



CLIENT ONBOARDING PACK

# Your Complete Compliance Toolkit.

Everything your agency needs to communicate clearly with clients, align your team, and handle AML conversations with confidence.

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Client-facing Toolkit

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## SECTION 1

# Client-facing Toolkit

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The client-facing toolkit includes ready-to-use templates that help explain the new requirements clearly. They provide a short explanation of why verification is required under legislation and guide clients through what to expect.

# Why You Are Being Asked for ID?

## A short note from us

Buying or selling property in Australia now comes with extra identity checks. This applies across the industry. From July 2026, real estate agencies must follow [updated anti-money laundering rules](#). This page explains what that means for you, what we need to collect, and how the process works. It's a standard step, and everyone goes through it.

## What Is Changing

Australian law now requires real estate agencies to verify who they are dealing with before certain property services can move ahead. These rules already apply to banks and other financial services.

Property transactions are next. The aim is to prevent property from being used to hide illegal funds. This applies to buyers, sellers, and companies or trusts involved in a transaction.

## Why We Ask For This Information

We are required to confirm identity and, where relevant, business ownership. This helps stop fraud and misuse of the property market. We ask once, store the result, and link it to the property transaction. The same checks are not repeated without reason.

Even if you have already provided ID to your bank or lender, real estate agencies are now required to complete their own checks under the law. These checks cannot be relied on or shared across different organisations.

## A Standard part of property transactions

You may be asked to provide information you have already given to your bank or lender. This is now a legal requirement for real estate agencies and applies to everyone, regardless of transaction size or background.

*This is not a suspicion — it is a legal requirement placed on all agencies like ours.*

## What We Need From You

### For individuals, we will ask for:

A government issued photo ID

Basic personal details (name, date of birth, address)

Any extra details required to meet legal checks

### For Companies/Trusts, we will ask for:

Entity details

Information about directors, trustees, and beneficial owners

Supporting documents (where required)

You will receive a secure, encrypted link from us. Your details are submitted online through this link and are accessed only for the identity verification process.

## How the Process Works

- 1 [Agency Name] sends you a secure link.
- 2 You enter the required details using the portal at [Link].
- 3 You complete a short biometric check to confirm your identity.
- 4 Identity checks are run through secure / approved verification services.
- 5 If anything is missing, we'll let you know.
- 6 The outcome is recorded with the property file.

Most clients finish this in one sitting.

## What Happens If Details Are Not Provided

Timing depends on the type of check and how quickly details are submitted. Many individual checks are completed quickly once the ID is uploaded. Company and trust checks can take longer due to added ownership steps.

If more information is needed, we will contact you. We want to keep the process moving without unnecessary follow-ups.

## How We Manage Your Data

Your information is handled securely and used only to meet legal obligations. Details are stored with an audit record linked to the transaction. Access is limited to authorised staff and approved systems.

We do not use your information for marketing. We do not share it outside compliance requirements. If you have questions about data handling, please feel free to contact us.

## How Long It Takes

Timing depends on the type of check and how quickly details are submitted. Many individual checks are completed quickly once the ID is uploaded. Company and trust checks can take longer due to added ownership steps.

If more information is needed, we will contact you. We want to keep the process moving without unnecessary follow-ups.

## What Helps the Process MoveFaster

A few simple steps can reduce delays:

- ✓ Use the secure link sent by [Agency Name].
- ✓ Upload a valid photo ID; complete any photos or biometric checks in a well-lit room.
- ✓ Enter details exactly as shown on your documents.
- ✓ Respond promptly if we request follow-up information.

## Questions or concerns

If anything feels confusing or inconvenient, reach out. Our team can explain what is required and why.

## In Summary

These checks are now part of buying and selling property in Australia. They protect the market and meet legal requirements placed on all agencies. We appreciate your cooperation and will keep this process as simple as possible.

