

2 June 2025

Andrew Weaver
Derivatives Department
Australian Securities Exchange
20 Bridge Street
Sydney NSW 2000

Dear Andrew

For dissemination to the market

**CitiFirst Instalment MINIs
Amendments to Terms of Issue**

Citigroup Global Markets Australia Pty Limited (ABN 64 003 114 832 and AFSL 240992) (**Citi**) issued the product disclosure statements (the **PDSs**) in relation to CitiFirst Instalment MINIs quoted on the ASX specified in Annexure B to this notice (the **CitiFirst Instalment MINIs**).

The trustee for these CitiFirst Instalment MINIs, Citigroup Global Markets Australia Nominees No.2 Pty Limited, is implementing some securities borrowing and lending arrangements, exclusively with Citi, in respect of the Underlying Shares of each CitiFirst Instalment MINIs and consequently Citi is reducing the interest rate on the applicable CitiFirst Instalment MINIs loans.

To implement these changes, Citi is amending certain terms of issue of each CitiFirst Instalment MINIs under clauses 30.1(a)(5) and 30.4(e) (as applicable) of the instalment warrant deed dated 8 August 2016 and paragraph 10.3.6(e) of Schedule 10 of the ASX Operating Rules (the **Changes**). The Changes take effect on 8 July 2025, are described in Annexure A of this notice and a consolidated copy of the instalment warrant deed is available on request by contacting Citi. Replacement product disclosure statements in relation to the CitiFirst Instalment MINIs have been issued and are available on Citi's website at <https://au.citifirst.com/ProductDisclosureStatements/>.

Citi considers that the Changes do not materially prejudice the interests of holders of CitiFirst Instalment MINIs.

Citi hereby provides notice of the Changes to holders of CitiFirst Instalment MINIs, which will take effect on 8 July 2025. Citi will commence securities borrowing and lending on 8 July 2025.

For more information about the changes, please refer to the frequently asked questions document in Annexure B.

Yours Sincerely,

Signed on behalf of
Citigroup Global Markets Australia Pty Limited

Annexure A – Description of amendments

Citi amends the terms of issue, including under the instalment warrant deed (**deed**), as follows:

- (a) clause 1.1 of the deed, by inserting the blue underlined text in the definition of Reasonable Action:

Reasonable Action	the action taken by Citi or by the Trustee which is taken after consultation with Citi which is lawful, practicable, does not create an unacceptable risk of liability for either Citi or the Trustee, and is otherwise reasonable <u>including, in the case of the Trustee, terminating one or more loans under the Securities Lending Arrangement.</u>
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- (b) clause 1.1 of the deed, by inserting the following additional definition:

Securities Lending Arrangement	a securities lending arrangement entered into between the Trustee (as lender of securities) and a borrower of securities in respect of Securities of an Entity that constitute some or all of the underlying parcel of one or more Instalment Warrants from time to time, including any side letter or agreement in relation to the same.
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- (c) clause 1.1 of the deed, by inserting the blue underlined text in the definition of Underlying Share:

Underlying Share	<u>subject to clause 19.15(b),</u> in respect of an Instalment Warrant or Series, a Security forming part of the Underlying Parcel for the Instalment Warrant or Series.
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- (d) clause 1.1 of the deed, by inserting the blue underlined text in the definition of Underlying Parcel:

Underlying Parcel	<u>subject to clause 19.15(b),</u> in respect of an Instalment Warrant or Series, one or more Securities identified as the Underlying Parcel in the applicable PDS, as adjusted from time to time in accordance with this deed.
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- (e) by inserting the following as a new subclause 1.2(r):

(r) *References to delivery or transfer back of Securities to the Trustee of Securities lent under a Securities Lending Arrangement includes delivery of equivalent Securities (as defined or determined in accordance with the applicable Securities Lending Arrangement) to the Trustee and does not require delivery or transfer of the same Securities which were delivered or transferred by the Trustee to Citi under the Securities Lending Arrangement.*

- (f) by inserting the following as a new subclause 4.2(d) and updating the numbering of the remaining subclauses:

(d) *in respect of each Instalment Warrant, enter into Securities Lending Arrangements in respect of any Securities that form part of the Underlying Parcels;*

- (g) by inserting the following as a new subclause 8(b) and updating the numbering of the remaining subclauses:

(b) Where the Securities comprising an Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement must be delivered back to the Trustee within a reasonable time prior to each record date for each Dividend, each Special Dividend and each other entitlement subject to and in accordance with the Securities Lending Arrangement.

- (h) by inserting the following as a new clause 9.4:

9.4 Securities Lending

Without limiting clause 8(b), where Securities comprising an Underlying Parcel are subject to a Securities Lending Arrangement, the provisions in this clause 9 apply to any payments received by the Trustee under the Securities Lending Arrangement on account of dividends and franking credits, mutatis mutandis and as if each reference to 'Dividend' or 'Special Dividend' was a reference to the relevant payment on account of dividends and franking credits.

