

WESTPAC BANKING CORP  
Form 6-K  
November 19, 2007

# SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

## FORM 6-K

Report of Foreign Issuer

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

November 19, 2007

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 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 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):

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  No

If  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<br/>No.</b> | <b>Description</b>                                  |
|------------------------|---|
| 1                      | Media Release Westpac begins funding new RAMS loans |

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 19, 2007

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