Kiwibank Limited, Private Bag 39888
Wellington 5045, New Zealand
Kiwibank.co.nz
Phone: 0800 113 355

27 November 2026

Media Release

KIWIBANK LIMITED SUBORDINATED NOTES OFFER – FINAL TERMS SHEET

Further to Kiwibank Limited's (**Kiwibank**) announcement earlier today, the final terms sheet relating to its offer of unsecured subordinated notes (**Notes**) is attached.

For further information, please contact a Joint Lead Manager or your usual financial advice provider.

Joint Lead Managers

Bank of New Zealand
Craigs Investment Partners Limited
Forsyth Barr Capital Markets Limited

Ends

Enquiries:

Geoff Martin
Head of Funding
+64 4 439 6932
geoff.martin@kiwibank.co.nz

Ben Mabon
Head of External Communications
+64 27 288 3263
ben.mabon@kiwibank.co.nz