- (i) by inserting the following as a new subclause 11.1(b) and updating the numbering of the remaining subclauses:

(b) Where Securities comprising an Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are, if requested by the Trustee, delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement.

- (j) by inserting the following as a new subclause 11.4(b)(1) and updating the numbering of the remaining subclauses:

(1) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement;

- (k) by inserting the following as a new subclause 11.5(a) and updating the numbering of the remaining subclauses:

(b) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement;

- (l) by inserting the following as a new subclause 11.6(b) and updating the numbering of the remaining subclauses:

(b) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement;

- (m) by inserting the following as a new subclause 11.8(a)(1) and updating the numbering of the remaining subclauses:

(1) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to

the Trustee subject to and in accordance with the Securities Lending Arrangement;

- (n) by inserting the following as a new subclause 11.9(b) and updating the numbering of the remaining subclauses:

(b) Where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement.

- (o) by inserting the following as a new subclause 13.2(a) as follows and updating the numbering of the remaining subclauses:

(a) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement.

- (p) by inserting the following as a new subclause 15.4(b) and updating the numbering of the remaining subclauses:

(b) where the Securities comprising the Underlying Parcel are subject to a Securities Lending Arrangement, Citi must procure that the Securities lent by the Trustee under that Securities Lending Arrangement are delivered back to the Trustee subject to and in accordance with the Securities Lending Arrangement;

- (q) clause 17.20(b)(2) of the deed, by inserting the blue underlined text as follows:

(2) (subject to any transfer of Securities comprised in an Underlying Parcel to Citi pursuant to a Securities Lending Arrangement), Citi, as secured party with a security interest in the Underlying Parcel may initiate or control sending instructions (including, but not limited to, electronic messages and other electronic communications) in relation to the transfer of, or other dealings relating to the Underlying Parcel.

- (r) by inserting the following as a new subclause 19.3(b) and updating the numbering of the remaining subclauses:

(b) to enter into and perform the Securities Lending Arrangements;

- (s) by inserting the following as a new clause 19.15:

19.15 Securities Lending

- (a) By making an Application, each Applicant irrevocably directs the Trustee:*

- (1) to enter into Securities Lending Arrangements with Citi or its related body corporate on the terms specified in Schedule 2 and in accordance with this deed; and*
- (2) subject to the Securities Lending Arrangement and this deed, use reasonable endeavours to lend the Securities to Citi or its related body corporate to the maximum extent practicable.*

- (b) At all times while Citi and the Trustee have entered into a Securities Lending Arrangement in respect of that Underlying Parcel, unless the context requires otherwise, each reference to "Underlying Parcel" and "Underlying Share" in this deed is deemed to be a reference to the rights under the Securities Lending Arrangement in respect of the Securities lent by the Trustee under that Securities Lending Arrangement and all collateral provided to the Trustee (or its nominee) in connection with that loan under that Securities Lending*

Arrangement, provided that each obligation in this deed in relation to delivery of the Underlying Parcel or Underlying Share by the Trustee also includes an obligation on the Trustee calling for the Securities under the Securities Lending Arrangement, and Citi procuring the delivery of such Securities, within a reasonable period prior to delivery of the Securities comprising the Underlying Parcel to the Holder.

- (t) by inserting the following as a new subclause 21.5(b)(3) and updating the numbering of the remaining subclauses:

(3) Securities Lending Arrangements entered into in accordance with clause 19.15;

- (u) by inserting a new Schedule 2 as follows:

Schedule 2

Pro forma Securities Lending Arrangement Terms

The Securities Lending Arrangement will comprise a January 2010 version of the Global Master Securities Lending Agreement together with a side letter on the following terms

Between:

[#] 2025

Citigroup Global Markets Australia Limited
Level 40
2 Park Street
Sydney NSW 2000
(**Citigroup**)

Citigroup Global Markets Australia Nominees
No 2 Pty Limited
Level 20
2 Park Street
Sydney NSW 2000
(**Trustee**)

Dear Sir or Madam

CitiWarrants – Securities Lending Arrangements

1 Background

We refer to:

- a) the document entitled “Instalment Warrant Deed” dated 18 May 2012 between Citigroup Global Markets Australia Limited (**Citigroup**), Citigroup Global Markets Australia Nominees 2 Pty Limited (the Trustee) and Calx Nominees Pty Ltd as amended by amending deeds dated 22 May 2012, 25 June 2013, 2 June 2015, 4 November 2015, 8 November 2023 and 27 May 2025 (**the Instalment Warrant Deed**); and
- b) the document entitled “Global Master Securities Lending Agreement” dated 30 May 2025 between Citigroup and the Trustee (**GMSLA**).

Capitalised terms not otherwise defined have the meaning given to them in the Instalment Warrant Deed.

