

Disclaimer - Money Market Transactions –

JPMorgan Chase Bank, N.A. New Zealand Branch

This deposit or placement is payable and collectible solely at the registered office of JPMorgan Chase Bank, N.A. New Zealand Branch and shall be governed by the Laws of New Zealand. Our compliance with instructions for the remittance of proceeds to or through correspondent banks shall not be considered a waiver of, and shall not otherwise affect, the foregoing provision.