
Form 603

Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme VITACO HOLDINGS LIMITED (VIT)

ACN/ARSN ACN 606 826 493

1. Details of substantial holder(1)

Name WESTPAC BANKING CORPORATION (WBC) and its associated entities listed in Annexure 'B'

ACN/ARSN (if applicable) ACN 007 457 141

The holder became a substantial holder on 18/09/2015

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	14,788,634	14,788,634	
Total	14,788,634	14,788,634	10.63%

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 Management Limited	Advance Asset Management Ltd is the responsible entity of various managed investment schemes and also acts as a fund manager.	580,560	Ordinary
BT Funds Management 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.	708,074	Ordinary
BT Funds Management No.2 Limited	BT Funds Management No 2 Limited is or may	1,495,687	Ordinary

	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.		
BT Investment Management (Fund Services) 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.	7,796,439	Ordinary
BT Investment Management (Institutional) 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.	4,207,874	Ordinary

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
Advance Asset Management Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	580,560 Ordinary
BT Funds Management Limited	BT Portfolio Services Limited HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	708,074 Ordinary
BT Funds Management No.2 Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	1,495,687 Ordinary
BT Investment Management (Institutional) Limited	Australia and New Zealand Banking Group Limited National Australian Custodian Services National Australia Bank Limited	See Annexure 'A'	4,207,874 Ordinary

BT Investment Management (Fund Services) Limited	HSBC Custody Nominees (Australia) Limited.	See Annexure 'A'	7,796,439 Ordinary
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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 interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
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 Street, Sydney NSW 2000
Advance Asset 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
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
BT Investment Management (Fund Services) Limited	Level 14, Chifley Tower, 2 Chifley Square, Sydney NSW 2000
VITACO HOLDINGS LIMITED (VIT)	The Company Secretary, VITACO HOLDINGS LIMITED (VIT) Level 1, 82 Waterloo Road NORTH RYDE NSW 2113 Tel: +61 02 9490 0300 Fax: +61 02 9490 0399

Signature

Print name Tim Hartin Capacity Company Secretary

Sign here Date 22/09/2015

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 – 22/09/2015

Sales & Purchases for the period : 18/05/2015 to 18/09/2015

SECURITY: VIT

Advance Asset Management Limited

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	HSBC Custody Nominees (Australia) Limited.	580,560	0.00	Ordinary
	Total	580,560	0.00	Ordinary
	Advance Asset Management Limited Total :	580,560	0.00	

BT Funds Management Limited

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	BT Portfolio Services Limited	10,000	21,000.00	Ordinary
	Total	10,000	21,000.00	Ordinary

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	HSBC Custody Nominees (Australia) Limited.	189,100	451,949.00	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	508,974	0.00	Ordinary
	Total	698,074	451,949.00	Ordinary
	BT Funds Management Limited Total :	708,074	472,949.00	

BT Funds Management No.2 Limited

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	HSBC Custody Nominees (Australia) Limited.	216,032	529,278.40	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	215,422	527,783.90	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	226,470	559,380.90	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	-216,032	-529,278.40	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	887,213	0.00	Ordinary
17/09/2015	HSBC Custody Nominees (Australia) Limited.	83,291	204,895.86	Ordinary
17/09/2015	HSBC Custody Nominees (Australia) Limited.	83,291	204,895.86	Ordinary
	Total	1,495,687	1,496,956.52	Ordinary
	BT Funds Management No.2 Limited Total :	1,495,687	1,496,956.52	

BT Investment Management (Fund Services) Limited

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	HSBC Custody Nominees (Australia) Limited.	1,124,791	2,755,737.95	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	-1,124,791	-2,755,737.95	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	1,124,344	2,754,642.80	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	4,622,761	0.00	Ordinary
16/09/2015	HSBC Custody Nominees (Australia) Limited.	1,182,001	2,919,542.47	Ordinary
17/09/2015	HSBC Custody Nominees (Australia) Limited.	433,667	1,066,820.82	Ordinary
17/09/2015	HSBC Custody Nominees (Australia) Limited.	433,666	1,066,818.36	Ordinary
	Total	7,796,439	7,807,824.45	Ordinary

BT Investment Management (Fund Services) Limited
Total :

