

WESTPAC BANKING CORP
Form 6-K
November 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**

November 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

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[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.]

Yes o No y

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

Rule 12g3-2(b):82-___]

Index to Exhibits

| Exhibit No. | Description |
|--------------------|---|
| 1 | Release to Market Commonwealth Bank, National Australia Bank and Westpac Banking Corporation select preferred provider for check processing. |
| 2 | Dividend Reinvestment Plan |

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: November 29, 2004

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