Form 604

Corporations Act 2001 Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme

ACN/ARSN

St Barbara Limited 009 165 066

1. Details of substantial holder (1)

Name

JPMorgan Chase & Co. and its affiliates

ACN (if applicable)

<u>NA</u>

There was a change in the interests of the

substantial holder on

4 March 2020

The previous notice was given to the company on

5 March 2019

The previous notice was dated

3 March 2019

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	
Class of securities (4)	Person's votes	Voting power (5)	Person's votes	Voting power (5)	
Ordinary	41,700,846	5.96%	48,754,500	6.97%	

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
See Appendix	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	22,839 (Ordinary)	22,839 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	6,813,000 (Ordinary)	6,813,000 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	263,493 (Ordinary)	263,493 (Ordinary)

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
J.P. MORGAN SECURITIES PLC	DCC Melbourne	DCC Melbourne	Holder of securities subject to an obligation to return under a securities lending agreement	1,096,666 (Ordinary)	1,096,666 (Ordinary)
J.P. MORGAN SECURITIES PLC	DCC Melbourne	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	391,677 (Ordinary)	391,677 (Ordinary)
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Ecapital Nominees Pty Ltd	Ecapital Nominees Pty Ltd	Holder of securities subject to an obligation to return under a securities lending agreement	6,813,000 (Ordinary)	6,813,000 (Ordinary)
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Ecapital Nominees Pty Ltd	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	3,394,654 (Ordinary)	3,394,654 (Ordinary)
JPMORGAN CHASE BANK, N.A.	JPMORGAN CHASE BANK, N.A.	JPMORGAN CHASE BANK, N.A.	Purchase and sales of securities in its capacity as Principal/Proprietary	20 (Ordinary)	20 (Ordinary)
J.P. MORGAN SECURITIES LLC	Citi Australia	Citi Australia	Holder of securities subject to an obligation to return under a securities lending agreement	37,000,000 (Ordinary)	37,000,000 (Ordinary)
J.P. MORGAN SECURITIES LLC	Citì Australia	VARIOUS CLIENTS AND CUSTODIANS	Rehypothecation of client securities under a Prime Brokerage Agreement	9,399 (Ordinary)	9,399 (Ordinary)
JPMORGAN ASSET MANAGEMENT (UK) LIMITED	HSBC Intl Trustee Ltd - HK	VARIOUS CLIENTS AND CUSTODIANS	In its capacity as investment manager or in various other related capacities	49,084 (Ordinary)	49,084 (Ordinary)

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 (if applicable)	Nature of association
J.P. MORGAN SECURITIES PLC	Subsidiary of JPMorgan Chase & Co.
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Subsidiary of JPMorgan Chase & Co.

6. Addresses

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

Name	Address
JPMORGAN CHASE & CO.	383 Madison Avenue, New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES PLC	25 Bank Street, Canary Wharf, London, E14 5JP, England
J.P. MORGAN SECURITIES LLC	383 Madison Ave, New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	LEVEL 18, 83-85 CASTLEREAGH STREET, SYDNEY, NS, NSW 2000, Australia
JPMORGAN CHASE BANK, N.A.	1111 Polaris Parkway, Columbus, Delaware, OH, 43240, United States
JPMORGAN ASSET MANAGEMENT (ASIA PACIFIC) LIMITED	21st Floor, Chater House,8 Connaught Road Central, Hong Kong., Hong Kong, Hong Kong

Signature			
	Print name Frederick Lee	Capacity	Compliance Officer
	Sign here	Date	6 March 2020
	DIE	RECTIONS	

- (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.

TRADES FOR RELEVANT PERIOD						Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Quantity	Price (AUD)	Consideration
Balance at start of relevant period				41,700,846		
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	550,000	- 1	-
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	300,000	- 5	-
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	5,363,000	- 5	-
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	600,000	- 5	-
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	24,864	2.49	61,911.36
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	226,000	2.53	572,357.66
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	54,767	2.50	136,707.14
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	16,917	2.50	42,367.43
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,447	2.49	11,073.03
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	29,763	2.56	76,092.09
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,418	2.50	11,045.00
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,500)	2.49	6,225.00
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(16,944)	2.49	42,190.56
4-Mar-20	J.P. MORGAN SECURITIES PLC	Equity	Sell	(1,395)	2.53	3,536.15
4-Mar-20	J.P. MORGAN SECURITIES PLC	Equity	Sell	(19,952)	2.52	50,196.48
4-Mar-20	J.P. MORGAN SECURITIES PLC	Equity	Sell	(1,492)	2.49	3,715.08
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(20,520)	2.58	52,870.48
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(12,241)	2.51	30,700.35
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(13,818)	2.49	34,461.53
4-Mar-20	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31,660)	2.49	78,833.40
Balance at end of relevant period				48,754,500		

