

# WESTPAC BANKING CORP

## **FORM 6-K** (Report of Foreign Issuer)

Filed 08/13/19 for the Period Ending 08/13/19

Telephone	0011-61466382161
CIK	0000719245
Symbol	WBK
SIC Code	6029 - Commercial Banks, Not Elsewhere Classified
Industry	Banks
Sector	Financials
Fiscal Year	09/30

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

**FORM 6-K**

**REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16  
UNDER THE SECURITIES EXCHANGE ACT OF 1934**

August 13, 2019

Commission File Number 1-10167

**WESTPAC BANKING CORPORATION**

(Translation of registrant's name into English)

275 KENT STREET, SYDNEY, NEW SOUTH WALES 2000, AUSTRALIA

(Address of principal executive office)

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 if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

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**Index to Exhibits**

**Exhibit  
No.**

**Description**

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1 ASX Release — Westpac Acknowledges Responsible Lending Ruling

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: August 13, 2019

By: /s/ Leisha White  
Leisha White  
Practice Leader

# Media Release

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13 AUGUST 2019

## WESTPAC ACKNOWLEDGES RESPONSIBLE LENDING RULING

Westpac acknowledges today's judgment by the Federal Court in relation to ASIC's proceedings against Westpac regarding its responsible lending obligations.

The proceedings focused on the way in which Westpac used the Household Expenditure Measure (HEM) benchmark and assessed interest only home loans as part of its serviceability assessment between December 2011 and March 2015.

The hearing was held in May this year.

Today Justice Nye Perram found in favour of Westpac and dismissed ASIC's proceedings with costs.

David Lindberg, Chief Executive Westpac Consumer Division said: "Westpac has always sought to lend responsibly to customers and takes its lending obligations very seriously. This is an important test case for the industry, and we welcome the clarity that today's decision provides for the interpretation of responsible lending obligations."

Westpac aims to build and maintain constructive and trusted working relationships with its regulators, including when we have a genuine difference of opinion. When this occurs, our preference is to resolve the difference in an open, transparent and respectful way.

### For further information:

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WESTPAC BANKING CORPORATION ABN 33 007 457 141