7,796,439

7,807,824.45

BT Investment Management (Institutional) Limited

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	Australia and New Zealand Banking Group Limited	30,391	74,457.95	Ordinary
16/09/2015	Australia and New Zealand Banking Group Limited	114,882	0.00	Ordinary
16/09/2015	Australia and New Zealand Banking Group Limited	30,794	75,445.30	Ordinary
16/09/2015	Australia and New Zealand Banking Group Limited	32,374	79,963.78	Ordinary
16/09/2015	Australia and New Zealand Banking Group Limited	-30,391	-74,457.95	Ordinary
17/09/2015	Australia and New Zealand Banking Group Limited	10,601	26,078.46	Ordinary
17/09/2015	Australia and New Zealand Banking Group Limited	10,600	26,076.00	Ordinary
	Total	199,251	207,563.54	Ordinary

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	National Australia Bank Limited	387,990	950,575.50	Ordinary
16/09/2015	National Australia Bank Limited	1,592,212	0.00	Ordinary
16/09/2015	National Australia Bank Limited	388,433	951,660.85	Ordinary
16/09/2015	National Australia Bank Limited	-387,990	-950,575.50	Ordinary
16/09/2015	National Australia Bank Limited	408,352	1,008,629.44	Ordinary
17/09/2015	National Australia Bank Limited	149,120	366,835.20	Ordinary
17/09/2015	National Australia Bank Limited	149,120	366,835.20	Ordinary
	Total	2,687,237	2,693,960.69	Ordinary

Date	Registered Company	Quantity	Consideration	Class of Securities
16/09/2015	National Australian Custodian Services	190,796	467,450.20	Ordinary
16/09/2015	National Australian Custodian Services	782,932	0.00	Ordinary
16/09/2015	National Australian Custodian Services	200,803	495,983.41	Ordinary
16/09/2015	National Australian Custodian Services	191,007	467,967.15	Ordinary
16/09/2015	National Australian Custodian Services	-190,796	-467,450.20	Ordinary
17/09/2015	National Australian Custodian Services	73,322	180,372.12	Ordinary
17/09/2015	National Australian Custodian Services	73,322	180,372.12	Ordinary
	Total	1,321,386	1,324,694.80	Ordinary

BT Investment Management (Institutional) Limited
Total :

4,207,874

4,226,219.03

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 – 22/09/2015

Westpac Banking Corporation	Australia	Securitor Financial Group Limited	Australia
1925 (Commercial) Pty Limited	Australia	Seed Pool Trust No. 2	Australia
1925 (Industrial) Pty Limited	Australia	Series 2008-1M WST Trust	Australia
1925 Advances Pty Limited	Australia	Series 2009-1 WST Trust	Australia
A.G.C. (Pacific) Limited	Papua New Guinea	Series 2011-1 WST Trust	Australia
Advance Asset Management Limited	Australia	Series 2011-2 WST Trust	Australia
Altitude Administration Pty Limited	Australia	Series 2011-3 WST Trust	Australia
Altitude Rewards Pty Limited	Australia	Series 2012-1 WST Trust	Australia
Aotearoa Financial Services Limited	New Zealand	Series 2013-1 WST Trust	Australia
Ascalon Capital Managers (Asia) Limited	Hong Kong	Series 2013-2 WST Trust	Australia
Ascalon Capital Managers Limited	Australia	Series 2014-1 WST Trust	Australia
Ascalon Funds Seed Pool Trust	Australia	Series 2014-2 WST Trust	Australia
Asgard Capital Management Limited	Australia	Series 2015-1 WST Trust	Australia
Asgard Wealth Solutions Limited	Australia	SIE-Lease (Australia) Pty Limited	Australia
Australian Loan Processing Security Company Pty Ltd	Australia	SIE-Lease (New Zealand) Pty Limited	New Zealand
Australian Loan Processing Security Trust	Australia	Sixty Martin Place (Holdings) Pty Limited	Australia
Bella Trust No. 2	Australia	St.George Business Finance Pty Limited	Australia
Belliston Pty Limited	Australia	St.George Custodial Pty Limited	Australia
Bill Acceptance Corporation Pty Limited	Australia	St.George Equity Finance Limited	Australia
BT (Queensland) Pty Limited	Australia	St.George Finance Holdings Limited	Australia
BT Australia Pty Limited	Australia	St.George Finance Limited	Australia
BT Financial Group (NZ) Limited	New Zealand	St.George Life Limited	Australia
BT Financial Group Pty Limited	Australia	St.George Motor Finance Limited	Australia
BT Funds Management (NZ) Limited	New Zealand	St.George Security Holdings Pty Limited	Australia
BT Funds Management Limited	Australia	Sydney Capital Corp Inc.	USA
BT Funds Management No.2 Limited	Australia	Tavarua Funding Trust IV	USA
BT Long Term Income Fund	Australia	The Home Mortgage Company Limited	New Zealand
BT Portfolio Services Limited	Australia	The Mortgage Company Pty Limited	Australia
BT Private Nominees Pty Limited	Australia	The Warehouse Financial Services Limited	New Zealand
BT Securities Limited	Australia	Value Nominees Pty Limited	Australia
BT Short Term Income Fund	Australia	W2 Investments Pty Limited	Australia
Canning Park Capital Pte. Ltd	Australia	Waratah Receivables Corp Pty Limited	Australia
Capital Corporate Finance Limited	Australia	Waratah Securities Australia Limited	Australia
Capital Finance (NZ) Limited	Australia	Westpac (NZ) Investments Limited	New Zealand
Capital Finance Australia Limited	Australia	Westpac Administration Pty Limited	Australia
Capital Finance New Zealand Limited	Australia	Westpac Administration 2 Limited	Australia
Capital Fleetlease Limited	Australia	Westpac Administration 3 Limited	Australia
Capital Motor Finance Limited	Australia	Westpac Administration 4 Limited	Australia
Capital Rent Group Limited	New Zealand	Westpac Altitude Rewards Trust	Australia
Castlereagh Trust	Australia	Westpac Americas Inc.	USA

