Form 605

Corporations Act 2001 Section 671B

Notice of ceasing to be a substantial holder

 To_Company Name/Scheme
 Zip Co Ltd

 ACN/ARSN/ABN
 139 546 428

1. Details of substantial holder (1)

Name JPMorgan Chase & Co. and its affiliates

ACN/ARSN (if applicable) NA

The holder ceased to be a substantial holder on 04/03/2022

The previous notice was given to the company on 07/03/2022

The previous notice was dated 03/03/2022

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (4)	Considerati on given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
See Appendix	J.P. MORGAN SECURITIES LLC	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	200,000 (Ordinary)	200,000 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	291 (Ordinary)	291 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	117,509 (Ordinary)	117,509 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	1,131,087 (Ordinary)	1,131,087 (Ordinary)
See Appendix	JPMORGAN CHASE BANK, N.A.	Securities on Loan as Agent Lender	See Appendix	100,000 (Ordinary)	100,000 (Ordinary)

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Subsidiary of JPMorgan Chase & Co
J.P. MORGAN SECURITIES LLC	Subsidiary of JPMorgan Chase & Co
J.P. MORGAN SECURITIES PLC	Subsidiary of JPMorgan Chase & Co
JPMORGAN CHASE BANK, N. A	Subsidiary of JPMorgan Chase & Co

4. Addresses

The addresses of persons named in this form are as follows:

Name	Address
JPMORGAN CHASE & CO	383 Madison Avenue, New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	LEVEL 18, 83-85 CASTLEREAGH STREET, SYDNEY, NS, NSW 2000, Australia
J.P. MORGAN SECURITIES LLC	383 Madison Ave., New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES PLC	25 Bank Street, Canary Wharf, London, E14 5JP, England
JPMORGAN CHASE BANK, N.A.	1111 Polaris Parkway, Columbus, Delaware, OH, 43240, United States

Signature

print name	Vasim Pathan	capacity	Compliance Officer	
sign here	J. Jeans	date	08/03/2022	

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 4 of the form.
- (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (4) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (5) D aetails of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was cquired has, or may, obecome entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional n the happening or not of a contingency. a Details must be included of any benefit paid on behalf of the substantial holder or its ssociate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (6) The voting shares of a company constitute one class unless divided into separate classes.
- (7) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

TRADES FOR RELEVANT PERIOD						Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Ouantity	Price (AUD)	Consideration
Balance at start of relevant period				30,869,587	, , , , , , , , , , , , , , , , , , , ,	
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow return	(108,621)	-	\$ -
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow return	(7,702)	-	\$ -
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow return	(712)	-	\$ -
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow return	(474)	-	-
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(56,958)	1.72	\$ 97,967.76
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,396)	1.69	\$ 4,037.78
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	176,455	1.69	\$ 298,352.58
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(58,819)	1.79	\$ 105,354.18
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,700)	1.79	\$ 4,828.50
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	206,938	1.68	\$ 347,385.99
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(55,669)	1.67	93,184.84
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	77,000	1.70	\$ 131,099.12
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	198,000	1.70	\$ 337,161.53
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	360,700	1.69	\$ 610,112.15
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	67,000	1.70	\$ 114,034.34
4-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	291	1.72	\$ 500.52
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(610)	1.84	\$ 1,119.35
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	27,359	1.72	\$ 47,057.48
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,049)	1.72	\$ 5,244.28
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(100,039)	1.72	\$ 172,067.08
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	87,131	1.87	\$ 162,934.97
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	218	1.87	\$ 407.66
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Adjustment	210,526	-	\$ -
4-Mar-22	J.P. MORGAN SECURITIES LLC	Equity	Borrow	200,000	-	\$ -
4-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	100,000	-	\$ -
Balance at end of relevant period				32,183,456		

D-1	00 May 2022
Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	
relevant	04-Mar-2022
interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BNP Paribas Arbitrage SNC (Borrower)
Transfer date	Settlement Date 03-Mar-2022
Holder of voting rights	Borrower
Are there any restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the ender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	04-Mar-2022
relevant interests:	V 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse Equities (Australia)
agreement	Limited(Borrower)
Transfer date	Settlement Date 04-Nov-2021 08-Feb-2022 08-Mar-2022 08-Mar-2022
Holder of voting rights	Borrower
Are there any restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