**Your information is only ever used for compliance. It stays secure, and it stays private.**



## SECTION 1

# Client-facing Toolkit

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## Email 1 – Heads-up / what's coming

### Subject Line

New verification step in your property transaction

### Email Body

Hi [First Name],

We wanted to let you know about a new step you'll see as part of your property transaction with **[Agency Name]**.

Australian law requires real estate agencies to verify the identity of buyers and sellers. This applies across the industry and is becoming part of the standard process.

Over the coming days, you'll receive a secure link asking you to provide some basic details. For most people, this includes a government issued photo ID and a few personal details. If a company or trust is involved, additional information may be requested.

The process is online and usually completed in one sitting. If anything is missing, we'll let you know.

Your information is used only to meet legal requirements and is handled securely.

If you have questions at any point, contact us at **[Support Email]** or **[Support Phone]**. We're happy to explain what's required and why.

Kind regards,

**[Agency Name]**

## SECTION 1

# Client-facing Toolkit

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## Email 1 – Required to proceed / now in effect

### Subject Line

Action required to proceed with your property transaction

### Email Body

Hi **[First Name]**,

We're ready to move ahead with your property transaction. Before we can do so, we need to complete the government required identity check.

Australian law requires real estate agencies to verify client details before certain services can continue. This applies to all buyers and sellers.

Please use the secure link below to submit the required information:

**[Link]**

Most clients complete this step quickly. If additional details are needed, we'll contact you directly.

Until this step is completed, we're unable to proceed with the relevant part of the transaction. This requirement now applies across the industry.

If you have questions or run into any issues, contact us at **[Support Email]** or **[Support Phone]**. We're here to help.

Kind regards,

**[Agency Name]**

## SECTION 2

# Internal Communication Toolkit

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Clear internal communication keeps everyone aligned. When the team understands the requirements and messaging, client conversations become simple and consistent.

## INTERNAL TEAM COMMUNICATION EMAILS

# Phase 1: Preparing your team

BEST SENT FROM  
CEO/ Managing Partner

## Subject Line

AML Tranche 2: What's changing for our agency

## Email Body

Hi **[First Name]**,

From July 2026, real estate agencies are required to follow updated AML rules. These rules apply to buyers, sellers, and entities involved in property transactions.

### What this means for us:

We must verify client identity before certain services proceed. This includes collecting ID, running checks, and storing the outcome with the transaction file for 7 years.

- We'll be using [AML Assured](#) to manage this process.
- Clients receive a secure link, submit their details, and the result is recorded with an audit trail.
- Reports can be downloaded when needed.

[AUSTRAC guidance is available here](#)  
[Find more information here](#)

More internal guidance will follow.

Thanks,

**[Agency Name]**

## INTERNAL TEAM COMMUNICATION EMAILS

# Phase 2: Training your team

BEST SENT FROM  
Project / Team Lead

## Subject Line

How AML will fit into your day-to-day work

## Email Body

Hi **[First Name]**,

As we prepare for Tranche 2, AML checks will become part of our standard workflow.

### What to expect:

Clients will receive a secure link to complete their identity check. If details are missing, follow-ups may be required. We cannot proceed with the relevant service until checks are complete.

Please avoid using fear-based language with clients. Keep explanations calm and factual. This is a legal requirement that applies to everyone.

Until this step is completed, we're unable to proceed with the relevant part of the transaction. This requirement now applies across the industry.

If you have questions or run into any issues, contact us at **[Support Email]** or **[Support Phone]**. We're here to help.

### Helpful references:

[Customer due diligence](#)

[Transitioning existing customers](#)

[More platform details and resources here](#)

Reach out if you have any questions.

Thanks

**[Agency Name]**

## INTERNAL TEAM COMMUNICATION EMAILS

# Phase 3: Go-Live

BEST SENT FROM  
Head of Compliance

## Subject Line

We're Live: AML & KYC Compliance Now Active

## Email Body

Hi **[First Name]**,

We're pleased to confirm that our AML and KYC compliance framework is now officially live.

