

11 February 2014

Company Announcements Platform
Australian Securities Exchange Limited
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam,

Notice of change of interests of substantial holder

In accordance with section 671B of the Corporations Act 2001 (Cth), we attach a Notice of Change of Interests of Substantial Holder (Form 604) in respect of Cover-More Group Limited.

A notice in substantially the same terms will also be lodged with the ASX on behalf of Westpac Banking Corporation (WBC).

Yours faithfully,

Chris Millard
Company Secretary

Form 604

Corporations Law
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme COVER-MORE GROUP LIMITED (CVO)

ACN/ARSN ABN 79 166 776 334

1. Details of substantial holder(1)

Name BT INVESTMENT MANAGEMENT LIMITED (BTT)

ACN/ARSN (if applicable) ABN 28 126 385 822

There was a change in the interests of the
substantial holder on 07/02/2014

The previous notice was given to the company on 30/12/2013

The previous notice was dated 26/12/2013

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice in the company or scheme, are as follows:

Class of securities (4)	Previous Notice		Present Notice	
	Person's votes	Voting Power	Person's votes	Voting Power (5)
ORDINARY SHARES	18,330,199	5.77%	22,843,979	7.19%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
7/02/2014	WBC & its Associates Westpac Financial Services Group Limited (WFSG), BT Investment Management (Fund Services) Limited, BT Funds Management Limited, Advance Asset Management Limited, BT Funds Management No.2 Limited, BT Investment Management (Institutional) Limited	See Schedule	See Schedule	See Schedule	See Schedule

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Nature of relevant interest (6)	Number of securities
Advance Asset Management Limited	HSBC Custody Nominees (Australia) Limited.	Advance Asset Management Ltd is the RE of various unit trusts and, in that capacity, can exercise the power to vote or dispose of the shares.	1,720,929
BT Funds Management Limited	HSBC Custody Nominees (Australia) Limited.	BT Funds Management Limited is the manager of various superannuation funds, institutional investor portfolios and unit trusts and, in that capacity, can exercise the power to vote or dispose of the shares.	1,570,037
BT Funds Management No.2 Limited	HSBC Custody Nominees (Australia) Limited.	BT Funds Management No 2 Limited is or may be the Manager of various Superannuation funds, Institutional investor portfolios and unit trusts and, in that capacity, can exercise the power to vote or dispose of the shares.	2,330,514
BT Investment Management (Fund Services) Limited	Australia and New Zealand Banking Group Limited National Australian Custodian Services National Nominees Limited	BT Investment Management (Fund Services) Limited is the responsible entity of various managed investment schemes and, in that capacity, can exercise the power to vote or dispose of the shares.	1,510,349
BT Investment Management (Institutional) Limited	National Australia Bank Limited HSBC Custody Nominees (Australia) Limited.	BT Investment Management (Institutional) Limited (previously known as BT Investment Management (RE) Limited) is the fund manager of various superannuation funds, institutional investor portfolios and unit trusts and, in that capacity, can exercise the power to vote or dispose of the shares.	15,712,150

5. Changes in association

The persons who have become associates (2) of, or ceased to be associates of, or have changed the nature of their association (9) with, the holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Westpac Banking Corporation (WBC)	Level 20, Westpac Place, 275 Kent St, Sydney NSW 2000
Westpac Financial Services Group Limited (WFSG)	Level 20, Westpac Place, 275 Kent St, Sydney NSW 2000
BT Investment Management (Fund Services) Limited	Level 14, Chifley Tower, 2 Chifley Sydney, Sydney NSW 2000
BT Funds Management Limited	Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000
Advance Asset Management Limited	Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000
BT Funds Management No.2 Limited	Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000
BT Investment Management (Institutional) Limited	Level 14, Chifley Tower, 2 Chifley Square SYDNEY NSW 2000
COVER-MORE GROUP LIMITED (CVO)	The Company Secretary, Cover-More Group Limited (CVO) Level 2, 60 Miller Street NORTH SYDNEY NSW 2060 Tel: +61 2 8907 5125 Fax: +61 2 9202 8001

