

WESTPAC BANKING CORP  
Form 6-K  
February 20, 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**

**February 20, 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

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 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

Media Release Westpac establishes dedicated consumer and business banking businesses.

---

**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: February 20, 2007

By:

/s/ Manuela Adl

Manuela Adl

SVP & Chief Operating Officer