



QUOTATION NOTICE: NZX DEBT MARKET BANK OF NEW ZEALAND ("BNZ210") NOTES

Company:	Bank of New Zealand ("BNZ")
Security Code:	BNZ210
ISIN:	NZBNZDT409C1
Details of Issue:	NZ\$1,250,000,000 unsecured, unsubordinated, fixed rate Notes
Offer Opening Date:	Monday, 7 September 2026
Offer Closing Date:	11:00am, Thursday, 10 September 2026
Maturity Date:	Thursday, 18 September 2031
Interest Rate:	4.844% per annum
Interest Payment Dates:	18 March and 18 September of each year up to and including the Maturity Date
Date of First Interest Payment:	Thursday, 18 March 2027
First Interest Paid To:	Holder on Record Date
Record Date:	The close of business on the 10th calendar day before an Interest Payment Date (without adjusting such date for payment according to any Business Day Convention)
Minimum Application Amount:	NZ\$5,000
Minimum Holding:	NZ\$5,000
Minimum Transferable Amount:	NZ\$1,000
Face Value:	NZ\$1.00 per Note
Lead Manager:	Bank of New Zealand
Trust Deed Dated:	Issued pursuant to the deed poll dated 14 November 2013 (as amended and restated on 2 August 2018 and amended on 31 May 2019 and 19 September 2025) and final terms to be dated on or about 18 September 2026 and offered under a terms sheet dated 7 September 2026
Registrar:	Computershare Investor Services Limited



Settlement Status:	NZCDC Settlement System
Issue Date:	Friday, 18 September 2026
Expected Commencement of Trading on the NZX Debt Market:	Monday, 21 September 2026

A handwritten signature in blue ink, appearing to read 'Graham Law', with a stylized flourish at the end.

Graham Law

**Acting Chief Executive Officer
NZX Limited**

10 September 2026