

# **Kiwibank Limited Foreign Exchange Transactions**

## **Second supplementary document dated 13 July 2021**

This document supplements the product disclosure statement dated 1 May 2020 as supplemented by a first supplementary document dated 6 May 2020 for the offer of Kiwibank Limited's Foreign Exchange Transactions.

This document is to be read together with the product disclosure statement referred to above.

## ***Overview of this document***

The purpose of this document is to supplement the product disclosure statement dated 1 May 2020 as supplemented by a first supplementary document dated 6 May 2020 (the “**Existing Product Disclosure Statement**”) for the offer of Kiwibank Limited’s (“**Kiwibank**”) Foreign Exchange Transactions in relation to the withdrawal of Kiwibank’s credit rating from S&P Global Ratings (“S&P”).

## ***Risks of these Derivatives – Issuer risks***

*This section supplements the “Issuer risks” described in section 3 ‘Risks of the Derivatives’ of the Existing Product Disclosure Statement.*

Kiwibank’s credit ratings from S&P have been withdrawn following Kiwibank and S&P agreeing to end the credit rating service provided by S&P.