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	BNP Paribas Fund Services Securities Pty Ltd ("lender"), J.P. Morgan Securities Australia
agreement	Limited ("borrower")
Transfer date	Settlement Date 4-Mar-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the other lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of	4-Mar-20
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia
agreement	Limited ('borrower')
Transfer date	Settlement Date 5-Mar-20
Holder of voting rights	Borrower
Are there any	
restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exception
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU000000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited
agreement	('borrower)
Transfer date	Settlement Date 6-Mar-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	Blackrock Advisors (UK) Limited ("lender") and J.P. Morgan Securities plc ("borrower")
Transfer date	Settlement Date 4-Feb-20 10-Feb-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes.
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
Transfer date	Settlement Date 5-Feb-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Master Overseas Securities Borrowing Agreement
Parties to	J.P. Morgan Securities Plc ("borrower") and The Northern Trust Company as agent
agreement	("lender")
Transfer date	Settlement Date 11-Feb-20 19-Feb-20 20-Feb-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is in clause 4(B)(vi) of the agreement.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
Transfer date	Settlement Date 20-Feb-20 21-Feb-20
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU000000SBM8
Date of change of	4-Mar-20
relevant interests: Schedule	
	Output of Constitution I and only Assessment (For New LIC Remarks) (NOCLAY)
Type of agreement	Overseas Securities Lender's Agreement (For Non-US Borrowers) ("OSLA")
Parties to	The Bank of New York Mellon Corporation (formerly known as The Bank of New York)
agreement	(acting as agent) ("lender"), J.P. Morgan Securities Plc ("borrower")
Transfer date	Settlement Date 3-Mar-20
Holder of voting	5-11di-20
rights	Borrower
Are there any	
restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(ii) of the standard form OSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	6-Mar-20
Company's name:	ST BARBARA LIMITED
ISIN:	AU00000SBM8
Date of change of relevant interests:	4-Mar-20
Schedule	
Type of agreement	Institutional Account Agreement
Parties to agreement	JP Morgan Securities LLC for itself and as agent and trustee for the other J.P. Morgan Entities and STATE STREET BANK AND TRUST CO (AS AGENT) (herein referred to as "JPMS"). "J.P. Morgan Entities" means, as the context may require or permit, any and all of JPMSL, JPMorgan Chase Bank, N.A., J.P. Morgan Securities LLC., J.P. Morgan Markets Limited, J.P. Morgan Securities Australia Limited, J.P. Morgan Securities (Asia Pacific) Limited, J.P. Morgan Securities Japan Co., Ltd and J.P. Morgan Prime Nominees Limited and any additional entity notified to the Company from time to time.
Transfer date	Settlement Date 4-Mar-20
Holder of voting rights	JPMS is the holder of the voting rights from the time at which it exercises its right to borrow. Notwithstanding this, please note that the Company has the right to recall equivalent securities if it wishes to exercise its voting rights in respect of the securities.
Are there any restriction on voting rights	Yes
If yes, detail	JPMS will not be able to exercise voting rights in circumstances where the Company has recalled equivalent securities from JPMS before the voting rights have been exercised. In these circumstances, JPMS must return the securities to the Company and the Company holds the voting rights.
Scheduled return date (if any)	N/A. There is no term to the loan of securities.
Does the borrower have the right to return early?	Yes.
If yes, detail	JPMS has the right to return all and any securities or equivalent securities early at any time.
Does the lender have the right to recall early?	Yes.
If yes, detail	The Company has the right to recall all or any equivalent securities on demand.
Will the securities be returned on settlement?	Yes. Settlement of the loan will occur when JPMS returns equivalent securities to the Company. There is no term to the loan of securities.
If yes, detail any exceptions	
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.