

ANNEX 1

Part A

Form of Terms and Conditions of the Notes – Standalone issue¹

The *[currency]**[amount]**[interest rate]* per cent. Notes due *[maturity]* (the "**Notes**", which expression includes any further notes issued pursuant to Condition 11 (*Further issues*) and forming a single series therewith) of *[Issuer]* (the "**Issuer**") are constituted by [a deed of covenant dated *[date]* (as amended or supplemented, from time to time, the "**Deed of Covenant**") entered into by the Issuer]/[, and have the benefit of, a trust deed dated *[date]* (as amended or supplemented from time to time, the "**Trust Deed**") between the Issuer and *[Trustee]* as trustee (the "**Trustee**", which expression includes all persons for the time being trustee or trustees appointed under the Trust Deed)] and are the subject of [a fiscal][an] agency agreement dated *[date]* (as amended or supplemented from time to time, the "**Agency Agreement**") between the Issuer, *[[Fiscal]/[Principal Paying] Agent]* as [fiscal][principal paying] agent (the "**[Fiscal]/[Principal Paying] Agent**", which expression includes any successor [fiscal]/[principal paying] agent appointed from time to time in connection with the Notes) [and the Trustee]². Certain provisions of these Conditions are summaries of the Agency Agreement and [the Deed of Covenant]/[the Trust Deed] and subject to their detailed provisions. The Noteholders (as defined below) are bound by, and are deemed to have notice of, all the provisions of the Agency Agreement and [the Deed of Covenant]/[the Trust Deed] applicable to them. Copies of the Agency Agreement and [the Deed of Covenant]/[the Trust Deed] are available for inspection by Noteholders during normal business hours at [the [registered office] for the time being of the Trustee, being at the date hereof *[address of Trustee]* and at] the Specified Office (as defined in the Agency Agreement) of the *[Fiscal]/[Principal Paying] Agent*, whose initial Specified Offices is set out in Condition 9 (*[Trustee and] [Fiscal]/[Principal Paying] Agent*).

For the purposes of these Conditions:

"**Accountholder**" means any accountholder or participant with a Clearing System which has credited to its securities account with such Clearing System one or more Entries in respect of the Notes;

"**Clearing Systems**" means, together, Euroclear and Clearstream, Luxembourg, and each is a "**Clearing System**";

¹ This document reflects amendments that will be needed to typical standalone bond issuance terms and conditions. Where amendments are not required to standard market terms and conditions, we have included the wording "*To be inserted*" as a placeholder for such condition.

² Note to draft that we have removed the concept of multiple paying agents from the standalone documentation following discussions with the ICMA. However, we are not proposing to make the same change to the programme documentation as we believe it will make that documentation unnecessarily complicated (and it is not incorrect to maintain the concept within the documentation). Issuers will, however, need to consider whether there is a requirement to have a paying agent in the city where the Notes – we believe that this requirement has largely fallen away (for example, this is not required for a regulated market listing in Europe), but we have not carried out a due diligence exercise with respect to multiple listing locations.

"**Clearstream, Luxembourg**" means Clearstream Banking S.A.;

"**Common Recordkeeper**" means one of the Clearing Systems that is elected to act as common recordkeeper on behalf of both the Clearing Systems in connection with the Notes;

"**Entry**" means any electronic book-entry which is made in the securities account of any Accountholder with a Clearing System in respect of any such Accountholder's holding of beneficial interests in the Notes;

"**Euroclear**" means Euroclear Bank SA/NV; and

"**Issuance Record**" means the books and records maintained by the Common Recordkeeper which record (among other things) the aggregate principal amount of the Notes, the names of the person(s) who hold legal title to the Notes and the principal amount of the Notes held by such person(s), in each case from time to time.

1. **Form, Denomination and Status**

(a) *Form and denomination:* The Notes are in dematerialised form in denomination[s] of [currency][amount] [and integral multiples of [currency][amount] in excess thereof (each, an "**Authorised Denomination**")].

(b) *Status of the Notes:* [To be inserted]

2. **Title and Transfers**

(a) *Nominee:* A nominee for the Common Recordkeeper has been appointed with effect from [insert date] (the "**Issue Date**") to hold legal title to the aggregate principal amount of the Notes. Beneficial interests in the Notes are held and traded through the securities settlement and clearing systems operated by the Clearing Systems in accordance with their rules and operating procedures unless a Trigger Event has occurred (as defined in Condition 17(a)).