2 Loans of Securities comprised in Underlying Parcels

- a) The Trustee may from time to time lend Securities comprised in an Underlying Parcel to Citigroup on the terms set out in the GMSLA.
- b) Notwithstanding the terms of the GMSLA, Citigroup and the Trustee agree that each Loan (as defined in the GMSLA) of Securities comprised in an Underlying Parcel will give rise to separate Loan under the GMSLA:
 - 1) between Citigroup on the one hand and the Trustee as trustee of the Separate Trust on which the Trustee holds that Underlying Parcel on the other hand;
 - 2) under which the rights and obligations of the Citigroup and the Trustee can be exercised separately and independently from the rights and obligations of Citigroup and the Trustee under the other separate Loans.
- c) The Trustee and Citigroup acknowledge and agree that, as a consequence of the separate Loans referred to in clause 2(b):

- 1) the respective rights and obligations of the Trustee and Citigroup under each separate Loan (including in relation to the Securities, Equivalent Securities, Collateral and Equivalent Collateral required to be delivered, redelivered or repaid in respect of the relevant Loan) must be determined separately from the respective rights and obligations of the Trustee and Citigroup under the separate agreements relating to all other Loans;
 - 2) a default by the Trustee or Citigroup under the separate agreement relating to one separate Loan will not of itself constitute a default under the separate agreement relating to another separate Loan; and
 - 3) rights of the Trustee or Citigroup under each separate Loan (including the right to terminate that separate agreement as it relates to the separate Loan) may be exercised separately from the rights of the Trustee or Citigroup under the separate agreement relating to any other separate Loan.
- d) Without limiting paragraph (c):
- 1) Events of Default may be determined and notified separately in respect of each Loan and if an Event of Default is determined and notified in respect of one or more Loans then the amount payable by the Defaulting Party to the Non-Defaulting Party, or by the Defaulting Party to the Non-Defaulting Party, as the case may be, is to be determined separately in respect of such Loan as if it was the only Loan under the GMSLA. For the purpose of calculating such amount, the Non-Defaulting Party may attribute any costs or other amounts referable to more than one Loan (or the Securities, Equivalent Securities, Collateral or Equivalent Collateral relating to more than one Loan) to each relevant Loan on the basis of averaging or such other basis as the Non-Defaulting Party reasonably selects; and
 - 2) amounts owing in respect of one separate Loan may not be set off against amounts owing in respect of another Separate Loan.
- e) Despite paragraphs (a) to (d), the Trustee and Citigroup may, for the purpose of administrative convenience, administer the Loans and the separate agreements relating to the Loans as if:
- 1) all Loans relating to the Underlying Parcels of Instalment Warrants comprised in a single Series constituted a single Loan; and
 - 2) all Loans were made under the GMSLA as a single agreement,
- provided that [the Trustee and Citigroup must each maintain adequate records and systems so as to ensure that the Securities comprised in the Underlying Parcels in respect of a Series of Instalment Warrants and which are the subject of Loans may be identified as relating to those Underlying Parcels].

3 Termination and delivery prior to anniversary dates

- a) Where Securities comprised in an Underlying Parcel are the subject of a Loan, the Loan will terminate and, subject to paragraph 4.3 of the GMSLA, Citigroup must deliver Equivalent Securities to the Trustee, and the Trustee must deliver Equivalent Collateral to Citigroup, on a date nominated by Citigroup which must be before the date falling one year after the date on which the Loan was made.
- b) Where a Loan relating to the Securities comprised in an Underlying Parcel is terminated and Equivalent Securities delivered by Citigroup to the Trustee in accordance with clause 3(a), the Trustee must promptly following the relevant anniversary date lend the Securities comprised in the Underlying Parcel following such anniversary date pursuant to a new Loan on the terms contemplated by the GMSLA.

4 Termination and delivery prior to record dates

- a) Where Securities comprised in an Underlying Parcel are the subject of a Loan, and:
- 1) a record date is fixed (or is proposed to be fixed) by the relevant Entity for a Dividend, Special Dividend or other entitlement as contemplated by clause 8 of the Instalment Warrant Deed;
 - 2) an Entitlements Offer is made (or is proposed to be made) in respect of such Securities as contemplated by clause 11.1 of the Instalment Warrant Deed and the Trustee elects to terminate the Loan;
 - 3) a record date is established (or is proposed to be established) for any subdivision, consolidation, reconstruction or restructuring of the Securities as contemplated by clause 11.2 of the Instalment Warrant Deed;
 - 4) a record date is established (or is proposed to be established) for any reduction of share capital by the relevant Entity as contemplated by clause 11.3 of the Instalment Warrant Deed;
 - 5) a Scheme occurs in relation to the Securities as contemplated by clause 11.4 of the Instalment Warrant Deed and a record date is established (or is proposed to be established) for the purposes of determining entitlements under such Scheme;
 - 6) the relevant Entity makes (or proposes to make) a Buy-Back Offer in relation to all or any of its Securities as contemplated by clause 11.5 of the Instalment Warrants Deed and the Trustee elects to terminate the Loan;
 - 7) A Takeover Bid is made (or is proposed to be made) to acquire such Securities as contemplated by clause 11.8 of the Instalment Warrant Deed and the Trustee elects to terminate the Loan;
 - 8) the relevant Entity or a third party takes (or proposes to take) any other action in respect of the capital of the relevant Entity or Underlying Parcel other than those actions referred to in clauses 11.1 to 11.8 of the Instalment Warrant Deed and the Trustee elects to terminate the Loan,

