

# What Changes for your Agents.

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From 1 July 2026, there are two new steps in your sale process. That's it. This guide explains exactly what they are and how to do them in under 3 minutes each.



THE BIG PICTURE

# Here's What You Actually Need to Know.

From 1 July 2026, every real estate agency in Australia — including yours — falls under new Anti-Money Laundering laws. Your director handles the compliance setup. You just need to know what changes in your day-to-day. **And honestly? It's not much.**

## STAYS THE SAME

### Your sale process

How you list, market, negotiate, and settle — none of that changes. You keep selling exactly the way you do now.

## 2 NEW STEPS

### Verify vendor & buyer

Before exchange, you'll need to verify the vendor when you sign the listing, and the buyer before contracts are signed. **Under 3 minutes each.**

## STAYS THE SAME

### Your client relationships

You handle your clients exactly as you do now. The verification is a quick step — not a barrier between you and your client.

## YOU DON'T TOUCH THIS

### The compliance setup

Enrolling with AUSTRAC, writing the AML program, compliance officer responsibilities — **that's your director's job, not yours.**



## The short version.

Two new steps. Vendor at listing, buyer before exchange. Your client does the verification themselves through a simple link — it takes under 3 minutes and costs them nothing. Your job is just to send the link.

## THE BIG PICTURE

# Here's What You Actually Need to Know.

Walk through every step of a standard sale. Two steps have a new action. Everything else is business as usual.

1

NO CHANGE

## Sign the Listing

Business as usual — but capture your vendor's details at this point, not later. You'll need them for the verification step.

2

ACTION REQUIRED

## Verify the Vendor

Send your vendor a verification link from AML Assured. They complete it themselves — ID confirmation and a quick screening check. Takes under 3 minutes. You don't chase paperwork; they just click the link.

You send the link. They do the rest. Done.

3

NO CHANGE

## Market the Property

Exactly the same as always. List it, open for inspections, negotiate. Nothing changes here.

ONLY ONCE VERIFIED

4

NO CHANGE

## Contract Signed & Exchanged

Proceed exactly as normal. Vendor verification is already done by this point — and if you've been doing it as you go, it will be.

5

ACTION REQUIRED

## Verify the Buyer

Now that you have a confirmed buyer, send them their verification link. They have up to 28 days from exchange to complete it — but it must be done at least 3 days before the originally agreed settlement date. Don't leave it late.

Exchange locks in your buyer. Verify them now — don't wait until settlement is close.

6

IF REQUIRED

## Flag Anything Unusual

If something feels off — unusual payment methods, evasive answers about ownership, someone reluctant to verify — flag it to your compliance officer. The platform will guide you. Most transactions: nothing to report.

✓

DONE

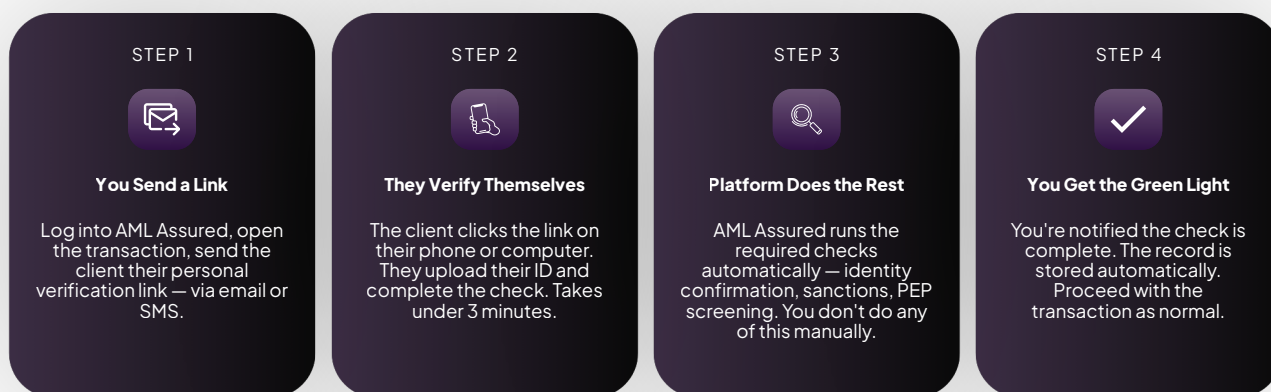
## Settle

As normal. AML Assured stores all verification records automatically for 7 years. Nothing for you to file or manage.

## THE BIG PICTURE

# How to Verify Someone. Step by Step.

When it's time to verify a vendor or buyer, here's exactly what happens. It's the same process both times.



## WHAT TO WATCH FOR

Most transactions are completely routine. But if you notice any of the following, let your compliance officer know — don't try to handle it yourself.

- ✘ **Someone refuses or keeps delaying their verification** — flag it
- ✘ **A buyer or vendor is evasive about who actually owns the property** — flag it
- ✘ **Large cash payments or unusual payment structures** — flag it
- ✘ **Someone asking you to skip or delay the verification step** — flag it
- ✔ **Everything else: proceed as normal. Most sales have nothing to report.**

## REMEMBER

### Collect ID ≠ Verify Identity

Keeping a photo of someone's licence is not enough under the new rules. The check must go through AML Assured — confirmation, screening, and a timestamped record.

## GOOD NEWS

### Records Are Automatic

Every verification is stored automatically for 7 years. You never need to manually file or chase documentation. It's all in the platform.



## Questions? Reach out.

If anything is unclear or you want to walk through a transaction — Speak to your teams appointed Compliance Officer.