

To: The Holders of all Instruments referred to below

CALL NOTICE

Westpac Banking Corporation USD60,000,000 Callable Zero Coupon Instruments due December 2029 under the Westpac Banking Corporation Programme for the Issuance of Debt Instruments ("EMTN Programme")

Pursuant to Condition 6.3 of the EMTN Programme Base Prospectus dated 14 November 2014, **Westpac Banking Corporation** hereby gives notice to redeem in whole the following Instruments:

DETAILS OF INSTRUMENTS

Series:	1178
Tranche No:	1
ISIN:	XS1160956881
Optional Redemption Amount (Call):	USD1,193,435.03 per Calculation Amount (such Calculation Amount being USD1,000,000)
Optional Redemption Date (Call):	30 December 2019, subject to adjustment in accordance with the Modified Following Business Day Convention
Listing:	Yes. Admitted to the Official List of the UK Financial Conduct Authority and admitted to trading on the London Stock Exchange
Issuer:	Westpac Banking Corporation acting through its head office

Dated: 17 December 2019

Westpac Banking Corporation



Authorised Person
Curt Zuber
Group Treasurer