. .	no Mari 2022
Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	
relevant	04-Mar-2022
interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse International (Borrower)
Transfer date	Settlement Date 08-Mar-2022
Holder of voting rights	Borrower
Are there any	
restriction on	Yes
voting rights	The horrower undertakes to use its best endeavers to average for the veting rights to be evereised in
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender	
have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on	Yes
settlement?	
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	08-Mar-2022
Company's name:	Zip Co Ltd
	AU000000Z1P6
ISIN:	
Date of change of	
relevant	04-Mar-2022
interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Macquarie Bank Limited(Borrower)
agreement	principali Chase bank, N.A. (acung as agent) (lender) and inacquaire bank cimiled(borrower)
Transfer date	Settlement Date 10-Nov-2021 23-Nov-2021 24-Dec-2021 18-Jan-2022 20-Jan-2022 27-Jan-2022 10-Feb-2022 11-Feb-2022
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Signature Sign	Date:	08-Mar-2022
Date of change of elevant interests: Schedule Type of agreement Proposed agreement Settlement Date 16-Mar-2022 Settlement Date 16-Mar-2021 16-Jul-2021 17-ansfer date 18-Mar-2022 18-Settlement Date 18-Mar-2022 18-Settlement Date 18-Mar-2021 18-Sey-2021 18-Sey-2021 18-Sey-2021 18-Sey-2021 18-Sey-2021 18-Sey-2022 18-Sey-2023 18-Sey-2023 18-Sey-2024 18-Sey-2024 18-Sey-2025 18-Sey-2025 18-Sey-2026 18-Sey-2026 18-Sey-2026 18-Sey-2027 18-Sey-2028 18-Sey-2028 18-Sey-2029 18-Sey-2029		
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PMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower) Settlement Date 16-Mar-2021 16-Jul-2021 19-Aug-2021 10-Sep-2021 11-Jan-2022 21-Oct-2021 21-Oct-2021 21-Nov-2021 11-Jan-2022 22-Feb-2022 27-Feb-2022 27-Feb-2022 27-Feb-2022 38-Feb-2022	Schedule	
Settlement Date Settlement Date 16-Mar-2021 10-Jun-2021 10-Jun-2022 10-Jun-	Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Settlement Date 16-Mar-2021 16-Jul-2021 16-Jul-2021 19-Aug-2021 10-Sep-2021 20-Oct 2021 21-Oct 2021 22-Feb-2022 27-Feb-2022 27-Feb-2022 27-Feb-2022 38-Feb-2022 3	Parties to	TDMauran Chan Baul, N.A. (astina an anath (Wandow)) and Mawill Lunch Tahamatina (Damaura)
In-Mar-2021 16-Jul-2021 16-Jul-2021 19-Aug-2021 10-Sep-2021 20-Oct-2021 21-Oct-2021 21-Oct-2021 21-Oct-2021 21-Oct-2021 21-Oct-2021 21-Oct-2021 21-Oct-2022 22-Feb-2022 22-Feb-2022 22-Feb-2022 22-Feb-2022 23-Feb-2022 26-Feb-2022	agreement	ppmorgan Chase Bank, N.A. (acting as agent) (lender) and Merrill Lynch International(Borrower)
Sorrower Are there any restriction on roting rights The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA. Scheduled return date (if any) Does the borrower nave the right to return early? If yes, detail Does the lender nave the right to recall early? Lender has right to recall all or any equivalent securities early at any time in accordance with the lender's instructions. Lender has right to recall all or any equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. Will the securities be returned on settlement? If yes, detail any exceptions The port of the two times are the prescribed form must be given, or if requested by ASIC, a copy of the	Transfer date	16-Mar-2021 02-Jun-2021 16-Jul-2021 09-Aug-2021 10-Sep-2021 20-Oct-2021 21-Oct-2021 04-Nov-2021 11-Jan-2022 02-Feb-2022
Are there any estriction on voting rights The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA. Scheduled return late (if any) Does the borrower area the right to return all and any equivalent securities early at any time in accordance with the lender's instructions. Does the lender have the right to recall early? Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. Will the securities be returned on settlement? If yes, detail any exceptions Figures to the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the	Holder of voting	
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Does the borrower have the right to return early? If yes, detail Does the lender have the right to recall early? Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. Will the securities be returned on settlement? If yes, detail any exceptions If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the	Scheduled return date (if any)	None
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No exceptions If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the		
Statement	exceptions	·
10 1 1 2	Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

