

4 June 2015

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

Dear Sir/Madam,

Notice of Initial Substantial Holder

In accordance with section 671B of the Corporations Act 2001 (Cth), we attach a Notice of Initial Substantial Holder (Form 603) in respect of Lifestyle Communities 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

BT Investment Management Limited ABN 28 126 385 822

GPO Box 7072 Sydney NSW 2001 Australia The Chifley Tower Level 15, 2 Chifley Square Sydney NSW 2000 Australia Tel 612 8253 2999 www.btim.com.au

Form 603

Corporations Act 2001 Section 671B

Notice of initial substantial holder

<u>To</u>	Company Name/Scheme	LIFESTYLE COMMUNITIES LIMITED (LIC)
ACN/AR	SN	ACN 078 675 153
1. De	tails of substantial holder(1)	
Name		BT INVESTMENT MANAGEMENT LIMITED (BTT)
ACN/AR	SN (if applicable)	ACN 126 365 822
The hold	er became a substantial holder on	02/06/2015

2. Details of 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 on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary Shares	5,232,589	5,232,589	
Total	5,232,589	5,232,589	5.08%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Number of securities	Class of securities
Advance Asset	Advance Asset	192,347	Ordinary
Management Limited	Management Ltd is the		-
	RE of various managed		
	investment schemes and,		
	in that capacity, can		
	exercise the power to		
	vote or dispose of the		
	shares.		
Asgard Capital	Asgard Capital	2,960	Ordinary
Management Limited	Management Limited		
	ABN 92 009 279 592		
	AFSL 240695 RSE		
	Licence L0001946 is the		
	trustee, administrator		
	and custodian of all		
	Asgard superannuation		
	entities, the (Hillross)		
	PortfolioCare Retirement		
	Plan and the BEACON		

P			
	Superannuation Plan. In		
	those capacities, Asgard		
	has the power to exercise		
	the right to vote attached		
	to, and to dispose of, the		
	securities held by these		
	entities.		
BT Funds Management	BT Funds Management	19,080	Ordinary
Limited	Limited is the manager	17,000	Ordinary
Linned	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.		
BT Investment	BT Investment	4,405,857	Ordinary
Management (Fund	Management (Fund		-
Services) Limited	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.		
BT Investment	BT Investment	486,161	Ordinary
		400,101	Ordinary
Management	Management		
(Institutional) Limited	(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.		
Westpac Financial	Westpac Financial	126,184	Ordinary
Services Group Limited	Services Group Limited	120,101	Si di inizi y
Services Group Ennited	Registered Holder of		
	Securities.		
	ABN: 50 000 326 312		
	ADIN. 30 000 320 312		

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Persons entitled to be registered as holder (8)	Class and number of securities
Asgard Capital	Asgard Capital	See Annexure 'A'	2,960
Management Limited	Management Limited		Ordinary
BT Funds Management Limited	BT Portfolio Services Limited	See Annexure 'A'	19,080 Ordinary

	Asgard Capital Management Limited		
Westpac Financial Services Group Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	126,184 Ordinary
Advance Asset Management Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	192,347 Ordinary
BT Investment Management (Institutional) Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	486,161 Ordinary
BT Investment Management (Fund Services) Limited	Citicorp Nominees Pty Limited HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	4,405,857 Ordinary

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant	Date of acquisition	Consideration (9)		Class and number of
interest		Cash	Non-cash	securities
WBC & associates	See Annexure 'A'	See Annexure 'A'		See Annexure 'A'

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

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

7. 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
Asgard Capital Management Limited	Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000
BT Funds Management Limited	Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000
Westpac Financial Services Group 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 Investment Management (Institutional) Limited	Level 14, Chifley Tower, 2 Chifley Square SYDNEY NSW 2000
BT Investment Management (Fund Services) Limited	Level 14, Chifley Tower, 2 Chifley Sydney,
LIFESTYLE COMMUNITIES LIMITED (LIC)	Sydney NSW 2000 The Company Secretary, LIFESTYLE COMMUNITIES LIMITED (LIC) Level 2, 35 Market Street
	SOUTH MELBOURNE VIC 3205 Tel: +61 3 9682 2249
	Fax: +61 3 9682 1236

Signature

Print name	Chris Millard	Capacity	Company Secretary
Sign here		Date	04/06/2015
bigit nere		Dute	01/00/2015

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (e.g. 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 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. 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).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (8) If the substantial holder is unable to determine the identity of the person (e.g. if the relevant interest arises because of an option) write "unknown".
- (9) 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.

