

Form 604
Corporations Act 2001
Section 671B
Notice of change of interests of substantial holder

To Company Name/Scheme ZIP CO LIMITED

ACN/ARSN 139 546 428

1. Details of substantial holder (1)

Name State Street Corporation and subsidiaries named in paragraph 6 to this form

ACN/ARSN (if applicable) _____

There was a change in the interests of the substantial holder on 07/01/2025

The previous notice was given to the company on 01/01/2025

The previous notice was dated 30/12/2024

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary	67,201,759	5.15%	81,986,473	6.28%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
	Annexure A & B				

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	JPMorgan AG	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	26,101 Ordinary	26,101
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	State Street Bank and Trust Co	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	149,986 Ordinary	149,986
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	Bank of New York Mellon	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	233,863 Ordinary	233,863
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	Citibank NA	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	126,273 Ordinary	126,273
STATE STREET BANK AND TRUST COMPANY	THE BARCLAYS GROUP	THE BARCLAYS GROUP	For collateral securities: Relevant interest under section 608(8A) being the right, as lender, to dispose of shares transferred to secure a securities loan	1,810,526 Ordinary	1,810,526
STATE STREET BANK AND TRUST COMPANY	NATIXIS	NATIXIS	For collateral securities: Relevant interest under section 608(8A) being the right, as lender, to dispose of shares transferred to secure a securities loan	3,958,700 Ordinary	3,958,700
STATE STREET BANK AND TRUST COMPANY	UNKNOWN	STATE STREET BANK AND TRUST COMPANY	For borrowed securities: Relevant interest under section 608(1) being the holder of securities subject to an obligation to return under a securities lending agreement. STATE STREET BANK AND TRUST COMPANY has on-lent the securities and retains a relevant interest	14,027 Ordinary	14,027

STATE STREET BANK AND TRUST COMPANY	THE J.P. MORGAN CHASE GROUP	THE J.P. MORGAN CHASE GROUP	For collateral securities:Relevant interest under section 608(8A) being the right, as lender, to dispose of shares transferred to secure a securities loan	1,313,842	Ordinary	1,313,842
STATE STREET BANK AND TRUST COMPANY	UBS SECURITIES AUSTRALIA LTD	UBS SECURITIES AUSTRALIA LTD	For collateral securities:Relevant interest under section 608(8A) being the right, as lender, to dispose of shares transferred to secure a securities loan	12,411,577	Ordinary	12,411,577
STATE STREET GLOBAL ADVISORS TRUST COMPANY	State Street Bank and Trust Co	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	7,001,763	Ordinary	7,001,763
STATE STREET GLOBAL ADVISORS TRUST COMPANY	Bank of New York Mellon	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	388,618	Ordinary	388,618
STATE STREET GLOBAL ADVISORS TRUST COMPANY	Northern Trust Company	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	351,915	Ordinary	351,915
SSGA FUNDS MANAGEMENT, INC.	State Street Bank and Trust Co	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	2,648,065	Ordinary	2,648,065
STATE STREET GLOBAL ADVISORS LIMITED	Northern Trust Company	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	3,838	Ordinary	3,838
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	JPMorgan AG	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	4,333,312	Ordinary	4,333,312
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	State Street Bank and Trust Co	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	38,269,012	Ordinary	38,269,012
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	BNP Paribas	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	329,576	Ordinary	329,576
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Citibank NA	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	3,795,052	Ordinary	3,795,052
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Northern Trust Company	n/a	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities as investment manager or trustee	4,820,427	Ordinary	4,820,427

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
STATE STREET BANK AND TRUST COMPANY	Subsidiary of State Street Corporation
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	Subsidiary of State Street Corporation
SSGA FUNDS MANAGEMENT, INC.	Subsidiary of State Street Corporation
STATE STREET GLOBAL ADVISORS TRUST COMPANY	Subsidiary of State Street Corporation
STATE STREET GLOBAL ADVISORS LIMITED	Subsidiary of State Street Corporation
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Subsidiary of State Street Corporation

