

WESTPAC BANKING CORP  
Form 6-K  
October 29, 2004

## **FORM 6-K**

# **SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

### **Report of Foreign Issuer**

**Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934**

October 29, 2004

## **WESTPAC BANKING CORPORATION**

(Translation of registrant's name into English)

**60 MARTIN PLACE, SYDNEY, NEW SOUTH WALES 2000, AUSTRALIA**

(Address of principal executive offices)

[Indicate by check mark whether the registrant files or will file annual reports

under cover of Form 20-F or Form 40-F.]

Form 20-F            Form 40-F     

[Indicate by check mark whether the registrant by furnishing the information contained in

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this form is also thereby furnishing the information to the Commission pursuant to

Rule 12g3-2(b) under the Securities Act of 1934.]

Yes        No   

[If  Yes is marked, indicate the file number assigned to the registrant in connection with

Rule 12g3-2(b):82-    ]

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**Index to Exhibits**

<b>Exhibit No.</b>	<b>Description</b>
1	<b>Regulatory Information Service Release</b> Westpac calls USD100,000,000 Callable Subordinated Floating Rate Instruments, Series 98

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

WESTPAC BANKING CORPORATION  
(Registrant)

Date: October 29, 2004

By: /s/ Manuela Adl  
Manuela Adl  
SVP & Chief Operating Officer