the Loan will terminate and, subject to paragraph 4.3 of the GMSLA, Citigroup must deliver Equivalent Securities to the Trustee (or the relevant CHESS Sponsor nominated by the Trustee), and the Trustee must deliver Equivalent Collateral to Citigroup, on a date nominated by Citigroup which, in the case of termination under clause 4(a)(1), (3), (4) or (5), must be a reasonable time before the relevant record date (as applicable) and, in the case of termination under clause 4(a)(2), (6), (7) or (8), must be [promptly] following notice is given by the Trustee of its election to terminate the Loan.

- b) Where a Loan relating to the Securities comprised in an Underlying Parcel is terminated and Equivalent Securities delivered by Citigroup to the Trustee (or the relevant CHESS Sponsor nominated by the Trustee) in accordance with clause 4(a), the Trustee must promptly following the relevant record date (or, if later, such date as any change to the Underlying Parcel resulting from the relevant event has taken effect) lend the Securities comprised in the Underlying Parcel following such record date pursuant to a new Loan on the terms contemplated by the GMSLA.

5 Termination and delivery in connection with Disposal Events and Exercise Dates

- a) Where Securities comprised in an Underlying Parcel are the subject of a Loan, and:

- 1) a Disposal Event occurs (or is proposed to occur) and the Trustee is obliged (or will be obliged) to dispose of some or all of the Securities as contemplated by clause 13.2 of the Instalment Warrant Deed; or
- 2) the Instalment Warrants to which the Underlying Parcel relates is exercised by the Holder in accordance with clause 15 of the Instalment Warrant Deed and the Trustee is obliged (or will be obliged) to transfer the Securities to the Holder as contemplated by clause 15.4 of the Instalment Warrant Deed,

the Loan will terminate and, subject to paragraph 4.3 of the GMSLA, Citigroup must deliver Equivalent Securities to the Trustee (or the relevant CHESS Sponsor nominated by the Trustee), and the Trustee must deliver Equivalent Collateral to Citigroup, on a date nominated by Citigroup which must be a reasonable time before the date on which the Trustee is obliged to dispose of the Securities (in the case of clause 5(a)(1)) or transfer the Securities to the relevant Holder (in the case of clause 5(a)(2)).

- b) Where a Loan relating to the Securities comprised in an Underlying Parcel is terminated and Equivalent Securities delivered by Citigroup to the Trustee (or the relevant CHESS Sponsor nominated by the Trustee) in accordance with clause 5(a)(1) and only some of the Securities are required to be disposed of by the Trustee pursuant to the relevant Disposal Event, the Trustee must promptly lend the balance of the Securities comprised in the Underlying Parcel following such partial disposal pursuant to a new Loan on the terms contemplated by the GMSLA.

6 Termination and delivery prior to Maturity Dates

Where Securities comprised in an Underlying Parcel are the subject of a Loan and the Loan has not already terminated, the Loan will terminate on the [Business Day prior to] the Maturity Date of the Instalment Warrant to which the Underlying Parcel relates (the **Final Termination Date**) and, subject to paragraph 4.3 of the GMSLA, Citigroup must deliver Equivalent Securities to the Trustee (or the relevant CHESS Sponsor nominated by the Trustee), and the Trustee must deliver Equivalent Collateral to Citigroup, on that Final Termination Date.

7 Termination in other circumstances

The Trustee acknowledges that other than in the circumstances specified in this agreement, the Trustee will not exercise its rights under paragraph 9.1 of the GMSLA to terminate a Loan of Securities comprised in an Underlying Parcel and receive the Equivalent Securities, except where it is in the interests of the Holder for voting, corporate actions or tax purposes to do so.

