

WESTPAC BANKING CORP  
Form 6-K  
September 30, 2004

## Form 6K

# 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

September 30, 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  
this form is also thereby furnishing the information to the Commission pursuant to  
Rule 12g3-2(b) under the Securities Act of 1934.]

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Yes                      o                      No                      ý

[If Yes is marked, indicate the file number assigned to the registrant in connection with  
Rule 12g3-2(b):82-     ]

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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: September 30, 2004

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