





For more information  
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The strong base for investment growth.

Kiwi Bonds issued in terms of the Product Disclosure Statement dated 1 March 2019 may be held by individual Persons, or two or more Persons as joint tenants with right of survivorship. Organisations or trusts which are not incorporated should complete their application in the full name(s) of the trustee(s). No notice of any trust in respect of any Bonds will be entered in the Register or receivable by the Registrar. Each Bondholder is to be regarded as the absolute beneficial owner of the Bonds registered in its name and neither the Crown nor the Registrar shall be affected by any trust or other equity affecting any Bond, whether or not it is aware of the same.

If two or more Persons apply to be registered as Bondholders as tenants in common, the Registrar may after receiving an application from either Person and notifying the other Person(s) of its intentions to do so, divide the Bonds into the share for which each Person is expressed to be entitled and Register each Person as the holder of the Bonds representing the Person's share. If the Bonds cannot be divided into shares of \$1,000 or more, the Registrar may refuse to accept the application.