Signature

print name Chris Millard capacity Company Secretary

sign here _____ date 11/02/2014

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of “associate” in section 9 of the Corporations Law.
- (3) See the definition of “relevant interest” in sections 608 and 671B(7) of the Corporations Law.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person’s votes divided by the total votes in the body corporate scheme multiplied by 100.
- (6) Include details of:
 - (a) Any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and with a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) Any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write “unknown”.
- (9) Give details, if appropriate, of the present association and any changes in that association since the last substantial holding notice.

SCHEDULE

TRANSACTION HISTORY

Sales & Purchases for the period : 27/12/2013 to 7/02/2014

SECURITY: CVO

Advance Asset Management Limited

Date	Registered Company	Quantity	Value
20/01/2014	HSBC Custody Nominees (Australia) Limited.	-10,065	-19,123.50
28/01/2014	HSBC Custody Nominees (Australia) Limited.	1,101	1,981.80
28/01/2014	HSBC Custody Nominees (Australia) Limited.	4,123	7,462.63
29/01/2014	HSBC Custody Nominees (Australia) Limited.	-2,158	-3,992.30
29/01/2014	HSBC Custody Nominees (Australia) Limited.	-2,224	-4,114.40
4/02/2014	HSBC Custody Nominees (Australia) Limited.	21,220	38,620.40
5/02/2014	HSBC Custody Nominees (Australia) Limited.	43,118	78,043.58
6/02/2014	HSBC Custody Nominees (Australia) Limited.	21,444	37,741.44
6/02/2014	HSBC Custody Nominees (Australia) Limited.	41,200	72,512.00
6/02/2014	HSBC Custody Nominees (Australia) Limited.	12,296	21,640.96
7/02/2014	HSBC Custody Nominees (Australia) Limited.	136,383	238,670.25
7/02/2014	HSBC Custody Nominees (Australia) Limited.	5,443	9,525.25
	Total	271,881	478,968.11
Advance Asset Management Limited Total :		271,881	478,968.11

BT Funds Management Limited

Date	Registered Company	Quantity	Value
24/01/2014	HSBC Custody Nominees (Australia) Limited.	94,000	173,900.00
30/01/2014	HSBC Custody Nominees (Australia) Limited.	47,700	88,245.00
7/02/2014	HSBC Custody Nominees (Australia) Limited.	181,740	318,045.00
	Total	323,440	580,190.00
BT Funds Management Limited Total :		323,440	580,190.00

BT Funds Management No.2 Limited

Date	Registered Company	Quantity	Value
20/01/2014	HSBC Custody Nominees (Australia) Limited.	58,523	108,267.55
21/01/2014	HSBC Custody Nominees (Australia) Limited.	2,881	5,329.85
21/01/2014	HSBC Custody Nominees (Australia) Limited.	162,118	299,918.30
6/02/2014	HSBC Custody Nominees (Australia) Limited.	35,378	62,265.28
6/02/2014	HSBC Custody Nominees (Australia) Limited.	49,186	86,567.36
6/02/2014	HSBC Custody Nominees (Australia) Limited.	20,559	36,389.43
7/02/2014	HSBC Custody Nominees (Australia) Limited.	155,263	271,710.25
	Total	483,908	870,448.02
BT Funds Management No.2 Limited Total :		483,908	870,448.02

BT Investment Management (Fund Services) Limited

Date	Registered Company	Quantity	Value
20/01/2014	Australia and New Zealand Banking Group Limited	6,710	12,413.50

21/01/2014	Australia and New Zealand Banking Group Limited	16,382	30,306.70
21/01/2014	Australia and New Zealand Banking Group Limited	291	538.35
6/02/2014	Australia and New Zealand Banking Group Limited	4,088	7,194.88
6/02/2014	Australia and New Zealand Banking Group Limited	2,375	4,203.75
6/02/2014	Australia and New Zealand Banking Group Limited	5,683	10,002.08
7/02/2014	Australia and New Zealand Banking Group Limited	16,893	29,562.75
	Total	52,422	94,222.01