ANNEXURE A

This is annexure 'A' referred to in Form 603, Notice of initial substantial holder, lodged for Westpac Banking Corporation ACN 007 457 141 and its associated entities.

Tim Hartin - Company Secretary, Westpac Banking Corporation 04/06/2015

Sales & Purchases for the period : 02/02/2015 to 02/06/2015 SECURITY: LIC

Advance Asset	Management Limited			
Date	Registered Company	Quantity	Consideration	Class of Securitie
1/05/2015	HSBC Custody Nominees (Australia) Limited.	-33,436	-83,255.64	Ordinar
	Total	-33,436	-83,255.64	Ordinar
	Advance Asset Management Limited Total :	-33,436	-83,255.64	
Asgard Capital	Management Limited			
Date	Registered Company	Quantity	Consideration	Class of Securitie
27/05/2015	Asgard Capital Management Limited	1,720	4,300.00	Ordina
27/05/2015	Asgard Capital Management Limited	1,240	3,100.00	Ordina
	Total	2,960	7,400.00	Ordina
	Asgard Capital Management Limited Total :	2,960	7,400.00	
BT Funds Mana	gement Limited			
Date	Registered Company	Quantity	Consideration	Class of Securitie
27/05/2015	Asgard Capital Management Limited	7,000	17,500.00	Ordina
27/05/2015	Asgard Capital Management Limited	3,000	7,500.00	Ordina
	Total	10,000	25,000.00	Ordina
Date	Registered Company	Quantity	Consideration	Class of Securitie
13/04/2015	BT Portfolio Services Limited	3,100	8,197.33	Ordina
20/04/2015	BT Portfolio Services Limited	4,000	10,110.00	Ordina
	Total	7,100	18,307.33	Ordina
	BT Funds Management Limited Total :	17,100	43,307.33	
BT Investment	Management (Fund Services) Limited			
Date	Registered Company	Quantity	Consideration	Class of Securitie
18/02/2015	Citicorp Nominees Pty Limited	7,976	16,031.76	Ordina
14/04/2015	Citicorp Nominees Pty Limited	160,488	402,824.88	Ordina
22/05/2015	Citicorp Nominees Pty Limited	55,594	139,540.94	Ordina
26/05/2015	Citicorp Nominees Pty Limited	2,953	7,412.03	Ordina
27/05/2015	Citicorp Nominees Pty Limited	66,224	166,222.24	Ordina
28/05/2015	Citicorp Nominees Pty Limited	15,078	36,488.76	Ordina
29/05/2015	Citicorp Nominees Pty Limited	49,032	118,657.44	Ordina
1/06/2015	Citicorp Nominees Pty Limited	15,115	36,276.00	Ordina
2/06/2015	Citicorp Nominees Pty Limited	39,857	95,656.80	Ordina
	Total	412,317	1,019,110.85	Ordina