8 Acknowledgement

The Trustee acknowledges and agrees that:

- a) the interest rate applicable to the Instalment Warrants has been determined by the Citigroup having regard to the Loans contemplated by the GMSLA and this agreement;
- b) all of the Trustee's rights under a Loan, and in relation to any Collateral transferred by Citigroup to the Trustee in connection with a Loan and any Equivalent Securities transferred by Citigroup to the Trustee upon termination of a Loan, are subject to the security interest granted to Citigroup under the Instalment Warrant Deed in respect of the Instalment Warrant to which such Loan relates; and

- c) despite any other provision of the GMSLA or this document, Citigroup may satisfy any obligation to:
- 1) transfer Collateral to the Trustee by transferring Collateral to an account in relation to which arrangements satisfactory to it have been implemented so as to protect the priority and enforceability of Citigroup's security interest in that Collateral; and
 - 2) transfer Equivalent Securities to the Trustee by transferring such Equivalent Securities into a holding sponsored by a CHESS Sponsor with whom arrangements satisfactory to it have been implemented so as to protect the priority and enforceability of Citigroup's security interest in such Equivalent Securities (including ensuring Citigroup's security interest in such Equivalent Securities is perfected by control immediately upon such Equivalent Securities being transferred to the Trustee),

and cannot be required to transfer Collateral or Equivalent Securities in circumstances where the conditions set out in this clause 8(c) are not satisfied.

9 General

- a) This agreement amends, supplements and forms part of the GMSLA. To the extent of any inconsistency between a provision of this agreement and a provision of the GMSLA, the provision of this document prevails.
- b) This document is governed by the laws of England. Each Party irrevocably submits to the non-exclusive jurisdiction of the courts of England.
- c) This agreement may be executed in any number of counterparts. All counterparts, taken together, constitute one instrument. Subject to applicable law, a counterpart may be signed electronically and may be in hard copy or electronic form.

Annexure B – Frequently Asked Questions (“FAQ”)

Warning: The below is summary information only. For a full description of what will occur to the relevant CitiFirst Instalment MINIs, (“CitiFirst Instalments”) in these scenarios please review the Replacement PDS dated 27 May 2025.

Capitalised terms used in this FAQ and not otherwise defined in this FAQ have the meaning given to them in the product disclosure statement for the relevant CitiFirst Instalments,.

Under this Securities Lending Arrangement, who will the Trustee be lending the securities to?

The Trustee intends to enter into securities lending agreements with Citi (“**Borrower**”) on market standard terms (except in relation to fees) as set out below. Under these arrangements, the Trustee will transfer title in the Underlying Shares to the Borrower and will have the right to recall the Underlying Shares at any time.

This means the Trustee no longer has the title to the Underlying Shares but rather lends the Underlying Shares to the Borrower and the Borrower has the title to the Underlying Shares. The Borrower then has the contractual obligation to give the Underlying Shares back to the Trustee when the Trustee requests the Underlying Shares back.

The Trustee intends to recall the Underlying Shares before the record date for all dividends, corporate actions and before the exercise or maturity of the warrants.

Any securities lending arrangement will be entered into with Citi only and will:

1. be substantially consistent with, or more favourable to the Trustee than, industry standard securities lending terms, other than in relation to fees;
2. provide for assets to be cash collateralised to a minimum of 105% and for the assets to be marked to market on a daily basis; and
3. provide that the Underlying Shares are to be returned promptly to the Trustee:
 - at least once every calendar year and whenever required in the interests of the Holders for voting, corporate action or tax purposes;
 - a reasonable period prior to the Maturity Date; and
 - on exercise of the CitiFirst Instalments.

All rights and benefits derived by the Trustee under the Underlying Shares securities lending arrangements, including any collateral will be held on trust and will be subject to the Security Interest.

In consideration of the securities lending agreement, instead of a fee paid to the Trustee, Citi will reduce the interest rate charged to Holders. The rate of this reduction will be a 25 basis point reduction on the interest rate that would otherwise be charged to Holders on the Loan (“**Interest Rate Reduction**”). Given this benefit to Holders and the cash collateral provided and other market standard aspects of the arrangement, the Trustee has determined that amending the instalment warrant deeds to give the Trustee the power to enter into securities lending arrangements will not materially prejudice the interests of the Holders.

The Borrower intends to lend the Underlying Shares out to the market through its existing securities lending business. The Underlying Shares may or may not be able to be lent out from time to time, and the fees that the Borrower generates from any lending will vary depending on a number of factors including the counterparty to the loan and the demand for the relevant shares.

What happens to the dividends and franking credits if the securities are lent out?

The Trustee intends to recall the Underlying Shares before the record date for all dividends, most corporate actions and before the exercise or maturity of the CitiFirst Instalments. Where the Underlying Shares are not able to be redelivered under the securities lending arrangements, the Trustee will be entitled to grossed up dividends that will be passed through to the warrant holder as described in the PDS.

What happens to the entitlements and other corporate actions if the securities are lent out?

The Trustee intends to recall the Underlying Shares before the record date for most corporate actions and before the exercise or maturity of the CitiFirst Instalments. Where the Underlying Shares are not able to be redelivered under the securities lending arrangements before corporate actions the Trustee will seek to ensure that adjustments are made to the Underlying Parcel in accordance with the PDS. In the unlikely event that this does not occur this may result in early maturity of the warrants.

What if I want to exercise my instalments and my Underling Shares have been subject to the Securities Lending Arrangement?