(b) *Title:* Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, each person recorded as a holder of a principal amount of the Notes for the time being in the Issuance Record shall hold legal title to such Notes in an aggregate principal amount equal to the amount so recorded. References in these Conditions to the "**Holders**" or "**Noteholders**" are to each such person so recorded as a holder of Notes in the Issuance Record.

Each Holder of the Notes shall (except as otherwise required by law) be treated as the absolute owner of such Notes for all purposes (whether or not they are overdue and regardless of any notice of ownership, trust or any other interest therein), and no person shall be liable for so treating such Holder. The Issuance Record, subject to correction for manifest error, shall be conclusive and binding in determining the holders of legal title to the Notes and the aggregate principal amount outstanding of the Notes, and no physical document of title will be issued in respect of the Notes. Unless a Trigger

Event has occurred, in which case the provisions of Condition 17 will apply, no register in relation to the Notes will be created or maintained by or on behalf of the Issuer. No person shall have any right to enforce any term or condition of the Notes [or the Trust Deed] under the Contracts (Rights of Third Parties) Act 1999.

The Issuance Record in respect of the Notes will be maintained by the Common Recordkeeper solely on behalf of the Clearing Systems and it is not a register or other record being maintained by or on behalf of the Issuer.

- (c) *Principal amount:* Unless a Trigger Event has occurred in which case the provisions of Condition 17 will apply, the aggregate principal amount of the Notes shall be the aggregate principal amount for the time being recorded in relation to the Notes in the Issuance Record. A statement issued by the Common Recordkeeper stating the aggregate principal amount of the Notes at any time recorded in the Issuance Record shall be conclusive evidence of the Issuance Record at that time.
- (d) *Transfers:* Subject to paragraph (f) (*Closed periods*) below, unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, legal title to the Notes may be transferred by way of entry by the Common Recordkeeper in the Issuance Record reflecting the transfer of the legal title to ~~the~~such Notes by the transferor to the transferee, in accordance with the rules and operating procedures of the Clearing Systems and applicable law. Notwithstanding the above provisions of this Condition 2(d), Notes may not be transferred unless the principal amount of Notes transferred and (where not all of the Notes held by a Holder are being transferred) the principal amount of the balance of Notes not transferred are Authorised Denominations.
- (e) *No charge:* The transfer of legal title of the Notes will be effected without charge by or on behalf of the Issuer or the Clearing Systems but against such indemnity as either Clearing System may require in respect of tax or other duty of whatsoever nature which may be levied or imposed in connection with such transfer.
- (f) *Closed periods:* Noteholders may not request transfers to be effected on the day prior to the due date for any payment of principal or interest in respect of the Notes.

3. **Negative Pledge**

[*To be inserted*]

4. **Interest**

[*Commercial interest rate provisions to be inserted*]

The following wording regarding accrual of interest to be included:

Each Note will cease to bear interest from the due date for redemption unless payment of principal is improperly withheld or refused, in which case it will continue to bear

interest at such rate (both before and after judgment) until the day on which all sums due in respect of such Note up to that day are received by or on behalf of the relevant Noteholder.

5. Redemption and Purchase

- (a) *Scheduled redemption:* [To be inserted]
- (b) *Redemption for tax reasons:* [To be inserted]
- (c) *Redemption at the option of Noteholders:* The Issuer shall, at the option of the Holder of any Note redeem such Note on [date] [or [date]] ([each, a/the] "**Put Settlement Date**") at a price equal to [figure] per cent. [(in the case of the Put Settlement Date falling on [date]) or [figure] per cent. (in the case of the Put Settlement Date falling on [date])] of its principal amount together with interest accrued to such date.

~~If~~Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, in order to exercise the option contained in this Condition 5(c), the Holder must, within not less than [30] nor more than [60] days before the [relevant] Put Settlement Date, give notice of such exercise to the [Fiscal][Principal Paying] Agent, in accordance with the rules and procedures of the Clearing Systems specifying the principal amount of Notes in respect of which such option is being exercised. Any such notice will be irrevocable and may not be withdrawn.