10/00/0045	Registered Company	Quantity	Consideration	Class of Securities
12/02/2015	HSBC Custody Nominees (Australia) Limited.	-5,492	-10,984.00	Ordinary
13/02/2015	HSBC Custody Nominees (Australia) Limited.	-1,017	-2,034.00	Ordinary
13/02/2015	HSBC Custody Nominees (Australia) Limited.	-23,563	-47,126.00	Ordinary
16/02/2015	HSBC Custody Nominees (Australia) Limited.	-1,177	-2,354.00	Ordinary
18/02/2015	HSBC Custody Nominees (Australia) Limited.	12,024	24,168.24	Ordinary
18/02/2015	HSBC Custody Nominees (Australia) Limited.	-12,784	-25,695.84	Ordinary
18/02/2015	HSBC Custody Nominees (Australia) Limited.	-7,216	-14,504.16	Ordinary
18/02/2015	HSBC Custody Nominees (Australia) Limited.	-105,040	-211,130.40	Ordinary
18/02/2015	HSBC Custody Nominees (Australia) Limited.	-74,960	-150,669.60	Ordinary
24/02/2015	HSBC Custody Nominees (Australia) Limited.	-4,784	-11,433.76	Ordinary
27/02/2015	HSBC Custody Nominees (Australia) Limited.	-5,503	-13,207.20	Ordinary
2/03/2015	HSBC Custody Nominees (Australia) Limited.	-13,082	-31,396.80	Ordinary
3/03/2015	HSBC Custody Nominees (Australia) Limited.	-6,059	-14,541.60	Ordinary
24/03/2015	HSBC Custody Nominees (Australia) Limited.	-11,969	-28,725.60	Ordinary
24/03/2015	HSBC Custody Nominees (Australia) Limited.	-47,450	-113,880.00	Ordinary
24/03/2015	HSBC Custody Nominees (Australia) Limited.	-11,153	-26,767.20	Ordinary
14/04/2015	HSBC Custody Nominees (Australia) Limited.	239,512	601,175.12	Ordinary
22/05/2015	HSBC Custody Nominees (Australia) Limited.	84,760	212,747.60	Ordinary
26/05/2015	HSBC Custody Nominees (Australia) Limited.	4,501	11,297.51	Ordinary
27/05/2015	HSBC Custody Nominees (Australia) Limited.	100,968	253,429.68	Ordinary
28/05/2015	HSBC Custody Nominees (Australia) Limited.	22,907	55,434.94	Ordinary
29/05/2015	HSBC Custody Nominees (Australia) Limited.	74,494	180,275.48	Ordinary
1/06/2015	HSBC Custody Nominees (Australia) Limited.	22,964	55,113.60	Ordinary
2/06/2015	HSBC Custody Nominees (Australia) Limited.	60,553	145,327.20	Ordinary
	Total	291,434	834,519.21	Ordinary
	BT Investment Management (Fund Services) Limited Total :	703,751	1,853,630.06	
DT 1				
BI Investment I	Management (Institutional) Limited			
		Quantity	Consideration	Class of Securities
Date	Registered Company	Quantity -6.040	Consideration -11.778.00	
Date 6/02/2015	Registered Company HSBC Custody Nominees (Australia) Limited.	-6,040	Consideration -11,778.00 -14,815.55	Ordinary
Date 6/02/2015 13/02/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445	-11,778.00 -14,815.55	Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540	-11,778.00 -14,815.55 3,603.60	Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540	-11,778.00 -14,815.55 3,603.60 -3,603.60	Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540	-11,778.00 -14,815.55 3,603.60	Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540 -3,360	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540 -3,360 634	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02	Class of Securities Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015 7/05/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015 7/05/2015	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited Total :	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211 -16,211	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93 -32,851.93	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 24/03/2015 24/03/2015 7/05/2015 Westpac Financ	Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited Total : Etial Services Group Limited	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211 -16,211 Quantity	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93 -32,851.93	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 24/03/2015 24/03/2015 7/05/2015 Westpac Financ Date 18/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited Total : stal Services Group Limited Registered Company HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211 -16,211 Quantity -1,540	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93 -32,851.93 Consideration -3,603.60	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary
Date 6/02/2015 13/02/2015 24/03/2015 24/03/2015 7/05/2015 Westpac Financ Date 18/03/2015	Registered Company HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited total : tial Services Group Limited Registered Company HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited. HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211 -16,211 Quantity -1,540 -634	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93 -32,851.93 Consideration -3,603.60 -1,604.02	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Class of Securities Ordinary Ordinary
Date 6/02/2015 13/02/2015 18/03/2015 24/03/2015 24/03/2015 7/05/2015	Registered Company HSBC Custody Nominees (Australia) Limited. Total BT Investment Management (Institutional) Limited Total : stal Services Group Limited Registered Company HSBC Custody Nominees (Australia) Limited.	-6,040 -7,445 1,540 -1,540 -3,360 634 -16,211 -16,211 Quantity -1,540	-11,778.00 -14,815.55 3,603.60 -3,603.60 -7,862.40 1,604.02 -32,851.93 -32,851.93 Consideration -3,603.60	Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary Ordinary

