

Information Memorandum for PGG Wrightson Finance Debt Transfer

Please see attached Information Memorandum dated 11 July 2011, relating to the transfer to, and assumption by, Heartland Building Society of the debt securities of PGG Wrightson Finance Limited.

The Information Memorandum and other special meeting documentation will be posted to PGG Wrightson Finance Limited debt security holders on or about 22 July 2011.

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