Date	Registered Company	Quantity	Value
20/01/2014	National Australian Custodian Services	17,874	33,066.90
21/01/2014	National Australian Custodian Services	742	1,372.70
21/01/2014	National Australian Custodian Services	41,755	77,246.75
6/02/2014	National Australian Custodian Services	14,205	25,000.80
6/02/2014	National Australian Custodian Services	5,937	10,508.49
6/02/2014	National Australian Custodian Services	10,217	17,981.92
7/02/2014	National Australian Custodian Services	42,586	74,525.50
	Total	133,316	239,703.06

Date	Registered Company	Quantity	Value
20/01/2014	National Nominees Limited	19,566	36,197.10
21/01/2014	National Nominees Limited	815	1,507.75
21/01/2014	National Nominees Limited	45,879	84,876.15
6/02/2014	National Nominees Limited	15,608	27,470.08
6/02/2014	National Nominees Limited	6,524	11,547.48
6/02/2014	National Nominees Limited	11,227	19,759.52
7/02/2014	National Nominees Limited	46,793	81,887.75
	Total	146,412	263,245.83

BT Investment Management (Fund Services) Limited Total : 332,150 597,170.90

BT Investment Management (Institutional) Limited

Date	Registered Company	Quantity	Value
20/01/2014	HSBC Custody Nominees (Australia) Limited.	299,510	554,093.50
21/01/2014	HSBC Custody Nominees (Australia) Limited.	14,328	26,506.80
21/01/2014	HSBC Custody Nominees (Australia) Limited.	806,370	1,491,784.50
4/02/2014	HSBC Custody Nominees (Australia) Limited.	30,800	56,980.00
6/02/2014	HSBC Custody Nominees (Australia) Limited.	179,112	315,237.12
6/02/2014	HSBC Custody Nominees (Australia) Limited.	249,023	438,280.48
6/02/2014	HSBC Custody Nominees (Australia) Limited.	104,088	184,235.76
7/02/2014	HSBC Custody Nominees (Australia) Limited.	779,660	1,364,405.00
	Total	2,462,891	4,431,523.16

Date	Registered Company	Quantity	Value
20/01/2014	National Australia Bank Limited	73,449	135,880.65
21/01/2014	National Australia Bank Limited	3,639	6,732.15
21/01/2014	National Australia Bank Limited	204,800	378,880.00
6/02/2014	National Australia Bank Limited	29,105	51,515.85
6/02/2014	National Australia Bank Limited	50,082	88,144.32
6/02/2014	National Australia Bank Limited	69,630	122,548.80
7/02/2014	National Australia Bank Limited	208,805	365,408.75
	Total	639,510	1,149,110.52

BT Investment Management (Institutional) Limited Total : 3,102,401 5,580,633.68

ANNEXURE A – ASSOCIATED COMPANIES

This is annexure 'A' (being 3 pages) referred to in Form 604, Notice of change of interests of substantial holder, lodged for Westpac and its associated entities