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
STATE STREET BANK AND TRUST COMPANY	ONE CONGRESS STREET, SUITE 1, BOSTON MA 02114, UNITED STATES
STATE STREET GLOBAL ADVISORS EUROPE LIMITED	78 SIR JOHN ROGERSON'S QUAY, DUBLIN 2, IRELAND
SSGA FUNDS MANAGEMENT, INC.	CHANNEL CENTER, 1 IRON STREET, BOSTON MA 02210, UNITED STATES
STATE STREET GLOBAL ADVISORS TRUST COMPANY	1 IRON STREET, BOSTON MA 02210, UNITED STATES
STATE STREET GLOBAL ADVISORS LIMITED	20 CHURCHILL PLACE, LONDON, ENGLAND, E14 5HJ, UNITED KINGDOM
STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	LEVEL 15, 420 GEORGE STREET, SYDNEY NSW 2000, AUSTRALIA

Signature

print name Alok Maheshwary capacity Authorised signatory

sign here  date 09/01/2025

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and ADDRESSES of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
 See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

For personal use only

Annexure A

This is Annexure A referred to in Form 604, Notice of change of interest of substantial holder



Alok Maheshwary

Authorised signatory

Dated the

09/01/2025

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected		Person's votes affected
31/12/2024	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer out	2.96	-8,828	Ordinary	-8,828
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	14,292	Ordinary	14,292
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1,472	Ordinary	1,472
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	4,670	Ordinary	4,670
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	33,054	Ordinary	33,054
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	205	Ordinary	205
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	111	Ordinary	111
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	135	Ordinary	135
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-246	Ordinary	-246
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	478,153	Ordinary	478,153
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	13,068	Ordinary	13,068
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	5,921	Ordinary	5,921
31/12/2024	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	11,227	Ordinary	11,227
31/12/2024	STATE STREET GLOBAL ADVISORS TRUST COMPANY	Transfer in	2.97	181,312	Ordinary	181,312
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-2	Ordinary	-2
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-3	Ordinary	-3
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-39	Ordinary	-39
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-31	Ordinary	-31
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	70	Ordinary	70
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	7	Ordinary	7
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
01/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
02/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	331,733	Ordinary	331,733
02/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	465,044	Ordinary	465,044
02/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	67,849	Ordinary	67,849
02/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	187,120	Ordinary	187,120
02/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	2.97	9,060	Ordinary	9,060
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	140,465	Ordinary	140,465
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	575,827	Ordinary	575,827
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1	Ordinary	1
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1	Ordinary	1
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	31,168	Ordinary	31,168
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	89,299	Ordinary	89,299
03/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
03/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.08	651	Ordinary	651
03/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.08	217	Ordinary	217
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-15,618	Ordinary	-15,618
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-60,424	Ordinary	-60,424
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-193,532	Ordinary	-193,532
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-128,121	Ordinary	-128,121
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-8,191	Ordinary	-8,191
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-54,613	Ordinary	-54,613
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-539,501	Ordinary	-539,501
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-472,198	Ordinary	-472,198

06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-478,161	Ordinary	-478,161
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-13,067	Ordinary	-13,067
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-5,922	Ordinary	-5,922
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-11,225	Ordinary	-11,225
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-99,017	Ordinary	-99,017
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-276,419	Ordinary	-276,419
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-14,289	Ordinary	-14,289
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1,472	Ordinary	-1,472
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-4,669	Ordinary	-4,669
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-33,051	Ordinary	-33,051
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	11,498,761	Ordinary	11,498,761
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	3,903	Ordinary	3,903
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	24	Ordinary	24
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-3,927	Ordinary	-3,927
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	273	Ordinary	273
06/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	443	Ordinary	443
06/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.19	21,210	Ordinary	21,210
06/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.19	23,937	Ordinary	23,937
06/01/2025	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.19	21,210	Ordinary	21,210
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	5,468	Ordinary	5,468
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	723,303	Ordinary	723,303
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-128,417	Ordinary	-128,417
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-40	Ordinary	-40
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	27,822	Ordinary	27,822
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-28	Ordinary	-28
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	68	Ordinary	68
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	102,767	Ordinary	102,767
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	827,450	Ordinary	827,450
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	4,182	Ordinary	4,182
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1,242	Ordinary	1,242
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	153,810	Ordinary	153,810
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-198	Ordinary	-198
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	59,365	Ordinary	59,365
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	17,037	Ordinary	17,037
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	128,696	Ordinary	128,696
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	436,729	Ordinary	436,729
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-361	Ordinary	-361
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	72,946	Ordinary	72,946
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	66,028	Ordinary	66,028
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	2,359	Ordinary	2,359
07/01/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	495,164	Ordinary	495,164