ANNEXURE B

This is the annexure 'B' (being 3 pages) referred to in Form 603, Notice of initial substantial holder, lodged for Westpac Banking Corporation ACN 007 457 141 and its associated entities

Tim Hartin – Company Secretary, Westpac Banking Corporation – 02/06/2015

Westpac Banking Corporation	Australia	RMS Warehouse Trust 2007-1	Australia
1925 (Commercial) Pty Limited	Australia	Sallmoor Pty Limited	Australia
1925 (Industrial) Pty Limited	Australia	Securitor Financial Group Limited	Australia
1925 Advances Pty Limited	Australia	Seed Pool Trust No. 2	Australia
A.G.C. (Pacific) Limited	Papua New Guinea	Series 2007-1G WST Trust	Australia
Advance Asset Management Limited	Australia	Series 2008-1M WST Trust	Australia
Altitude Administration Pty Limited	Australia	Series 2009-1 WST Trust	Australia
Altitude Rewards Pty Limited	Australia	Series 2011-1 WST Trust	Australia
Aotearoa Financial Services Limited	New Zealand	Series 2011-2 WST Trust	Australia
Ascalon Capital Managers (Asia) Limited	Hong Kong	Series 2011-3 WST Trust	Australia
Ascalon Capital Managers Limited	Australia	Series 2012-1 WST Trust	Australia
Ascalon Funds Seed Pool Trust	Australia	Series 2013-1 WST Trust	Australia
Asgard Capital Management Limited	Australia	Series 2013-2 WST Trust	Australia
Asgard Wealth Solutions Limited	Australia	Series 2014-1 WST Trust	Australia
Australian Loan Processing Security Company Pty Ltd	Australia	Series 2014-2 WST Trust	Australia
Australian Loan Processing Security Trust	Australia	SIE-Lease (Australia) Pty Limited	Australia
Bella Trust No. 2	Australia	SIE-Lease (New Zealand) Pty Limited	New Zealand
Bella Trust	Australia	Sixty Martin Place (Holdings) Pty Limited	Australia
Belliston Pty Limited	Australia	St.George Business Finance Pty Limited	Australia
Bill Acceptance Corporation Pty Limited	Australia	St.George Custodial Pty Limited	Australia
BT (Queensland) Pty Limited	Australia	St.George Equity Finance Limited	Australia
BT Australia Pty Limited	Australia	St.George Finance Holdings Limited	Australia
BT Financial Group (NZ) Limited	New Zealand	St.George Finance Limited	Australia
BT Financial Group Pty Limited	Australia	St.George Life Limited	Australia
BT Funds Management (NZ) Limited	New Zealand	St.George Motor Finance Limited	Australia
BT Funds Management Limited	Australia	St.George Security Holdings Pty Limited	Australia
BT Funds Management No.2 Limited	Australia	Sydney Capital Corp Inc.	USA
BT Investment Management (Fund Services) Limited	Australia	Tavarua Funding Trust IV	USA
BT Investment Management (Institutional) Limited	Australia	Teuton Pty Limited	Australia
BT Investment Management Limited	Australia	The Home Mortgage Company Limited	New Zealand
BT Long Term Income Fund	Australia	The Mortgage Company Pty Limited	Australia
BT Portfolio Services Limited	Australia	The Warehouse Financial Services Limited	New Zealand
BT Private Nominees Pty Limited	Australia	Value Nominees Pty Limited	Australia
BT Securities Limited	Australia	W2 Investments Pty Limited	Australia
BT Short Term Income Fund	Australia	Waratah Receivables Corp Pty Limited	Australia
BTIM UK Limited	UK	Waratah Securities Australia Limited	Australia
Canning Park Capital Pte. Ltd	Australia	Westpac (NZ) Investments Limited	New Zealand
Capital Corporate Finance Limited	Australia	Westpac Administration Pty Limited	Australia
Capital Finance (NZ) Limited	Australia	Westpac Administration 2 Limited	Australia
Capital Finance Australia Limited	Australia	Westpac Administration 3 Limited	Australia

