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THE BANK OF NEW YORK MELLON CORPORATION
\$300,000,000 FLOATING RATE CALLABLE SENIOR NOTES DUE 2030
January 14, 2026

ISSUER: THE BANK OF NEW YORK MELLON CORPORATION**SECURITIES:** SENIOR MEDIUM-TERM NOTES, SERIES J**EXPECTED RATINGS (MOODY'S / S&P / FITCH / DBRS)*:** AA3 (STABLE) / A (STABLE) / AA- (STABLE) / AA (STABLE)**LEGAL FORMAT:** SEC-REGISTERED**MATURITY DATE:** JANUARY 22, 2030**TRADE DATE:** JANUARY 14, 2026**SETTLEMENT DATE:** JANUARY 22, 2026 (T+5)****INTEREST RATE:** COMPOUNDED SOFR, AS DETERMINED IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN THE PROSPECTUS AND THE PROSPECTUS SUPPLEMENT, PLUS THE SPREAD. IN NO EVENT WILL THE INTEREST RATE FOR ANY INTEREST PERIOD, AS DEFINED IN THE PROSPECTUS SUPPLEMENT, BE LESS THAN THE MINIMUM INTEREST RATE.**BASE RATE OR BENCHMARK:** COMPOUNDED SOFR**SPREAD:** +63 BASIS POINTS**MINIMUM INTEREST RATE:** 0%**INTEREST PAYMENT DATES:** INTEREST PAYS QUARTERLY ON THE TWENTY-SECOND OF JANUARY, APRIL, JULY AND OCTOBER OF EACH YEAR, COMMENCING ON APRIL 22, 2026, AND ENDING ON THE EARLIER OF THE MATURITY DATE OR A REDEMPTION DATE, AS APPLICABLE**DAY COUNT CONVENTION:** ACTUAL/360**BUSINESS DAY CONVENTION:** MODIFIED FOLLOWING, ADJUSTED. IF ANY INTEREST PAYMENT DATE FALLS ON A DAY THAT IS NOT A BUSINESS DAY (OTHER THAN AN INTEREST PAYMENT DATE THAT IS ALSO THE MATURITY DATE OR A REDEMPTION DATE, IF APPLICABLE), SUCH INTEREST PAYMENT DATE WILL BE POSTPONED TO THE FOLLOWING BUSINESS DAY, EXCEPT THAT, IF THE NEXT BUSINESS DAY WOULD FALL IN THE NEXT CALENDAR MONTH, THE INTEREST PAYMENT DATE WILL BE THE IMMEDIATELY PRECEDING BUSINESS DAY. IF THE MATURITY DATE OR A REDEMPTION DATE, IF APPLICABLE, FALLS ON A DAY THAT IS NOT A BUSINESS DAY, THE PAYMENT OF PRINCIPAL AND INTEREST WILL BE MADE ON THE NEXT SUCCEEDING BUSINESS DAY, AND NO ADDITIONAL INTEREST WILL ACCRUE FROM AND AFTER THE MATURITY DATE OR REDEMPTION DATE, AS APPLICABLE.**REDEMPTION COMMENCEMENT DATE:** DECEMBER 21, 2029**OPTIONAL REDEMPTION DATE:** JANUARY 22, 2029**REDEMPTION PRICE:** 100% OF THE PRINCIPAL AMOUNT OF THE NOTES REDEEMED**REDEMPTION TERMS:** REDEEMABLE (I) IN WHOLE, BUT NOT IN PART, ON THE OPTIONAL REDEMPTION DATE, OR (II) IN WHOLE OR IN PART ON OR AFTER THE REDEMPTION COMMENCEMENT DATE, IN EACH CASE AT THE OPTION OF THE ISSUER AND AT THE REDEMPTION PRICE, PLUS ACCRUED AND UNPAID INTEREST THEREON TO THE DATE OF REDEMPTION. THE BANK OF NEW YORK MELLON CORPORATION SHALL PROVIDE AT LEAST 5 AND NOT MORE THAN 30 CALENDAR DAYS NOTICE OF REDEMPTION TO THE REGISTERED HOLDERS OF THE NOTES.**PRINCIPAL AMOUNT:** \$300,000,000**PRICE TO PUBLIC:** 100.000% OF PRINCIPAL AMOUNT PLUS ACCRUED INTEREST, IF ANY, FROM JANUARY 22, 2026**NET PROCEEDS (BEFORE EXPENSES) TO ISSUER:** \$299,550,000**DENOMINATIONS:** \$2,000 X \$1,000**LISTING:** NONE**CUSIP/ISIN:** 06406RCK1 / US06406RCK14

Co-Manager
Great Pacific Securities