

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 12/01/2026

The previous notice was given to the company on 02/01/2026

The previous notice was dated 30/12/2025

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	80,004,104	6.30%	98,312,889	7.74%

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	21,076 Ordinary	21,076
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	223,157 Ordinary	223,157
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	169,096 Ordinary	169,096
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 REGENTS OF THE UNIVERSITY OF CALIFORNIA	THE REGENTS OF THE UNIVERSITY OF CALIFORNIA	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	119,446 Ordinary	119,446
STATE STREET BANK AND TRUST COMPANY	AWARE SUPER PTY LTD AS TRUSTEE OF THE AWARE SUPER	AWARE SUPER PTY LTD AS TRUSTEE OF THE AWARE SUPER	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	4,798,812 Ordinary	4,798,812
STATE STREET BANK AND TRUST COMPANY	POLICE AND FIREMENS RETIREMENT SYSTEM OF NEW JERSEY	POLICE AND FIREMENS RETIREMENT SYSTEM OF NEW JERSEY	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	457,401 Ordinary	457,401
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	48,396 Ordinary	48,396
STATE STREET BANK AND TRUST COMPANY	SSGA SPDR ETFs EUROPE II PLC	SSGA SPDR ETFs EUROPE II PLC	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	188,262 Ordinary	188,262
STATE STREET BANK AND TRUST COMPANY	SSGA	SSGA	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	6,700 Ordinary	6,700
STATE STREET BANK AND TRUST COMPANY	SSGA SPDR ETFs EUROPE I PLC	SSGA SPDR ETFs EUROPE I PLC	For Lent securities: Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement. State Street Bank and Trust Company has lent the securities and retains a relevant interest	23,736 Ordinary	23,736

STATE STREET BANK AND TRUST COMPANY	AMERICAN CENTURY INVESTMENT MANAGEMENT, INC.	AMERICAN CENTURY INVESTMENT MANAGEMENT, INC.	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	874,335	Ordinary	874,335
STATE STREET BANK AND TRUST COMPANY	SSGA FUNDS	SSGA FUNDS	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	173,176	Ordinary	173,176
STATE STREET BANK AND TRUST COMPANY	DIMENSIONAL FUND ADVISORS	DIMENSIONAL FUND ADVISORS	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	555,438	Ordinary	555,438
STATE STREET BANK AND TRUST COMPANY	TEACHER RETIREMENT SYSTEM OF TEXAS	TEACHER RETIREMENT SYSTEM OF TEXAS	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	821,404	Ordinary	821,404
STATE STREET BANK AND TRUST COMPANY	THE MACQUARIE GROUP	THE MACQUARIE 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	1,298	Ordinary	1,298
STATE STREET BANK AND TRUST COMPANY	SACRAMENTO COUNTY EMPLOYEES' RETIREMENT SYSTEM	SACRAMENTO COUNTY EMPLOYEES' RETIREMENT SYSTEM	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	212,568	Ordinary	212,568
STATE STREET BANK AND TRUST COMPANY	SSGA SPDR INDEX SHARE FUNDS	SSGA SPDR INDEX SHARE FUNDS	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	1,117,577	Ordinary	1,117,577
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	17,894,888	Ordinary	17,894,888
STATE STREET BANK AND TRUST COMPANY	CALSTRS	CALSTRS	For Lent securities:Relevant interest under section 608(8A) being the holder of securities subject to an obligation to return under a securities lending agreement.State Street Bank and Trust Company has lent the securities and retains a relevant interest	678,436	Ordinary	678,436
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	7,858,627	Ordinary	7,858,627
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	315,463	Ordinary	315,463
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	58,623	Ordinary	58,623
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	2,700,921	Ordinary	2,700,921
STATE STREET GLOBAL ADVISORS 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	68,277	Ordinary	68,277
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	4,715,381	Ordinary	4,715,381
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	44,910,296	Ordinary	44,910,296
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	4,456,486	Ordinary	4,456,486
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	4,383,926	Ordinary	4,383,926

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.	1 CONGRESS STREET, BOSTON MA 02114, UNITED STATES
STATE STREET GLOBAL ADVISORS TRUST COMPANY	1 CONGRESS STREET, BOSTON MA 02114, 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 14/01/2026

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.

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

14/01/2026

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
31/12/2025	STATE STREET GLOBAL ADVISORS TRUST COMPANY	Transfer in	3.30	81,912	Ordinary	81,912
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	8	Ordinary	8
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	70	Ordinary	70
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	6	Ordinary	6
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	10	Ordinary	10
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	75	Ordinary	75
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1	Ordinary	1
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	12	Ordinary	12
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	94	Ordinary	94
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1	Ordinary	1
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1	Ordinary	1
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	2	Ordinary	2
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	3	Ordinary	3
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	8	Ordinary	8
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	458	Ordinary	458
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	4	Ordinary	4
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	11	Ordinary	11
02/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	14	Ordinary	14
05/01/2026	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer out	3.16	-4,740	Ordinary	-4,740
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	143,500	Ordinary	143,500
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-8	Ordinary	-8
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-70	Ordinary	-70
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-6	Ordinary	-6
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-10	Ordinary	-10
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-75	Ordinary	-75
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-12	Ordinary	-12
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-94	Ordinary	-94
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1	Ordinary	-1
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-2	Ordinary	-2
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-3	Ordinary	-3
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-8	Ordinary	-8
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-458	Ordinary	-458
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-4	Ordinary	-4
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-11	Ordinary	-11
05/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-14	Ordinary	-14
06/01/2026	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer out	3.18	-10,770	Ordinary	-10,770
06/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	300,000	Ordinary	300,000
08/01/2026	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer in	3.42	3,792	Ordinary	3,792
09/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-276,020	Ordinary	-276,020
09/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1,289	Ordinary	1,289
09/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	11	Ordinary	11
09/01/2026	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer in	3.56	158,181	Ordinary	158,181
09/01/2026	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.56	4,784	Ordinary	4,784
09/01/2026	SSGA FUNDS MANAGEMENT, INC.	Transfer in	3.56	11,960	Ordinary	11,960

12/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	13,162	Ordinary	13,162
12/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	-25,665	Ordinary	-25,665
12/01/2026	STATE STREET BANK AND TRUST COMPANY	Lend - for stock lend	n/a	12,503	Ordinary	12,503
12/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	17,894,888	Ordinary	17,894,888
12/01/2026	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-2	Ordinary	-2

For personal use only

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 14/01/2026

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)