Tim Hartin – Company Secretary WBC– 7/02/2014

Westpac Banking Corporation	Australia	Packaging Properties 1 Pty Limited	Australia
1925 (Commercial) Pty Limited	Australia	Packaging Properties 2 Pty Limited	Australia
1925 (Industrial) Pty Limited	Australia	Packaging Properties 3 Pty Limited	Australia
1925 Advances Pty Limited	Australia	Partnership Pacific Pty Limited	Australia
A.G.C. (Pacific) Limited	Papua New Guinea	Partnership Pacific Securities Pty Limited	Australia
Advance Asset Management Limited	Australia	Pashley Investments Pty Limited	Australia
Altitude Administration Pty Limited	Australia	Qvalent Pty Limited	Australia
Altitude Rewards Pty Limited	Australia	RAMS Financial Group Pty Limited	Australia
Aotearoa Financial Services Limited	New Zealand	RMS Warehouse Trust 2007-1	Australia
Ascalon Capital Managers (Asia) Limited	Hong Kong	Sallmoor Pty Limited	Australia
Ascalon Capital Managers Limited	Australia	Securitor Financial Group Limited	Australia
Ascalon Funds Seed Pool Trust	Australia	Seed Pool Trust No. 2	Australia
Asgard Capital Management Limited	Australia	Series 2007-1G WST Trust	Australia
Asgard Wealth Solutions Limited	Australia	Series 2008-1M WST Trust	Australia
Australian Loan Processing Security Company Pty Limited	Australia	Series 2009-1 WST Trust	Australia
Australian Loan Processing Security Trust	Australia	Series 2011-1 WST Trust	Australia
Bella Trust No. 2 Series 2011 - 1	Australia	Series 2011-2 WST Trust	Australia
Bella Trust No. 2 Series 2011 - 2	Australia	Series 2011-3 WST Trust	Australia
Bella Trust No. 2 Series 2011 - 3	Australia	Series 2012-1 WST Trust	Australia
Bella Trust No. 2 Series 2012 - 1	Australia	Series 2013-1 WST Trust	Australia
Bella Trust No. 2 Series 2010 - 1	Australia	Series 2013-2 WST Trust	Australia
Bella Trust No. 2 Series 2010 - 2	Australia	Sie-Lease (Australia) Pty Limited	Australia
Belliston Pty Limited	Australia	Sie-Lease (New Zealand) Pty Limited	New Zealand
Bill Acceptance Corporation Pty Limited	Australia	Sixty Martin Place (Holdings) Pty Limited	Australia
BLE Capital Investments Pty Limited	Australia	St.George Business Finance Pty Limited	Australia
BLE Capital Limited	Australia	St.George Custodial Pty Limited	Australia
BLE Development Pty Limited	Australia	St.George Equity Finance Limited	Australia
BLE Holdings Pty Limited	Australia	St.George Finance Holdings Limited	Australia
BOS International (Australia) Limited	Australia	St.George Finance Limited	Australia
BOS International (Securities) Limited	Australia	St.George Life Limited	Australia
BOSI Security Services Pty Ltd	Australia	St.George Motor Finance Limited	Australia
BT (Queensland) Pty Limited	Australia	St.George Procurement Management Pty Limited	Australia
BT Australia Pty Limited	Australia	St.George Security Holdings Pty Limited	Australia
BT Financial Group (NZ) Limited	New Zealand	Sydney Capital Corp Inc.	USA
BT Financial Group Pty Limited	Australia	Tavarua Funding Trust III	USA
BT Funds Management (NZ) Limited	New Zealand	Tavarua Funding Trust IV	USA
BT Funds Management Limited	Australia	Teuton Pty Limited	Australia
BT Funds Management No.2 Limited	Australia	The Home Mortgage Company Limited	New Zealand
BT Investment Management (Fund Services) Limited	Australia	The Mortgage Company Pty Limited	Australia
BT Investment Management (Institutional) Limited	Australia	The Warehouse Financial Services Limited	New Zealand
BT Investment Management Limited	Australia	Value Nominees Pty Limited	Australia