. .	DO May 2022
Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	
relevant	04-Mar-2022
interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley Australia Securities Limited
agreement	(Borrower)
Transfer date	Settlement Date 16-Feb-2022
Holder of voting rights	Borrower
Are there any	
restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the ender's instructions.
Does the lender	
have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	
relevant	04-Mar-2022
interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley & Co. International Plc
agreement	(Borrower)
	Settlement Date
	18-Jan-2022
Transfer date	20-Jan-2022
	21-Jan-2022
	15-Feb-2022
Holder of voting	Borrower
rights	borrowei
Are there any	
restriction on	Yes
voting rights	
	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in
	accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the
If yes, detail	borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes
	are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the
	standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
	Borrower has right to return all and any equivalent securities early at any time in accordance with the
If yes, detail	ender's instructions.
Does the lender	
have the right to	Yes
recall early?	
	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of
	not less than the standard settlement time for such equivalent securities on the exchange or in the clearing
76	prganisation through which the relevant borrowed securities were originally delivered (and where there is a
If yes, detail	difference between the settlement time for sales and purchases on the relevant exchange or clearing
	prganisation, the standard settlement time shall be the shorter of the two times). The borrower must return
	the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
	Yes
settlement?	
If yes, detail any	
exceptions	No exceptions
	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of
Statement	the agreement will be given to that company or ASIC.
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Date:	08-Mar-2022
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	04-Mar-2022
Schedule	
Type of agreement	Master Securities Lending Agreement ("MSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and State Street Bank And Trust Company ("Borrower")
Transfer date	Settlement Date 13-Jan-2022
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out as per the rights of the borrower as stated in the MSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of	4 May 22
relevant interests:	4-Mar-22
Schedule	
Type of agreement	Institutional Account Agreement
Parties to agreement	JP Morgan Securities LLC for itself and as agent and trustee for the other J.P. Morgan Entities and Brown Brothers Harriman & Co (As Agent), Blackrock and State Street Bank and Trust Co (As Agent) (herein referred to as "JPMS"). "J.P. Morgan Entities" means, as the context may require or permit, any and all of JPMSL, JPMorgan Chase Bank, N.A., J.P. Morgan Securities LLC., J.P. Morgan Markets Limited, J.P. Morgan Securities Australia Limited, J.P. Morgan Securities (Asia Pacific) Limited, J.P. Morgan Securities Japan Co., Ltd and J.P. Morgan Prime Nominees Limited and any additional entity notified to the Company from time to time.
Transfer date	Settlement date 12-Apr-21 28-Jul-21 4-Nov-21 12-Nov-21 17-Nov-21 25-Nov-21 6-Jan-22 10-Jan-22 11-Jan-22 4-Mar-22
Holder of voting rights	JPMS is the holder of the voting rights from the time at which it exercises its right to borrow. Notwithstanding this, please note that the Company has the right to recall equivalent securities if it wishes to exercise its voting rights in respect of the securities.
Are there any restriction on voting rights	Yes
If yes, detail	JPMS will not be able to exercise voting rights in circumstances where the Company has recalled equivalent securities from JPMS before the voting rights have been exercised. In these circumstances, JPMS must return the securities to the Company and the Company holds the voting rights.
Scheduled return date (if any)	N/A. There is no term to the loan of securities.
Does the borrower have the right to return early?	Yes.
If yes, detail	JPMS has the right to return all and any securities or equivalent securities early at any time.
Does the lender have the right to recall early?	Yes.
If yes, detail	The Company has the right to recall all or any equivalent securities on demand.
Will the securities be returned on settlement?	Yes. Settlement of the loan will occur when JPMS returns equivalent securities to the Company. There is no term to the loan of securities.
If yes, detail any exceptions	
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to agreement	The Bank of New York Mellon Corporation (formerly known as The Bank of New York) (acting as agent) ("lender"), J.P. Morgan Securities Plc ("borrower")
Transfer date	Settlement Date 22-Jul-21 29-Nov-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(ii) of the standard form OSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement
Parties to agreement	SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan Securities Plc ("borrower")
Transfer date	Settlement Date 24-Mar-21 30-Mar-21 30-Sep-21 24-Dec-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower	
have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Settlement Date 21-Apr-21 26-Apr-21 29-Apr-21		
ISIN: AU00000021P6 Date of change of relevant interests: Schedule Type of agreement Overseas Securities Lender's Agreement ("OSLA") Parties to agreement J.P. Morgan Securities Pic ("borrower") and Citibank N.A. acting as Agent ("lender") Settlement Date 21-Apr-21 26-Apr-21 29-Apr-21 03-May-21 24-May-21 28-Jun-21 26-Jul-21 15-Nov-21 24-Dec-21 18-Feb-22 Holder of voting rights Are there any restriction on voting rights Are there any restriction on voting rights The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in dause 4(B)(vi) of the standard form OSLA. Scheduled return date (if any) Does the borrower have the right to return all and any equivalent securities early at any time in accordance with the lender's instructions. Does the lender have the right to return all and any equivalent securities early at any time in accordance with the lender's instructions. Uses the lender have the right to recall early? If yes, detail Once the scarrities be returned on settlement? Yes Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of or to less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. Will the securities be returned on settlement? If yes, detail any No exceptions If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of	Date:	8-Mar-22
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Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
Transfer date	Settlement Date 26-Jul-21 27-Jul-21 24-Jan-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