- (d) *Redemption at the option of the Issuer:* [To be inserted].
- (e) *Partial redemption:* ~~If~~Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, if the Notes are to be redeemed in part only on any date in accordance with Condition 5(d) (*Redemption at the option of the Issuer*), the Notes shall be redeemed in part in accordance with the rules and procedures of ~~Euroclear and Clearstream, Luxembourg~~the Clearing Systems (to be reflected in the Issuance Record as either a pool factor or a reduction in principal amount, at the ~~if~~ discretion of the Clearing Systems).
- (f) *No other redemption:* The Issuer shall not be entitled to redeem the Notes otherwise than as provided in paragraphs (a) (*Scheduled redemption*) to (d) (*Redemption at the option of the Issuer*) above.
- (g) *Purchase:* The Issuer or any of its Subsidiaries may at any time purchase Notes in the open market or otherwise and at any price and such Notes may be held, resold or, at the option of the Issuer, the Issuer may instruct the [Fiscal][Principal Paying] Agent to notify the Clearing Systems that the Notes shall be cancelled.
- (h) *Cancellation:* All Notes so redeemed shall be cancelled in accordance with the rules and procedures of the Clearing Systems, unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, and all Notes so cancelled and any Notes cancelled pursuant to Condition 5(g)

(*Purchase*) above may not be reissued or resold. The Common Recordkeeper will update the Issuance Record to reflect such cancellation.

6. Payments

- (a) *Principal*: Payments of principal shall be made to a Noteholder by transfer to a [currency] account maintained by such Noteholder or at the direction of such Noteholder, in each case with, a bank in [principal financial centre of currency].
- (b) *Interest*: Payments of interest shall be made to a Noteholder by transfer to a [currency] account maintained by such Noteholder or at the direction of such Noteholder, in each case with, a bank in [principal financial centre of currency].
- (c) *Payments subject to fiscal laws*: [To be inserted].
- (d) *Payments on business days*: Where payment is to be made by transfer to a [currency] account, payment instructions (for value the due date, or, if the due date is not a business day, for value the next succeeding business day) will be initiated. Noteholders shall not be entitled to any interest or other payment in respect of any delay in payment resulting from the due date for a payment not being a business day. In this paragraph, "**business day**" means any day on which banks are open for general business (including dealings in foreign currencies) in [principal financial centre of currency] and a day on which dealings in foreign currencies may be carried on in each (if any) [additional financial centre].
- (e) *Partial payments*: Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, if the [Fiscal/Principal Paying] Agent makes a partial payment in respect of any Note, the Issuer shall procure that the amount and date of any partial payment are provided to the Clearing Systems so as to be reflected in their records.
- (f) *Payment Record Date*: Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, each payment in respect of the Notes will be made to, or to the order of or at the direction of, the Holder as determined at the close of business (in the relevant Clearing System) on the Clearing System Business Day before the due date for such payment (the "**Record Date**") where "**Clearing System Business Day**" means a day on which each of the Clearing Systems is open for business.

7. Taxation

All payments of principal and interest in respect of the Notes by or on behalf of the Issuer shall be made free and clear of, and without withholding or deduction for or on account of, any present or future taxes, duties, assessments or governmental charges of whatever nature imposed, levied, collected, withheld or assessed by or on behalf of [Issuer's taxing jurisdiction] or any political subdivision thereof or any authority therein or thereof having power to tax, unless the withholding or deduction of such taxes, duties, assessments or governmental charges is required by law. In that event

the Issuer shall pay such additional amounts as will result in receipt by the Noteholders after such withholding or deduction of such amounts as would have been received by them had no such withholding or deduction been required, except that no such additional amounts shall be payable in respect of any Note held by a Holder which is liable to such taxes, duties, assessments or governmental charges in respect of such Note by reason of its having some connection with [*Issuer's taxing jurisdiction*] other than the mere holding of the Note.

Any reference in these Conditions to principal or interest shall be deemed to include any additional amounts in respect of principal or interest (as the case may be) which may be payable under this Condition 7 (*Taxation*) [or any undertaking given in addition to or in substitution of this Condition 7 (*Taxation*) pursuant to the Trust Deed].