BT Long Term Income Fund	Australia	W1 Investments Pty Limited	Australia
BT Portfolio Services Limited	Australia	Waratah Receivables Corp Pty Limited	Australia
BT Private Nominees Pty Limited	Australia	Waratah Securities Australia Limited	Australia
BT Securities Limited	Australia	Westpac (NZ) Investments Limited	New Zealand
BT Short Term Income Fund	Australia	Westpac Administration Pty Limited	Australia
BTIM UK Limited	UK	Westpac Altitude Rewards Trust	Australia
Canning Park Capital Pte. Ltd	Australia	Westpac Americas Inc.	USA
Capital Finance Australia Limited	Australia	Westpac Asian Lending Pty Limited	Australia
Capital Fleetlease Limited	Australia	Westpac Bank of Tonga	Tonga
Capital Finance (NZ) Limited	Australia	Westpac Bank Samoa Limited	Samoa
Capital Corporate Finance Limited	Australia	Westpac Bank-PNG-Limited	Papua New Guinea
Capital Rent Group Limited	Australia	Westpac Capital Holdings Inc.	USA
Capital Motor Finance Limited	Australia	Westpac Capital Markets Holding Corp.	USA
Capital Finance New Zealand Limited	New Zealand	Westpac Capital Markets LLC	USA
Castlereagh Trust	Australia	Westpac Capital Trust III	USA
CBA Limited	Australia	Westpac Capital Trust IV	USA
Challenge Limited	Australia	Westpac Capital-NZ-Limited	New Zealand
Codrington S.a.r.l.	Luxembourg	Westpac Cash PIE Fund	Australia
Crusade ABS Series 2012 - 1 Trust	Australia	Westpac Cook Cove Trust I	Australia
Crusade ABS Series 2013 - 1 Trust	Australia	Westpac Cook Cove Trust II	Australia
Crusade CP Management Pty Limited	Australia	Westpac Covered Bond Trust New	Australia
Crusade CP No.1 Pty Limited	Australia	Westpac Custodian Nominees Limited	Australia
Crusade CP Trust No. 41	Australia	Westpac Debt Securities Pty Limited	Australia
Crusade CP Trust No. 44	Australia	Westpac Delta LLC	USA
Crusade CP Trust No. 48	Australia	Westpac Direct Equity Investments Pty Limited	Australia
Crusade CP Trust No. 49	Australia	Westpac Equipment Finance (No.1) Pty Limited	Australia
Crusade CP Trust No. 50	Australia	Westpac Equipment Finance Limited	Australia
Crusade CP Trust No. 52	Australia	Westpac Equity Holdings Pty Limited	Australia
Crusade CP Trust No. 53	Australia	Westpac Equity Investments NZ Limited	New Zealand
Crusade CP Trust No. 54	Australia	Westpac Equity Pty Limited	Australia
Crusade CP Trust No. 55	Australia	Westpac Europe Limited	UK
Crusade CP Trust No. 56	Australia	Westpac Finance (HK) Limited	Hong Kong
Crusade CP Trust No. 57	Australia	Westpac Financial Consultants Limited	Australia
Crusade CP Trust No. 58	Australia	Westpac Financial Holdings Pty Limited	Australia
Crusade CP Trust No. 60	Australia	Westpac Financial Services Group Limited	Australia
Crusade Euro Trust 1E of 2006	Australia	Westpac Financial Services Group-NZ-Limited	New Zealand
Crusade Euro Trust 1E of 2007	Australia	Westpac Financial Services Limited	Australia
Crusade Global Trust 1 of 2005	Australia	Westpac Funding Holdings Pty Limited	Australia
Crusade Global Trust 1 of 2006	Australia	Westpac Funds Financing Holdco Pty Limited	Australia
Crusade Global Trust 1 of 2007	Australia	Westpac Funds Financing Pty Limited	Australia
Crusade Global Trust 2 of 2004	Australia	Westpac General Insurance Limited	Australia
Crusade Global Trust 2 of 2005	Australia	Westpac General Insurance Services Limited	Australia
Crusade Global Trust 2 of 2006	Australia	Westpac Global Capital Markets Pty Limited	Australia
Crusade Management Limited	Australia	Westpac Group Investment-NZ-Limited	New Zealand
Crusade Trust 1A of 2005	Australia	Westpac Group Investments Australia Pty Limited	Australia
Crusade 2P Trust of 2008	Australia	Westpac Holdings-NZ-Limited	New Zealand
Danaby Pty Limited	Australia	Westpac Investment Capital Corporation	USA
eQR Securities Pty. Limited	Australia	Westpac Investment Vehicle No.2 Pty Limited	Australia