Capital Finance New Zealand Limited	Australia	Westpac Administration 4 Limited	Australia
Capital Fleetlease Limited	Australia	Westpac Altitude Rewards Trust	Australia
Capital Motor Finance Limited	Australia	Westpac Americas Inc.	USA
Capital Rent Group Limited	New Zealand	Westpac Asian Lending Pty Limited	Australia
Castlereagh Trust	Australia	Westpac Bank of Tonga	Tonga
CBA Limited	Australia	Westpac Bank Samoa Limited	Samoa
Challenge Limited	Australia	Westpac Bank-PNG-Limited	Papua New Guinea
Core Infrastructure Income Feeder 1 L P	UK	Westpac Capital Holdings Inc.	USA
Core Infrastructure Income Feeder 2 L P	UK	Westpac Capital Markets Holding Corp.	USA
Core Infrastructure Income Master L P	UK	Westpac Capital Markets LLC	USA
Crusade ABS Series 2012 - 1 Trust	Australia	Westpac Capital Trust IV	USA
Crusade ABS Series 2013 - 1 Trust	Australia	Westpac Capital-NZ-Limited	New Zealand
Crusade ABS Series 2015 - 1 Trust	Australia	Westpac Cash PIE Fund	Australia
Crusade CP Management Pty Limited	Australia	Westpac Cook Cove Trust I	Australia
Crusade CP No.1 Pty Limited	Australia	Westpac Cook Cove Trust II	Australia
Crusade CP Trust No. 52	Australia	Westpac Covered Bond Trust	Australia
Crusade CP Trust No. 53	Australia	Westpac Custodian Nominees Pty Limited	Australia
Crusade CP Trust No. 55	Australia	Westpac Debt Securities Pty Limited	Australia
Crusade CP Trust No. 56	Australia	Westpac Delta LLC	USA
Crusade CP Trust No. 57	Australia	Westpac Direct Equity Investments Pty Limited	Australia
Crusade CP Trust No. 58	Australia	Westpac Equipment Finance (No.1) Pty Limited	Australia
Crusade Euro Trust 1E of 2006	Australia	Westpac Equipment Finance Limited	Australia
Crusade Euro Trust 1E of 2007	Australia	Westpac Equity Holdings Pty Limited	Australia
Crusade Global Trust 1 of 2006	Australia	Westpac Equity Investments NZ Limited	New Zealand
Crusade Global Trust 1 of 2007	Australia	Westpac Equity Pty Limited	Australia
Crusade Global Trust 2 of 2005	Australia	Westpac Europe Limited	UK
Crusade Global Trust 2 of 2006	Australia	Westpac Finance (HK) Limited	Hong Kong
Crusade Management Limited	Australia	Westpac Financial Consultants Limited	Australia
Crusade Trust 1A of 2005	Australia	Westpac Financial Holdings Pty Limited	Australia
Crusade 2P Trust of 2008	Australia	Westpac Financial Services Group Limited	Australia
Danaby Pty Limited	Australia	Westpac Financial Services Group-NZ-Limited	New Zealand
Data Republic Pty Limited	Australia	Westpac Financial Services Limited	Australia
eQR Securities Pty. Limited	Australia	Westpac Funds Financing Holdco Pty Limited	Australia
Europe Infrastructure Debt LP	UK	Westpac Funds Financing Pty Limited	Australia
G.C.L. Investments Pty Limited	Australia	Westpac Funding Holdings Pty Limited	Australia
General Credit Holdings Pty Limited	Australia	Westpac General Insurance Limited	Australia
General Credits Pty Limited	Australia	Westpac General Insurance Services Limited	Australia
Halcyon Securities Pty Limited	Australia	Westpac Global Capital Markets Pty Limited	Australia
Hastings Advisers LLC	USA	Westpac Group Investment-NZ-Limited	New Zealand
Hastings Forestry Investments Limited	New Zealand	Westpac Holdings-NZ-Limited	New Zealand
Hastings Forests Australia Pty Limited	Australia	Westpac Investment Capital Corporation	USA
Hastings Funds Management (UK) Limited	Singapore	Westpac Investment Vehicle No.2 Pty Limited	Australia
Hastings Funds Management (USA) Inc.	UK	Westpac Investment Vehicle No.3 Pty Limited	Australia
Hastings Funds Management Asia Pty. Limited	USA	Westpac Investment Vehicle Pty Limited	Australia
Hastings Funds Management Limited	Australia	Westpac Leasing Nominees-VicPty Limited	Australia
		-	