If the Issuer becomes subject at any time to any taxing jurisdiction other than [*Issuer's taxing jurisdiction*], references in these Conditions to [*Issuer's taxing jurisdiction*] shall be construed as references to [*Issuer's taxing jurisdiction*] and/or such other jurisdiction.

8. Events of Default

[*To be inserted*]

9. [Trustee and] [Fiscal]/[Principal Paying] Agent

[Under the Trust Deed, the Trustee is entitled to be indemnified and relieved from responsibility in certain circumstances and to be paid its costs and expenses in priority to the claims of the Noteholders. In addition, the Trustee is entitled to enter into business transactions with the Issuer and any entity relating to the Issuer without accounting for any profit.

In the exercise of its powers and discretions under these Conditions and the Trust Deed, the Trustee will have regard to the interests of the Noteholders or holders of beneficial interests therein as a class and will not be responsible for any consequence for individual Holders of Notes or holders of beneficial interests therein as a result of such holders being connected in any way with a particular territory or taxing jurisdiction.]

In acting under the Agency Agreement and in connection with the Notes, the [Fiscal][Principal Paying] Agent acts solely as agent of the Issuer and [(to the extent provided therein) the Trustee and] does not assume any obligations towards or relationship of agency or trust for or with any of the Noteholders.

The initial [Fiscal][Principal Paying] Agent and the Specified Office of the initial [Fiscal][Principal Paying] Agent as at the Issue Date are as follows:

[*Include specified office of the initial [Fiscal/Principal Paying] Agent*]

The Issuer reserves the right [(with the prior approval of the Trustee)] at any time to vary or terminate the appointment of the [Fiscal][Principal Paying] Agent and to

appoint a successor [fiscal]/[principal paying]agent; *provided, however, that* the Issuer shall at all times maintain a [fiscal]/[principal paying] agent.

Notice of any change in [Fiscal]/[Principal Paying] Agent or its Specified Office shall promptly be given to the Noteholders.

10. Meetings of Noteholders; Modification

- (a) *Meetings of Noteholders:* The [Agency Agreement]/[the Trust Deed] contains provisions for convening meetings of Noteholders to consider matters relating to the Notes, including the modification of any provision of these Conditions [or the Trust Deed]. Any such modification may be made if sanctioned by an Extraordinary Resolution. Such a meeting may be convened by the Issuer [or by the Trustee] and shall be convened by [it]/[the Trustee] upon the request in writing of Noteholders holding not less than [•] of the aggregate principal amount of the outstanding Notes. The quorum at any meeting convened to vote on an Extraordinary Resolution will be ~~one~~ or more persons holding or representing [•] of the aggregate principal amount of the outstanding Notes or, at any adjourned meeting, ~~one~~ or more persons being or representing Noteholders whatever the principal amount of the Notes held or represented; *provided, however, that* certain proposals (including [*insert reserved matters*] (each, a "**Reserved Matter**")) may only be sanctioned by an Extraordinary Resolution passed at a meeting of Noteholders at which ~~one~~ or more persons holding or representing not less than [•] or, at any adjourned meeting, [•] of the aggregate principal amount of the outstanding Notes form a quorum. Any Extraordinary Resolution duly passed at any such meeting shall be binding on all the Noteholders, whether present or not.
- (b) *Written resolutions:* In addition, a resolution in writing signed by or on behalf of Noteholders, who for the time being are entitled to receive notice of a meeting of Noteholders [under the Trust Deed], holding not less than [75] per cent. in aggregate principal amount of the Notes outstanding, will take effect as if it were an Extraordinary Resolution. Such a resolution in writing may be contained in one document or several documents in the same form, each signed by or on behalf of one or more Noteholders.
- (c) *Accountholder instructions:* Unless a Trigger Event has occurred, for the purposes of determining whether such a written resolution has been validly passed, the Issuer shall be entitled to rely on consent or instructions given in writing directly to the Issuer by (a) any Accountholder and/or, where (b) any Accountholder holds beneficial interests in the Notes on behalf of another person, on written consent from or written instruction by the person identified by that Accountholder as the person for whom such beneficial interest is held. For the purpose of establishing the entitlement to give any such consent or instruction, the Issuer shall be entitled to rely on any certificate or other document issued by, in the case of (a) above, either of the Clearing Systems (the "**relevant clearing system**") and, in the case of (b) above, the relevant clearing system and the Accountholder identified by the relevant clearing system for the purposes of (b) above. Any resolution passed in such manner shall take effect as if it had been signed by or on behalf of the Noteholders and