CBA Limited	Australia	Westpac Asian Lending Pty Limited	Australia
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 Limited	Australia
Crusade Euro Trust 1E of 2006	Australia	Westpac Equity Holdings Pty Limited	Australia
Crusade Euro Trust 1E of 2007	Australia	Westpac Equity Investments NZ Limited	New Zealand
Crusade Global Trust 1 of 2006	Australia	Westpac Equity Pty Limited	Australia
Crusade Global Trust 1 of 2007	Australia	Westpac Europe Limited	UK
Crusade Global Trust 2 of 2005	Australia	Westpac Finance (HK) Limited	Hong Kong
Crusade Global Trust 2 of 2006	Australia	Westpac Financial Consultants Limited	Australia
Crusade Management Limited	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-Vic.-Pty 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 Private Limited	India	Westpac Overseas Holdings Pty Limited	Australia
Magnitude Group Pty Limited	Australia	Westpac Properties Limited	Australia
MIF Custodian Trust	New Zealand	Westpac RE Limited	Australia
Mortgage Management Pty Limited	Australia	Westpac Securities Administration Limited	Australia
Net Nominees Limited	Australia	Westpac Securities Limited	Australia
Number 120 Limited	New Zealand	Westpac Securities NZ Limited	New Zealand
Oniston Pty Limited	Australia	Westpac Securitisation Holdings Pty Limited	Australia
Partnership Pacific Pty Limited	Australia	Westpac Securitisation Management Pty Limited	Australia
Partnership Pacific Securities Pty Limited	Australia	Westpac Singapore Limited	Singapore
Pashley Investments Pty Limited	Australia	Westpac Structured Products Limited	Australia
Qvalent Pty Limited	Australia	Westpac Superannuation Nominees-NZ-Limited	New Zealand
RAMS Financial Group Pty Limited	Australia	Westpac Syndications Management Pty Limited	Australia
Reinventure Fund ILP	Australia	Westpac Term PIE Fund	New Zealand
RMS Warehouse Trust 2007-1	Australia	Westpac TPS Trust	Australia
Sallmoor Pty Limited	Australia	Westpac Unit Trust	Australia
		Westpac USA Inc.	USA

Note: Westpac retains 31.4% ownership of BT Investment Management Limited who lodges separate notices under ASX code 'BTT'

BT Investment Management Limited (31.4%)	Australia
BT Investment Management (Institutional) Limited (Subsidiary of BT Investment Management Limited)	Australia