



Notice of waiver of term of mortgage

To: Any Kiwibank customer who:

- has a credit card account with Kiwibank; and
- has given Kiwibank a mortgage.

By giving this notice, Kiwibank confirms it won't (and so waives its right to):

- include any credit card debt in the amounts secured by the mortgage; and
- use the mortgage as security for any credit card debt.

When we talk about 'credit card debt', we mean any amounts owing by the customer to Kiwibank on a credit card account.

This notice has priority over any conflicting statement in the mortgage, including any statement that it is an 'all obligations mortgage'.

Ngā manaakitanga / Best wishes,

Kiwibank