Australian Securities and Investments Commission
National Consumer Credit Protection Act 2009 –
Paragraph 109(1)(c) - Declaration

Enabling provision

1. The Australian Securities and Investments Commission makes this instrument under paragraph 109(1)(c) of the *National Consumer Credit Protection Act 2009* (the *Act*).

Title

2. This instrument is ASIC Instrument 12-1473.

Commencement

3. This instrument commences on the date it is signed.

Declaration

4. The provisions to which Part 2-6 of the Act applies apply in relation to each Westpac Group Entity as if section 53 of the Act were modified or varied as follows:

   (a) in subsection (1) omit "A licensee must, no later than 45 days after the licensee's licensing anniversary in each year, lodge", substitute:

   "A licensee must, no later than 3 months after:

   (a) 1 March 2012; and
   (b) 30 September in 2012 and each subsequent year,

   lodge"; and

   (b) omit subsection (7) (including the heading).

Interpretation

5. In this instrument:

   Westpac Group Entity means:

   (a) Westpac Banking Corporation ACN 007 457 141;

   (b) Westpac Lenders Mortgage Insurance Limited ACN 074 042 934;

   (c) Magnitude Group Pty Ltd ACN 086 266 202;

   (d) St George Motor Finance Limited ACN 007 656 555;

(e) St George Finance Limited ACN 001 094 471;

(f) Securitor Financial Group Ltd ACN 009 189 495;

(g) RAMS Financial Group Pty Limited ACN 105 207 538.

Dated this 18th day of January 2012

Signed by Anthony Thompson
as a delegate of the Australian Securities and Investments Commission