shall be binding on all Noteholders, even if the relevant consent or instruction proves to be defective. Any such certificate or other document shall, in the absence of manifest error, be conclusive and binding for all purposes. Any such certificate or other document may comprise any form of statement or print out of electronic records provided by the relevant clearing system in accordance with its usual procedures and in which the accountholder of a particular principal amount of the Notes is clearly identified together with the amount of such holding. The Issuer shall not be liable to any person by reason of having accepted as valid or not having rejected any certificate or other document to such effect purporting to be issued by any such person and subsequently found to be forged or not authentic.

(d) *Electronic consent:* In addition, unless a Trigger Event has occurred, the approval of a resolution proposed by the Issuer [or the Trustee] given by way of electronic consents communicated through the electronic communications systems of the Clearing Systems in accordance with their operating rules and procedures by or on behalf of the holders of beneficial interests in the Notes which represent not less than [75 per cent.] in aggregate principal amount of the Notes outstanding (an "**Electronic Consent**" as defined in the [Agency Agreement]/[Trust Deed]) shall, for all purposes (including matters that would otherwise require an Extraordinary Resolution to be passed at a meeting for which a special quorum was satisfied), take effect as an Extraordinary Resolution passed at a meeting of Noteholders duly convened and held, and shall be binding on all Noteholders whether or not they participated in such Electronic Consent.

(e) *Modification [and waiver]:* [to be inserted].

[(f) *Substitution:* [to be inserted]

11. **[Enforcement]**

[to be inserted]

12. **Further Issues**

[to be inserted]

13. **Notices**

Unless a Trigger Event has occurred, in which case the provisions of Condition 17 will apply, notices to Noteholders will be given by delivery of the relevant notice to Euroclear and Clearstream, Luxembourg and such notices shall be deemed to have been given to the Noteholders on the date of delivery to Euroclear and Clearstream, Luxembourg. [In addition, ~~so long as if~~ Notes are listed on the Luxembourg Stock Exchange and ~~the rules of that Exchange so require~~ it is a requirement of applicable law or regulations, notices to Noteholders will be published on the date of such mailing in a leading newspaper having general circulation in Luxembourg (which is expected to be the *Luxemburger Wort*) or published on the website of the Luxembourg Stock Exchange [(~~http://www.bourse.lu/~~www.luxse.com)] [In addition, ~~so long as if~~ Notes are admitted to trading on Euronext Dublin and it is a requirement

of applicable law or regulations, notices to Noteholders will be published on the date of such mailing in a leading newspaper having general circulation in Ireland or published on the website of Euronext Dublin [(~~www.ise.ie~~ www.euronext.com/en/markets/dublin)] or, if such publication is not practicable, in a leading English language daily newspaper having general circulation in Europe.]

14. **[Currency Indemnity]**

[To be inserted]

15. **Governing Law and Jurisdiction**

Governing law: The Notes and any non-contractual obligations arising out of or in connection with the Notes are governed by English law.

[remainder of clause to be inserted]

16. **Agreement and Acknowledgement with Respect to the Exercise of Bail-in Power**

[To be inserted]

17. **Trigger Events and Direct Rights Trigger Event**

(a) *Definitions:*

"**relevant Accountholder**" means any Accountholder on the date of [(i) for the purposes of Condition 17(b),] the occurrence of a Trigger Event [or (ii) for the purposes of Condition 17(d), the occurrence of a Direct Rights Trigger Event]; and

"**Trigger Event**" means if:

- (i) both of the Clearing Systems are closed for business for a continuous period of 14 days (other than by reason of legal holidays) or have announced an intention permanently to cease business or have in fact done so and no successor clearing system is available; or
- (ii) any of the circumstances described in Condition 8 (*Events of Default*) occurs and the Notes become due and payable.

