

Edgar Filing: WESTPAC BANKING CORP - Form 424B2

WESTPAC BANKING CORP  
 Form 424B2  
 January 24, 2012

Filed under Rule 424(b)(2), Registration Statement No. 333-172579

Preliminary Pricing Supplement No. 20 - Dated Monday, January 23, 2012 (To: Prospectus Dated November 16, 2011)

CUSIP Number	Principal Amount	Gross Selling Price	Net Concessor Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Day Count Basis	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	FDIC Guaranteed	Product Ranking
96121BAW7	\$ 100.000%	1.250%	\$	Fixed	2.600%	Monthly	30/360	10/30/2015	1/15/2012	\$3.11	Yes	No	Senior Unsecured Notes

**Redemption Information:** Non-Callable

Trade Date: Monday, January 30, 2012 @ 12:00 PM ET

Westpac Banking Corporation

Settle Date: Thursday, February 2, 2012

Prospectus dated November 16, 2011

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

Initial trades settle flat and clear SDFS: DTC Book Entry only

Westpac Banking Corporation

**Joint Lead Managers and Lead Agents:** BofA Merrill Lynch, Incapital LLC  
**Agents:** Citigroup, Deutsche Bank Securities, Goldman, Sachs &

Co., HSBC, J.P. Morgan, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors

InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.