The Trustee intends to recall the Underlying Shares before the record date for all dividends, corporate actions and before the exercise or maturity of the CitiFirst Instalments. In the unlikely event that Underlying Shares are not able to be redelivered before an exercise or maturity of the CitiFirst Instalments, then the Trustee will pay to the holder the cash collateral as attributable to those Underlying Shares, as described in the PDS.

Under the Securities Lending Arrangement if my Underlying Shares are lent out, what is my collateral?

The Trustee may lend up to 100% of the Securities comprising the Underlying Shares under securities lending arrangements. All securities lending arrangements will be cash collateralised to 105% or greater and will be marked to market on a daily basis.

Annexure C – List of CitiFirst Instalment MINIs

Warrant ASX Code	PDS Issue Date
A2MJOB	2 June 2021
A2MJOC	2 June 2021
A2MJOD	6 December 2023
AFGJOA	20 July 2022
AFGJOB	20 July 2022
AGLJOA	1 February 2022
AGLJOB	1 February 2022
AGLJOC	2 June 2021
AGLJOD	6 December 2023
AGLJOE	6 December 2023
AGLSO1	11 February 2025
ALDJOB	13 October 2020
ALLJOA	13 October 2020
ALLJOB	13 October 2020
ALLJOC	2 June 2021
ALLJOD	20 July 2022
ALLJOE	11 February 2025
ALXJOA	11 February 2025
AMCJOA	6 December 2023
AMCJOB	11 February 2025
AMPJOA	13 October 2020
AMPJOB	1 February 2022
AMPJOC	9 December 2022
ANNJOB	20 July 2022
ANZJOA	20 July 2022
ANZJOB	1 February 2022
ANZJOD	9 December 2022
ANZJOE	9 December 2022
ANZJOF	11 February 2025
ANZJOG	11 February 2025
ANZJOK	11 February 2025
ANZSO1	2 June 2021
ANZSO2	9 December 2022
ANZSO4	11 February 2025
ARGJOA	13 October 2020
ASXJOB	2 June 2021
ASXJOC	22 February 2023
ASXSO1	9 December 2022
ASXSO2	11 February 2025
AZJJOA	13 October 2020
AZJJOC	1 February 2022
AZJJOD	22 February 2023

BAPJOD	6 December 2023
BENJOA	11 February 2025
BENJOB	11 February 2025
BENJOC	11 February 2025
BENSO1	11 February 2025
BGAJOA	11 February 2025
BGAJOC	6 December 2023
BHPJOA	1 February 2022
BHPJOB	20 July 2022
BHPJOC	11 February 2025
BHPJOD	11 February 2025
BHPJOE	11 February 2025
BHPSO1	9 December 2022
BHPSO2	13 October 2020
BHPSO3	2 June 2021
BKIJOA	6 December 2023
BKIJOB	11 February 2025
BOQJOA	11 February 2025
BOQJOC	9 December 2022
BOQJOF	11 February 2025
BOQJOG	11 February 2025
BOQSO2	11 February 2025
BSLJOA	20 July 2022
BSLJOB	20 July 2022
BSLJOC	22 February 2023
BXBJOA	1 February 2022
BXBJOB	22 February 2023
BXBJOD	22 February 2023
BXBSO1	22 February 2023
BXBSO2	11 February 2025
CARJOC	2 June 2021
CBAJOA	13 October 2020
CBAJOB	22 February 2023
CBAJOC	2 June 2021
CBAJOD	11 February 2025
CBAJOE	1 February 2022
CBAJOG	20 July 2022
CBAJOI	22 February 2023
CBASO1	2 June 2021
CBASO2	11 February 2025
CCPJOD	20 July 2022
CCPJOE	9 December 2022
CHCJOA	13 October 2020
CHCJOC	20 July 2022
CIAJOA	13 October 2020
CIAJOC	11 February 2025

CIAJOE	2 June 2021
COHJOA	11 February 2025
COHJOB	13 October 2020
COHSO1	9 December 2022
COHSO2	11 February 2025
COLJOB	2 June 2021
COLJOE	9 December 2022
COLJOF	9 December 2022
CPUJOA	22 February 2023
CPUJOD	11 February 2025
CPUSO1	11 February 2025
CSLJOE	20 July 2022
CSLJOF	2 June 2021
CSLJOG	9 December 2022
CSLJOI	22 February 2023
CSLJOJ	22 February 2023
CSLJOK	22 February 2023
CSLSO1	13 October 2020
CSLSO2	11 February 2025
CSLSO5	22 February 2023
CSLSO6	22 February 2023
CWYSO1	20 July 2022
DGTJOA	11 February 2025
DGTJOB	11 February 2025
DJWJOA	11 February 2025
DOWSO1	9 December 2022
DRRJOA	9 December 2022
EDVJOA	11 February 2025
EDVJOB	11 February 2025
EDVSO1	11 February 2025
ETHSO1	1 February 2022
ETHSO2	1 February 2022
EVNJOA	9 December 2022
EVNJOB	9 December 2022
EVNJOE	20 July 2022
F10JOC	11 February 2025
F10JOD	11 February 2025
FLTJOB	11 February 2025
FLTJOC	11 February 2025
FLTJOH	11 February 2025
FMGJOC	11 February 2025
FMGJOE	9 December 2022
FMGJOK	22 February 2023
FMGJOM	22 February 2023
FMGJON	22 February 2023
FMGSO1	13 October 2020

