PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); or (ii) a customer within the meaning of Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

9 December 2019

A2DOMINION HOUSING GROUP LIMITED

Legal entity identifier (LEI): 213800V1D2GGHDUSZ454

Issue of £75,000,000 2.625 per cent. Notes due 11 December 2030
under the £1,000,000,000
Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Listing Particulars dated 12th September, 2019 which constitute listing particulars for the purposes of Part VI of the Financial Services and Markets Act 2000 (as amended) (the **Listing Particulars**). This document constitutes the Final Terms of the Notes described herein and must be read in conjunction with the Listing Particulars in order to obtain all the relevant information. The Listing Particulars are available for viewing on the website of the Issuer at https://www.a2dominiongroup.co.uk/about/investors, during normal business hours at the offices of the Issuer and on the website of the Regulatory News Service operated by the London Stock Exchange at https://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html.

1.	Issuer:		A2Dominion Housing Group Limited
2.	(a)	Series Number:	4
	(b)	Tranche Number:	1
	(c)	Date on which the Notes will be consolidated and form a single Series:	Not Applicable
3.	Specified Currency or Currencies:		Sterling (**£**)
4.	Aggregate Nominal Amount:		
	(a)	Series:	£75,000,000
	(b)	Tranche:	£75,000,000

5.	Issue Price:		99.555 per cent. of the Aggregate Nominal Amount
6.	(a)	Specified Denominations:	£100,000 and integral multiples of £1,000 in excess thereof
	(b)	Calculation Amount (in relation to calculation of interest in global form see Conditions):	£1,000
7.	(a)	Issue Date:	11 December 2019
	(b)	Interest Commencement Date:	Issue Date
8.	Maturity Date:		11 December 2030
9.	Interest Basis:		2.625 per cent. Fixed Rate (see paragraph 14 below)
10.	Redemption Basis:		Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
11.	Change of Interest Basis:		Not Applicable
12.	Put/Call Options:		Issuer Call (see paragraph 17)
13.	Date Committee approval for issuance of Notes obtained:		25 November 2019

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	Fixed Rate Note Provisions		Applicable
	(a)	Rate(s) of Interest:	2.625 per cent. per annum payable semi-annually in arrear on each Interest Payment Date
	(b)	Interest Payment Date(s):	11 June and 11 December in each year up to and including the Maturity Date
	(c)	Fixed Coupon Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	£13.13 per Calculation Amount
	(d)	Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	Not Applicable
	(e)	Day Count Fraction:	Actual/Actual (ICMA)

	(f)	Determination Date(s):	11 June and 11 December in each year
15.	Floating Rate Note Provisions		Not Applicable

PROVISIONS RELATING TO REDEMPTION

16.	Notice periods for Condition 7.2:		Minimum period: 30 days Maximum period: 60 days
17.	Issuer Call:		Applicable
	(a)	Optional Redemption Date(s):	At any time to (but excluding) the Maturity Date
	(b)	Optional Redemption Amount:	Spens Amount
	(c)	Reference Bond:	4.750 per cent. UK Treasury Gilt due December 2030 (ISIN: GB00B24FF097)
	(d)	Quotation Time:	11.00 a.m. (London time)
	(e)	Redemption Margin:	+0.300 per cent.
	(f)	If redeemable in part:	
		Minimum Redemption Amount:	Not Applicable
		Maximum Redemption Amount:	Not Applicable
	(g)	Notice periods:	Minimum period: 15 days Maximum period: 30 days
18.	Investor Put:		Not Applicable
19.	Final Redemption Amount:		£1,000 per Calculation Amount
20.	Early Redemption Amount payable on redemption for taxation reasons or on event of default:		£1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21.	Form of Notes:		
	(a)	Form:	Bearer Notes: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event
	(b)	New Global Note:	Yes
22.	Additional Financial Centre(s):		Not Applicable

23.	Talons for future Coupons to be attached to Definitive Notes:	No

Signed on behalf of A2Dominion Housing Group Limited:

By: .....

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(a)	Listing and Admission to trading	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Regulated Market of the London Stock Exchange and to listing on the Official List of the Financial Conduct Authority with effect from the Issue Date.
(b)	Estimate of total expenses related to admission to trading:	£5,250

2. RATINGS

Ratings: The Notes to be issued are expected to be rated:

A+ by Fitch Ratings Limited

'A' ratings denote expectations of low credit risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

The modifiers "+" or "-" may be appended to a rating to denote relative status within major rating categories.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for the fees of £10,000 payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

(a)	Reasons for the offer:	See "*Use of Proceeds*" in the Listing Particulars
(b)	Estimated net proceeds:	£74,656,250

5. YIELD

Indication of yield: 2.672 per cent. per annum calculated on a semi-annual basis

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. OPERATIONAL INFORMATION

(a)	ISIN:	XS2089975994
(b)	Common Code:	208997599
(c)	CFI:	DTFNFB, as updated as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
(d)	FISN:	A2DOMINION HOUS/2.625EMTN 20301211, as updated as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
(e)	Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s):	Not Applicable
(f)	Delivery:	Delivery against payment
(g)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(h)	Intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

7. DISTRIBUTION

(a)	Method of distribution:	Non-syndicated
(b)	If syndicated, names of Managers:	Not Applicable
(c)	Date of Subscription Agreement:	Not Applicable
(d)	Stabilisation Manager(s) (if any):	Not Applicable
(e)	If non-syndicated, name of relevant Dealer:	Lloyds Bank Corporate Markets plc
(f)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA D

(g)	Prohibition of Sales to EEA Retail Investors:	Applicable