Annexure B

This is Annexure B referred to in Form 604, Notice of change of interest of substantial holder



Alok Maheshwary

Authorised signatory

Dated the 09/01/2025

State Street Bank and Trust Company will, if requested by the company or responsible entity to whom this form must be given under the Corporations Act 2001 (Cth) or if requested by the Australian Securities and Investment Commission (ASIC), provide a copy of the master securities lending agreement/s and security agreement/s referred to below to the company, responsible entity or ASIC.

Part A: For relevant interests arising out of lending securities - State Street Bank and Trust Company acquires relevant interest as lender of the securities under securities lending authorisation agreement, subject to obligation to return under the agreement. (State Street Bank and Trust Company has lent the securities and retains relevant interest as per Part B of this Annexure.)

Type of agreement:	Securities Lending Authorisation Agreement/ Global Master Securities Lending Agreement/ Securities Loan Agreement. A pro forma copy of the agreement will be given if requested by the ASIC or the company or responsible entity to whom the prescribed report is given.
Parties to agreement:	(1) State Street Bank and Trust Company (2) Counterparty / entities details to be shared, as and when requested.
Holder of voting rights	BORROWER
Are there any restrictions on voting rights?	(1) No (2) Yes. (Borrower has the right to vote, but may on-lend securities)
If yes, in what detail?	(1) Only if instructed to by the borrower (2) As determined by the owner of the securities
Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):	The dates on which the securities were delivered by State Street Bank and Trust Company as borrower are set out in Annexure A to this notice
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date)	No scheduled return date
Does the borrower have the right to return the securities early? [Yes/No]	No scheduled return date. Borrower can return securities or equivalent securities at any time subject to giving notice
If yes, in which circumstances?	Borrower can return securities or equivalent securities at any time subject to giving notice
Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]	No scheduled return date. Lender can require return of securities or equivalent securities at any time subject to giving notice
If yes, in which circumstances?	Lender can require return of securities or equivalent securities at any time subject to giving notice
Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]	No
If yes, in which circumstances?	n/a

Part B: For relevant interests arising out of lending securities - State Street Bank and Trust Company acquires a relevant interest in securities through taking a security interest ("title transfer") over the securities as collateral to secure a securities loan. (See Part A of this Annexure for securities loan details.)

Type of agreement:	Global Master Securities Lending Agreement Securities Lending Authorisation Agreement If requested, a pro forma copy of the agreement will be given to the ASIC or the company or responsible entity to whom the prescribed report was given.
Parties to agreement:	(1) State Street Bank and Trust Company (2) Counterparty / entities details to be shared, as and when requested.
Holder of voting rights	LENDER
Are there any restrictions on voting rights?	(1) Yes, but only if the borrower defaults and ownership is enforce; (2) Yes
If yes, in what detail?	(1) Only if the borrower defaults and ownership is enforced;
Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):	The dates on which the securities were transferred, as indicated in Annexure A to this notice
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date)	No scheduled return date. Securities collateral is returned on termination of related securities loan
Does the borrower have the right to return the securities early? [Yes/No]	At any time subject to returning the borrowed securities or equivalent securities or providing alternative collateral
If yes, in which circumstances?	At any time subject to returning the borrowed securities or equivalent securities or providing alternative collateral
Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]	No, assuming the borrower returns the borrowed securities or equivalent securities
If yes, in which circumstances?	n/a (lender must return securities collateral if the borrower returns the borrowed securities or equivalent securities)