FMGSO2	2 June 2021
FMGSO3	1 February 2022
FMGSO4	9 December 2022
GMDJOA	6 December 2023
GMDJOB	6 December 2023
GMGJOA	22 February 2023
GMGJOD	2 June 2021
GPTJOB	11 February 2025
GPTJOC	9 December 2022
GPTJOD	9 December 2022
GYGJOA	11 February 2025
GYGJOB	11 February 2025
HLIJOA	22 February 2023
HLIJOC	22 February 2023
HLIJOD	11 February 2025
HLISO1	22 February 2023
HNDJOA	11 February 2025
HNDJOB	11 February 2025
HUBJOB	11 February 2025
HUBJOC	11 February 2025
HVNJOA	11 February 2025
HVNJOB	22 February 2023
HVNJOE	20 July 2022
HVSJOA	22 February 2023
HVSJOB	11 February 2025
HVSJOD	22 February 2023
HVSSO1	11 February 2025
HVSSO2	11 February 2025
IAAJOA	9 December 2022
IAAJOC	9 December 2022
IAGJOA	13 October 2020
IAGJOB	13 October 2020
IEUJOA	1 February 2022
IEUJOB	1 February 2022
IFLJOA	6 December 2023
ILCSO1	9 December 2022
ILCSO3	11 February 2025
IOOSO1	9 December 2022
IOOSO2	11 February 2025
IOZJOA	22 February 2023
IOZSO1	13 October 2020
IOZSO2	11 February 2025
IVVJOA	1 February 2022
IVVSO1	11 February 2025
IZZJOC	1 February 2022
JBHJOA	11 February 2025

JBHJOD	1 February 2022
JHXJOA	9 December 2022
JHXJOC	13 October 2020
JHXJOF	9 December 2022
JINJOB	11 February 2025
LLCJOD	22 February 2023
LLCSO2	9 December 2022
LOVJOA	13 October 2020
LOVJOB	6 December 2023
LSFJOA	11 February 2025
LSFJOB	11 February 2025
LYCJOA	11 February 2025
LYCJOE	11 February 2025
MFGJOA	11 February 2025
MFGJOC	9 December 2022
MFGSO1	20 July 2022
MNDJOA	13 October 2020
MP1JOA	11 February 2025
MP1JOC	20 July 2022
MPLSO1	13 October 2020
MPLSO2	11 February 2025
MQGJOA	13 October 2020
MQGJOB	13 October 2020
MQGJOC	13 October 2020
MQGJOD	1 February 2022
MQGJOE	9 December 2022
MQGJOF	20 July 2022
MQGJOG	11 February 2025
MQGJOI	9 December 2022
MQGSO1	2 June 2021
MQGSO2	11 February 2025
MVAJOA	11 February 2025
MVEJOA	22 February 2023
MVEJOB	22 February 2023
MVEJOC	22 February 2023
MVEJOD	22 February 2023
MVWSO2	20 July 2022
NABJOA	11 February 2025
NABJOF	13 October 2020
NABJOG	1 February 2022
NABJOH	9 December 2022
NABSO2	13 October 2020
NABSO3	2 June 2021
NABSO4	9 December 2022
NABSO6	11 February 2025
NANJOA	20 July 2022

NHCJOA	20 July 2022
NHCJOB	20 July 2022
NSRJOB	13 October 2020
NSTJOA	9 December 2022
NSTJOB	20 July 2022
NSTJOC	2 June 2021
NSTJOD	9 December 2022
NWLJOA	20 July 2022
NWLJOB	11 February 2025
NXTJOA	9 December 2022
NXTJOB	11 February 2025
NXTJOE	9 December 2022
ORAJOB	22 February 2023
ORGJOA	13 October 2020
ORGJOB	2 June 2021
ORGJOC	11 February 2025
ORGSO1	13 October 2020
ORGSO2	9 December 2022
ORGSO3	11 February 2025
ORIJOA	13 October 2020
ORIJOC	2 June 2021
ORIJOD	11 February 2025
OZFJOB	13 October 2020
PDNJOA	2 June 2021
PMEJOA	11 February 2025
PMEJOC	11 February 2025
PMEJOD	11 February 2025
PMEJOE	11 February 2025
PMEJOG	11 February 2025
PPTJOB	9 December 2022
PTMSO3	20 July 2022
QANJOB	13 October 2020
QANJOC	1 February 2022
QBEJOA	2 June 2021
QBEJOC	13 October 2020
QBEJOD	9 December 2022
QBEJOE	9 December 2022
QBEJOF	22 February 2023
QBEJOG	22 February 2023
QBESO1	22 February 2023
QBESO2	11 February 2025
QBESO3	22 February 2023
QLTSO1	1 February 2022
QLTSO2	1 February 2022
QOZJOA	20 July 2022
QREJOA	11 February 2025