Hastings Infrastructure 1 Limited	UK	Westpac Lenders Mortgage Insurance Limited	Australia
Hastings Infrastructure 2 Limited	UK	Westpac Life Insurance Services Limited	Australia
Hastings Investment Capital LP	USA	Westpac Life-NZ-Limited	New Zealand
Hastings Investment Management Pty Ltd	USA	Westpac New Zealand Group Limited	New Zealand
Hastings Investment Management (Europe) Ltd	UK	Westpac New Zealand Limited	New Zealand
Hastings Investments GP LLC	Australia	Westpac Nominees-NZ-Limited	New Zealand
Hastings Korea Company Limited	Korea	Westpac Notice saver PIE Fund	Australia
Hastings Management Pty Limited	Australia	Westpac NZ Covered Bond Holdings Limited	New Zealand
Hastings Private Equity Fund IIA Pty Limited	Australia	Westpac NZ Covered Bond Limited	New Zealand
Hickory Trust	Australia	Westpac NZ Operations Limited	New Zealand
Hitton Pty Limited	Australia	Westpac NZ Securitisation Holdings Limited	New Zealand
HLT Custodian Trust	New Zealand	Westpac NZ Securitisation Limited	New Zealand
Infrastructure GP LLP	UK	Westpac NZ Securitisation No. 2 Limited	New Zealand
Infrastructure GP 2 LLP	UK	Westpac Overseas Holdings No. 2 Pty Limited	Australia
Infrastructure Research and Advisory Services Privat Limited	e India	Westpac Overseas Holdings Pty Limited	Australia
J O Hambro Capital Management Holdings Limited	UK	Westpac Pacific Limited Partnership	Australia
J O Hambro Capital Management Limited	UK	Westpac Properties Limited	Australia
JOHCM (Singapore) Pte Limited	Singapore	Westpac RE Limited	Australia
JOHCM (USA) Inc	USA	Westpac Securities Administration Limited	Australia
Magnitude Group Pty Limited	Australia	Westpac Securities Limited	Australia
MIF Custodian Trust	New Zealand	Westpac Securities NZ Limited	New Zealand
Mortgage Management Pty Limited	Australia	Westpac Securitisation Holdings Pty Limited	Australia
Nationwide Management Pty Limited	Australia	Westpac Securitisation Management Pty Limited	Australia
Net Nominees Limited	Australia	Westpac Singapore Limited	Singapore
Number 120 Limited	New Zealand	Westpac Structured Products Limited	Australia
Oniston Pty Limited	Australia	Westpac Superannuation Nominees-NZ-Limited	New Zealand
Partnership Pacific Pty Limited	Australia	Westpac Syndications Management Pty Limited	Australia
Partnership Pacific Securities Pty Limited	Australia	Westpac Term PIE Fund	New Zealand
Pashley Investments Pty Limited	Australia	Westpac TPS Trust	Australia
Qvalent Pty Limited	Australia	Westpac Unit Trust	Australia
RAMS Financial Group Pty Limited	Australia	Westpac USA Inc.	USA
Reinventure Fund ILP	Australia		

Note: Westpac retains 59.6% ownership of BT Investment Management Limited who lodges separate notices under ASX code 'BTT'

BT Investment Management Limited (59.6%)	Australia
BT Investment Management (Institutional) Limited (Subsidiary of BT Investment Management Limited)	Australia