Europe Infrastructure Debt LP	UK	Westpac Investment Vehicle No.3 Pty Limited	Australia
G.C.L. Investments Pty Limited	Australia	Westpac Investment Vehicle Pty Limited	Australia
General Credit Holdings Pty Limited	Australia	Westpac Investments U.K. Limited	UK
General Credits Pty Limited	Australia	Westpac Leasing Nominees-Vic.-Pty Limited	Australia
Halcyon Securities Limited	Australia	Westpac Lenders Mortgage Insurance Limited	Australia
Hastings Advisers LLC	USA	Westpac Life Insurance Services Limited	Australia
Hastings Forestry Investments Limited	New Zealand	Westpac Life-NZ-Limited	New Zealand
Hastings Forests Australia Pty Limited	Australia	Westpac New Zealand Group Limited	New Zealand
Hastings Funds Management Asia Pty. Limited	Singapore	Westpac New Zealand Limited	New Zealand
Hastings Funds Management (UK) Limited	UK	Westpac Nominees-NZ-Limited	New Zealand
Hastings Funds Management (USA) Inc.	USA	Westpac NZ Covered Bond Holdings Limited	New Zealand
Hastings Funds Management Limited	Australia	Westpac NZ Covered Bond Limited	New Zealand
Hastings Group Pty Limited	Australia	Westpac NZ Leasing Limited	New Zealand
Hastings Infrastructure 1 Limited	UK	Westpac NZ Operations Limited	New Zealand
Hastings Infrastructure 2 Limited	UK	Westpac NZ Securitisation Holdings Limited	New Zealand
Hastings Investment Capital LP	USA	Westpac NZ Securitisation Limited	New Zealand
Hastings Investments GP LLC	USA	Westpac NZ Securitisation No. 2 Limited	New Zealand
Hastings Investment Management Pty Ltd	Australia	Westpac Overseas Holdings No. 2 Pty Limited	Australia
Hastings Korea Company Limited	Korea	Westpac Overseas Holdings Pty Limited	Australia
Hastings Management Pty Limited	Australia	Westpac Pacific Limited Partnership	Australia
Hastings Private Equity Fund IIA Pty Limited	Australia	Westpac Properties Limited	Australia
Hickory Trust	Australia	Westpac RE Limited	Australia
Hitton Pty Limited	Australia	Westpac Securities Administration Limited	Australia
HLT Custodian Trust	New Zealand	Westpac Securities Limited	Australia
Infrastructure GP LLP	UK	Westpac Securities NZ Limited	New Zealand
J O Hambro Capital Management Holdings Limited	UK	Westpac Securitisation Holdings Pty Limited	Australia
J O Hambro Capital Management Limited	UK	Westpac Securitisation Management Pty Limited	Australia
JOHCM (Singapore) Pte Limited	Singapore	Westpac Singapore Limited	Singapore
JOHCM (USA) Inc	USA	Westpac Structured Products Limited	Australia
Magnitude Group Pty Limited	Australia	Westpac Superannuation Nominees-NZ-Limited	New Zealand
MIF Custodian Trust	New Zealand	Westpac Syndications Management Pty Limited	Australia
Mortgage Management Pty Limited	Australia	Westpac Term PIE Fund	New Zealand
Nationwide Management Pty Limited	Australia	Westpac TPS Trust	Australia
Net Nominees Limited	Australia	Westpac Unit Trust	Australia
Number 120 Limited1	New Zealand	Westpac USA Inc.	USA
Oniston Pty Limited	Australia		

Note: Westpac retains 63% ownership of BT Investment Management Limited who lodges separate notices under ASX code 'BTT'

BT Investment Management Limited (63%)	Australia
BT Investment Management (Institutional) Limited (Subsidiary of BT Investment Management Limited)	Australia