	Theu with ASA.
Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
Transfer date	Settlement Date 2-Jul-21 15-Jul-21 3-Aug-21 20-Dec-21 21-Dec-21 22-Dec-21 24-Dec-21 10-Jan-22 21-Jan-22 2-Mar-22 7-Mar-22
Holder of voting	Perrouer
rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
Scheduled return	
date (if any)	None
Does the borrower	
have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

	med with ASA.
Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Master Overseas Securities Borrowing Agreement
Parties to agreement	J.P. Morgan Securities Plc ("borrower") and The Northern Trust Company as agent ("lender")
Transfer date	Settlement Date 23-Dec-21 11-Jan-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is in clause 4(B)(vi) of the agreement.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
IIT VAS AATAII	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

shareholding notice med	
Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
Transfer date	Settlement Date 12-Jul-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.
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Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	Merrill Lynch Equities (Australia) Limited ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
Transfer date	Settlement Date 3-Aug-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a
Statement	copy of the agreement will be given to that company or ASIC.

Data	0 May 22
Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	UBS Securities Australia Limited ("lender"), J.P. Morgan Securities Australia Limited ('borrower')
Transfer date	Settlement Date 9-Dec-21 10-Dec-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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8-Mar-22
Zip Co Ltd
AU000000Z1P6
4-Mar-22
Australian Master Securities Lending Agreement ("AMSLA")
JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia Limited ('borrower')
Settlement Date 20-Dec-21 23-Dec-21
Borrower
Yes
The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
None
Yes
Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
Yes
Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Yes
No exception
If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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Date:	8-Mar-22
Company's name:	Zip Co Ltd
ISIN:	AU000000Z1P6
Date of change of relevant interests:	4-Mar-22
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower)
Transfer date	<u>Settlement Date</u> 23-Feb-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
IIT VAS AATAII	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
settlement?	Yes
If yes, detail any exceptions	No exceptions

8-Mar-22
Zip Co Ltd
AU000000Z1P6
4-Mar-22
Global Master Securities Lending Agreement ("GMSLA")
State Street Bank and Trust Company ("lender") and J.P. Morgan Securities Australia Limited ("borrower")
Settlement Date
18-Jun-21
2-Jul-21
19-Jul-21
23-Dec-21
Borrower
Yes
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The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
None
Yes
Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Yes
Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Yes
No exceptions
If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.