

A Real Estate Guide to **Tranche 2**

Plain English. No legal jargon.
What your agency actually needs to know before July 2026.



THE SITUATION

Here's What's Happening

From 1 July 2026, real estate agencies fall under Australia's AML/CTF laws. This is already legislated. It's not a proposal.

NOW — AVAILABLE

AUSTRAC has released the sector-specific program starter kits.

31 MARCH 2026

Enrolment opens with AUSTRAC. Register your agency as a reporting entity.

1 JULY 2026

Full obligations commence. Verified checks, trained staff, records in place.

Your 6 Core Obligations from 1st July

1 Enrol with AUSTRAC

2 Appoint a compliance officer

3 Document your AML/CTF program

4 Verify vendor & buyer identities

5 Train staff — and keep the records

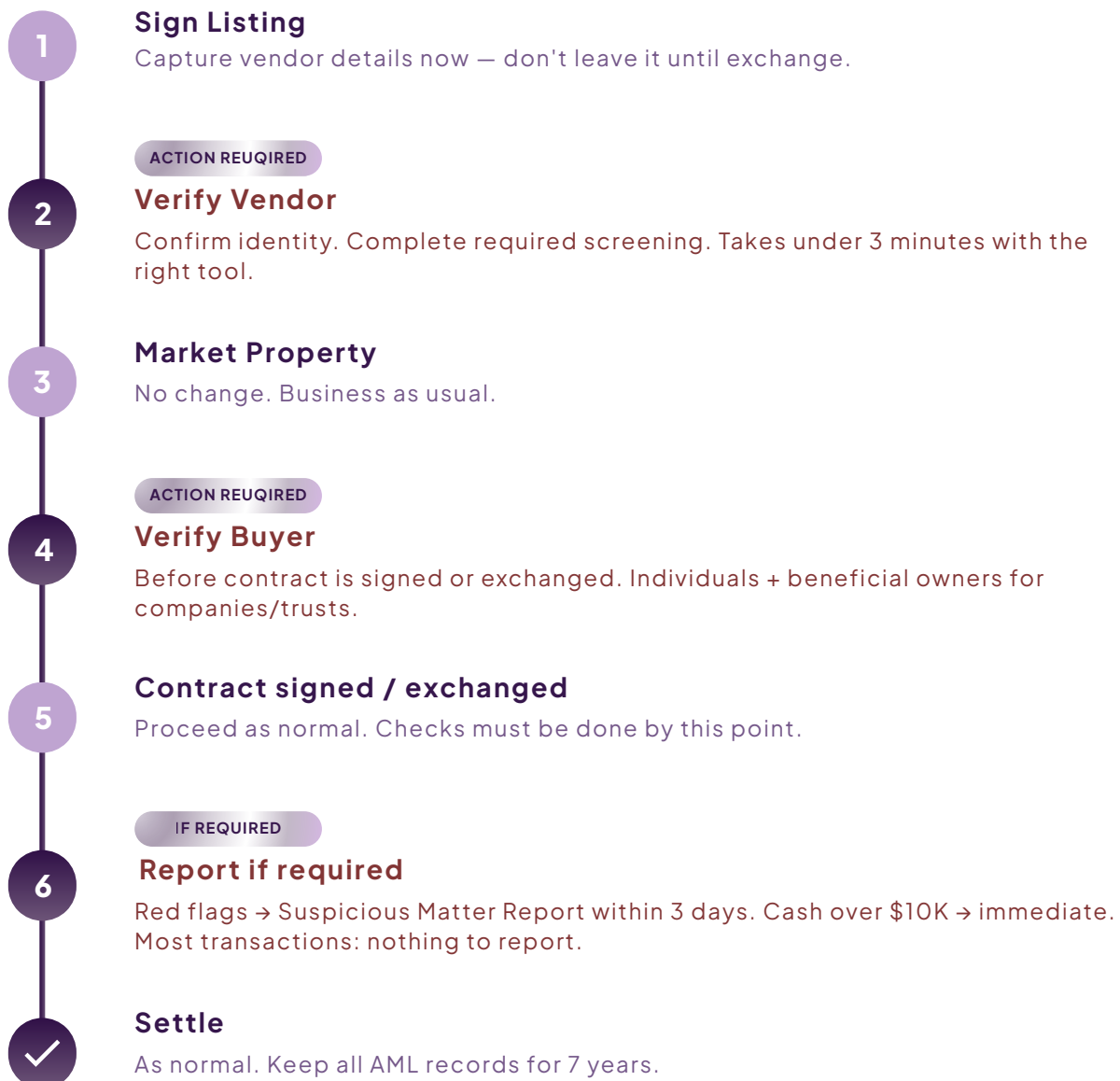
6 Report suspicious matters & store records for 7 years

Most agencies allow at least 3 months to implement process changes, train staff, and get evidence storage working properly.

YOUR DAY-TO-DAY

Your Sale Process After 1 July

Most of it doesn't change. Here's exactly what does.



Compliance fits around your process. Your agents keep selling.

WHAT'S AT STAKE

This Is What Non-Compliance Costs

The penalties for non-compliance are not fines you absorb and move on from. They are business-ending.

THE PENALTIES

\$17.5M

per breach — for corporations

Criminal charges

for individuals — not fines.
Criminal liability.

Licence revocation

your real estate licence, gone

Public record

enforcement actions are published publicly
by AUSTRAC

We're not listing these to alarm you. We're listing them so the decision is easy.

A compliance platform starts from \$79 a month.
You do the maths.

WHAT WE'RE SEEING

The Mistakes Agencies Are Making

Four things real estate agencies are getting wrong right now.

MISTAKE 01

"Head office will sort it."

Compliance under Tranche 2 is agency-level. Not network-level. Your franchise group cannot carry this obligation for you.

MISTAKE 02

Collecting ID ≠ Verifying identity.

Keeping a copy of someone's licence isn't verification. AUSTRAC wants confirmation, screening, and a record — not a file attachment.

MISTAKE 03

Using a generic tool built for banks.

Platforms that serve every industry with the same product were not designed for how real estate operates. Agents skip steps. You stay exposed.

MISTAKE 04

Waiting until June.

Every week without a system is a week your team isn't trained and your records aren't building. Agencies that start now will be sorted.

GET SORTED

You Know What's Required. Here's the Fast Path to Sorted.

1

Enrol with AUSTRAC

Opens 31 March. Online process.
Under 30 minutes.

2

Get your program in place

Don't write your policy from scratch.
Use software built for real estate.

3

Enrol with AUSTRAC

Every agent. Every relevant transaction. Start building records now.

From \$79 / month

Free 2-month pilot · No lock-in · No upfront cost
Built specifically for Australian real estate.

Not adapted from a banking product

Your team keeps selling. Compliance happens in the background.

Max Ripani

max@amlassured.com
+61 424 884 849

Miles Shannon

miles@amlassured.com
+61 426 581 699

www.amlassured.com

Have Questions?

If anything in this guide is unclear, or you want a quick sanity check on how this will work in your office — reach out.

We'll point you to the right answer (fast).



max@amlassured.com
+61 424 884 849
www.amlassured.com

