

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

To Company Name/Scheme ZIP CO LIMITEDACN/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 30/04/2025The previous notice was given to the company on 30/04/2025The previous notice was dated 28/04/2025**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	84,733,881	6.49%	102,486,492	7.85%

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 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	472,826 Ordinary	472,826
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	1,064,684 Ordinary	1,064,684
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	265,984 Ordinary	265,984
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	89,446 Ordinary	89,446
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	118,750 Ordinary	118,750
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	681,270 Ordinary	681,270
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	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	353,181	Ordinary	353,181
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	505,574	Ordinary	505,574
STATE STREET BANK AND TRUST COMPANY	WA STATE INVESTMENT BOARD	WA STATE INVESTMENT BOARD	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	453,721	Ordinary	453,721
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	776,662	Ordinary	776,662
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	600	Ordinary	600
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	2,352,396	Ordinary	2,352,396
STATE STREET BANK AND TRUST COMPANY	FEDERAL RETIREMENT THRIFT INVESTMENT BOARD	FEDERAL RETIREMENT THRIFT INVESTMENT BOARD	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	689,742	Ordinary	689,742
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	26,770,695	Ordinary	26,770,695
STATE STREET BANK AND TRUST COMPANY	NEW JERSEY DIVISION OF INVESTMENT	NEW JERSEY DIVISION OF INVESTMENT	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	632,683	Ordinary	632,683
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	1,202,921	Ordinary	1,202,921
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	6,968,326	Ordinary	6,968,326
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	404,276	Ordinary	404,276
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	220,409	Ordinary	220,409
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	2,856,213	Ordinary	2,856,213
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	4,316,506	Ordinary	4,316,506
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	41,581,926	Ordinary	41,581,926
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	4,005,998	Ordinary	4,005,998
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	4,808,330	Ordinary	4,808,330

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 02/05/2025

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.

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

02/05/2025

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
29/04/2025	STATE STREET GLOBAL ADVISORS, AUSTRALIA, LIMITED	Transfer in	1.73	21,560	Ordinary	21,560
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-260	Ordinary	-260
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-86,572	Ordinary	-86,572
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-2,098	Ordinary	-2,098
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-5,147	Ordinary	-5,147
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-60,735	Ordinary	-60,735
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-95	Ordinary	-95
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-151	Ordinary	-151
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-22,918	Ordinary	-22,918
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-4,505	Ordinary	-4,505
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1,298	Ordinary	-1,298
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-8,866	Ordinary	-8,866
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-8,552	Ordinary	-8,552
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-5,668	Ordinary	-5,668
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-10,741	Ordinary	-10,741
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-677	Ordinary	-677
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-38,910	Ordinary	-38,910
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1,439	Ordinary	1,439
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-1,288	Ordinary	-1,288
29/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-511,822	Ordinary	-511,822
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-200,494	Ordinary	-200,494
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	1,992	Ordinary	1,992
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-257,955	Ordinary	-257,955
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	18,083,230	Ordinary	18,083,230
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	16,071	Ordinary	16,071
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	39,364	Ordinary	39,364
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	466,729	Ordinary	466,729
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	723	Ordinary	723
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	-189,551	Ordinary	-189,551
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	34,489	Ordinary	34,489
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	9,917	Ordinary	9,917
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	68,089	Ordinary	68,089
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	42,546	Ordinary	42,546
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	82,242	Ordinary	82,242
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	5,378	Ordinary	5,378
30/04/2025	STATE STREET BANK AND TRUST COMPANY	Collateral received	n/a	297,142	Ordinary	297,142

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 02/05/2025

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)