

**Australian Securities and Investments Commission
National Consumer Credit Protection Act 2009 –
Paragraph 109(1)(c) – Revocation and 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 [15-0916].

Commencement

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

Revocation

4. ASIC Instrument 12-1473 is revoked.

Declaration

5. 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 30 September in 2015 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) St George Motor Finance Limited ACN 007 656 555;
- (d) St George Finance Limited ACN 001 094 471;
- (e) Securitor Financial Group Ltd ACN 009 189 495;

- (f) RAMS Financial Group Pty Limited ACN 105 207 538;
- (g) Capital Finance Australia Limited ACN 069 663 136.

Dated this 7th day of October 2015



Signed by Tegan Lemm
as a delegate of the Australian Securities and Investments Commission