for a term of 30 years	6.81%
\$300 000 for a term of 30 years	6.81%

Car and Personal Loans						
Annual Percentage Rate		11.00%	12.00%	13.00%*	14.00%	15.00%
Amount	Term	Comparison Rates (p.a.)				
\$5,000	2 years	14.97%	15.99%	17.00%	18.02%	19.04%
\$10,000	3 years	12.37%	13.38%	14.39%	15.40%	16.41%
\$15,000	4 years	11.71%	12.71%	13.72%	14.72%	15.73%
\$20,000	4 years	11.53%	12.53%	13.54%	14.54%	15.55%
\$25,000	5 years	11.35%	12.35%	13.35%	14.36%	15.36%
\$30,000	5 years	11.29%	12.29%	13.30%	14.30%	15.30%
\$50,000	7 years	11.13%	12.13%	13.13%	14.14%	15.14%
*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.