QREJOB	11 February 2025
REAJOC	20 July 2022
REAJOD	2 June 2021
REAJOE	6 December 2023
RIOJOD	11 February 2025
RIOJOE	9 December 2022
RIOJOF	22 February 2023
RIOJOG	11 February 2025
RIOJOH	11 February 2025
RIOS01	9 December 2022
RIOS02	11 February 2025
RIOS05	22 February 2023
RRLJOA	20 July 2022
RRLJOC	1 February 2022
S32JOA	9 December 2022
S32JOB	11 February 2025
S32JOF	11 February 2025
S32JOG	11 February 2025
SCGJOA	13 October 2020
SCGJOB	11 February 2025
SCGS02	2 June 2021
SDFJOA	11 February 2025
SDFJOB	11 February 2025
SDFS01	11 February 2025
SEKJOA	11 February 2025
SEKJOC	6 December 2023
SFRJOA	20 July 2022
SFRJOB	20 July 2022
SFRJOC	20 July 2022
SFRJOD	22 February 2023
SFYS01	11 February 2025
SFYS02	11 February 2025
SGPJOB	13 October 2020
SGPJOC	1 February 2022
SHLJOD	9 December 2022
SHLS01	9 December 2022
SHLS02	11 February 2025
SIGJOA	11 February 2025
SIGJOB	11 February 2025
SIGJOC	11 February 2025
STOJOA	13 October 2020
STOJOD	9 December 2022
STWJOB	13 October 2020
STWS01	9 December 2022
STWS02	11 February 2025
SULJOA	6 December 2023

SULJOC	6 December 2023
SULJOD	11 February 2025
SUNJOA	11 February 2025
SUNJOC	11 February 2025
SUNSO1	13 October 2020
TCLJOC	13 October 2020
TCLJOD	9 December 2022
TCLJOE	9 December 2022
TCLJOF	22 February 2023
TCLJOG	22 February 2023
TLCJOA	20 July 2022
TLCJOB	20 July 2022
TLC SO1	20 July 2022
TLC SO2	20 July 2022
TLSJOA	13 October 2020
TLSJOB	9 December 2022
TLSJOC	20 July 2022
TLSJOF	22 February 2023
TLSJOH	22 February 2023
TLSSO2	1 February 2022
TLSSO4	22 February 2023
TLSSO5	22 February 2023
TLXJOA	11 February 2025
TNEJOC	6 December 2023
TPGJOA	22 February 2023
TWEJOA	20 July 2022
TWEJOC	11 February 2025
VASJOA	1 February 2022
VASSO1	9 December 2022
VASSO2	11 February 2025
VHYJOD	1 February 2022
VHYJOE	11 February 2025
VHYJOF	11 February 2025
VHYJOG	11 February 2025
VHYSO1	13 October 2020
VHYSO2	11 February 2025
VTSSO1	9 December 2022
WBCJOA	20 July 2022
WBCJOB	11 February 2025
WBCJOC	9 December 2022
WBCJOG	9 December 2022
WBCJOH	11 February 2025
WBCJOI	11 February 2025
WBCSO2	13 October 2020
WBCSO3	2 June 2021
WBCSO4	9 December 2022

WBCSO5	11 February 2025
WDISO2	13 October 2020
WDSJOC	11 February 2025
WDSJOD	11 February 2025
WDSSO2	20 July 2022
WDSSO3	13 October 2020
WDSSO4	20 July 2022
WDSSO5	11 February 2025
WEBJOA	11 February 2025
WESJOA	13 October 2020
WESJOB	9 December 2022
WESJOD	9 December 2022
WESJOE	22 February 2023
WESSO1	13 October 2020
WHCJOA	11 February 2025
WHCJOB	13 October 2020
WHCJOD	20 July 2022
WHCJOG	13 October 2020
WHCJOH	22 February 2023
WLEJOB	22 February 2023
WLEJOC	22 February 2023
WLEJOD	22 February 2023
WORJOA	13 October 2020
WORSO1	2 June 2021
WOWJOA	9 December 2022
WOWJOD	11 February 2025
WOWJOF	11 February 2025
WOWSO1	2 June 2021
WOWSO2	1 February 2022
WOWSO3	11 February 2025
XROJOA	11 February 2025
XROJOB	20 July 2022
XROJOD	9 December 2022
XROJOE	9 December 2022
YM1JOA	11 February 2025
YM1JOB	11 February 2025
YM1SO1	20 July 2022
YM1SO3	11 February 2025
ZIPJOA	11 February 2025