

To: The Holders of all Instruments referred to below

CALL NOTICE

Westpac Banking Corporation USD20,000,000 Callable Zero Coupon Instruments due February 2031 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 12 November 2015, **Westpac Banking Corporation** hereby gives notice to redeem in whole the following Instruments:

DETAILS OF INSTRUMENTS

Series:	1228
ISIN:	XS1362986660
Optional Redemption Amount (Call):	USD1,170,005.93 per Calculation Amount (such Calculation Amount being USD1,000,000)
Optional Redemption Date (Call):	18 February 2021, subject to adjustment in accordance with the 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: 9 February 2021

Westpac Banking Corporation



Authorised Person
Alexander Bischoff