- (b) *Steps following a Trigger Event/ Conversion of Notes to uncertificated registered notes:* Upon the occurrence of a Trigger Event the Issuer [shall], without the need to consult or obtain the Noteholders' approval, convert the Notes into uncertificated registered notes. The Issuer shall notify the Noteholders, the [Fiscal Agent]/[Principal Paying Agent, the Trustee] and the Clearing Systems of the occurrence of a Trigger Event within 3 days of its occurrence. To effect the conversion into uncertificated registered notes, within [30] days of the occurrence of the relevant Trigger Event (such [thirtieth] day being the "**Conversion Period End Date**"), the Issuer [shall] appoint a registrar (the "**Conversion Registrar**") and instruct the Conversion Registrar to create and maintain a register of post-Trigger Event Noteholders in accordance with the following provisions (the "**Conversion Register**"). The Issuer

shall instruct the Conversion ~~R~~Registrar to enter into the Conversion Register (i) the names and addresses of each relevant Accountholder and (ii) against each such relevant Accountholder's name, an amount equal to the aggregate principal amount of beneficial interests in the Notes credited to such relevant Accountholder's securities account with the relevant Clearing System, in each case on the date of the occurrence of the relevant Trigger Event. In determining the names of such relevant Accountholders and principal amount of beneficial interests in the Notes held by such relevant Accountholders, the Issuer shall be entitled to rely on any certificate or other document issued by the Clearing Systems. Any such certificate or other document may comprise any form of statement or print out of electronic records provided by the relevant Clearing System in accordance with its usual procedures and in which the relevant Accountholder of a particular principal amount of beneficial interests in the Notes is clearly identified together with the amount of such holding. The Issuer and the Conversion ~~R~~Registrar shall not be liable to any person by reason of having accepted as valid or not having rejected any certificate or other document to such effect purporting to be issued by any such person and subsequently found to be forged or not authentic. Following the occurrence of a Trigger Event, but prior to the creation of the Conversion Register or [a Direct Right Trigger Event occurring]/[or the fallback provisions in Condition 17(d) coming into effect], as applicable, the Conditions will continue to apply to the Notes.

(c) *Changes to Conditions following the creation of a Conversion Register:*
~~Upon~~Following the creation of the Conversion Register:

- (i) the Holders of the Notes (as identified in accordance with Condition 2) on the date of the occurrence of the relevant Trigger Event shall no longer have any rights in respect of the Notes; and
- (ii) these Conditions shall be deemed to be amended in accordance with the provisions of [the Deed of Covenant]/[the Trust Deed].

[(d) *Direct Rights Trigger Event:* If, following a Trigger Event:

- (i) the Conversion Register has not been created by 5.00 p.m. (London time) on the Conversion Period End Date in accordance with the provisions of Condition 17(b); or
- (ii) the Notes have become due and payable in accordance with these Conditions or the date for final redemption of the Notes has occurred and, in either case, payment in full of the amount of principal falling due with all accrued interest thereon has not been made to or at the direction of the Noteholder(s) by 5.00 p.m. (London time) on the due date for payment,

a "**Direct Rights Trigger Event**" will have occurred and the relevant Accountholders will acquire Direct Rights in relation to the Notes under the provisions of (and as defined in) the Deed of Covenant. Following the occurrence of a Direct Rights Trigger Event, the Holders of the Notes (as identified in accordance with Condition 2)

on the date of the occurrence of such Direct Rights Trigger Event shall no longer have any rights in respect of the Notes.]³

[(d) *Fallback provisions:*

(i) If, following a Trigger Event referred to in limb (i) of the definition of Trigger Event, the Conversion Register has not been created by 5.00 p.m. (London time) on the Conversion Period End Date in accordance with the provisions of Condition 17(b), the Holder(s) of the Notes shall continue to be the person(s) recorded as a holder of a principal amount of the Notes in the Issuance Record on the date of the occurrence of the Trigger Event; or

(ii) If, following a Trigger Event solely referred to in limb (ii) of the definition of Trigger Event, the Conversion Register has not been created by 5.00 p.m. (London time) on the Conversion Period End Date in accordance with the provisions of Condition 17(b), Condition 2 shall continue to apply to determine the Holder(s) of the Notes.⁴

³ Use for Deed of Covenant structure.

⁴ Use for Trustee structure.

Summary report: Litera Compare for Word 11.12.0.83 Document comparison done on 11/11/2025 11:56:27	
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