Under Australia's Tranche 2 reforms, real estate agencies are required to verify the identity of clients and conduct appropriate checks before proceeding with certain transactions. This applies across the industry and is now part of our standard onboarding process.

### From today:

- Identity verification must be completed before progressing regulated transactions.
- The secure KYC link will be issued to clients at the appropriate stage.
- Payment for verification (where applicable) can be made by either the agency or the client through the same secure process.
- All checks and records will be managed through AML Assured.

The process is designed to be simple, secure, and minimally disruptive. Most clients complete verification online in one sitting. If additional information is required, the system will guide them clearly.

Our goal is to ensure compliance while maintaining a smooth client experience and protecting every transaction from unnecessary risk.

If you have questions about when to trigger verification or how to handle client conversations, please reach out to **[Compliance Officer Contact]** or **[Support Email]**.

Thank you for your cooperation as we implement this important regulatory requirement.

Kind regards,

**[Agency Name]**

**[Contact Details]**

# Client FAQs

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## WHY ARE YOU ASKING FOR THIS INFORMATION NOW?

Australian law now requires real estate agencies to complete identity checks for certain transactions. These rules already apply to banks and lenders, and now also apply to real estate. The timing is set by regulators, not by individual agencies.

## WHY DO YOU NEED MY ID?

Agencies are required to confirm who they are dealing with before certain property services can continue. This helps protect the property market from misuse and applies to all buyers and sellers.

## I ALREADY GAVE MY ID TO MY BANK. WHY AGAIN?

Banks and real estate agencies operate under separate legal obligations. Agencies cannot rely on checks completed by other organisations and must complete their own verification for each transaction.

## DOES THIS MEAN SOMETHING IS WRONG WITH MY TRANSACTION?

No. This step is routine and applies to everyone. It does not reflect any concern about you or your transaction. It is simply part of the process. Many clients are asked for the same information at this stage.

## HOW LONG DOES THE CHECK TAKE?

Most individual checks are completed quickly once ID is submitted. Company or trust checks can take longer due to ownership details. Delays usually occur only when information is missing.

## WHAT HAPPENS IF I DON'T PROVIDE THE INFORMATION?

We cannot proceed with certain services until the required checks are completed. If details are missing, the transaction may pause. We will explain what is needed and why. Once the information is provided, the process can continue.

## HOW IS MY INFORMATION USED?

Your information is used only to meet legal compliance requirements. It is linked to the transaction and stored with an audit record. We do not use it for marketing.

## I'VE BOUGHT OR SOLD PROPERTY WITH YOU BEFORE. DO I NEED TO DO THIS AGAIN?

Possibly. Checks are linked to specific transactions and timeframes. We will only ask again if required under the rules.

# Client FAQs

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## IS MY DATA KEPT SECURE?

Information is submitted through a secure portal and accessed only by authorised systems and staff. Data handling follows Australian compliance standards, so you can rest easy knowing that your data is kept safe.

## WILL YOU ASK WHERE MY MONEY COMES FROM?

In some cases, additional questions may be required under the rules, depending on the type of transaction and risk factors. We will explain what is needed if this applies to your particular case.

## WHAT IF I'M BUYING OR SELLING THROUGH A COMPANY OR TRUST?

We will need details about the entity and the people who own or control it. This can include directors, trustees and beneficial owners. Supporting documents may be required.

## CAN SOMEONE ELSE COMPLETE THIS ON MY BEHALF?

The check must be completed by the person or entity involved in the transaction. For companies or trusts, authorised representatives may submit details for the entity. However, we may still need information from directors, trustees, and owners. We'll explain exactly who needs to provide what.

## WHO CAN I TALK TO IF I HAVE CONCERNS?

Our team is available to help. Contact us at [Support Email] or [Support Phone]. We are happy to explain the process and answer questions.

# Client FAQs

## Basic Identity Check vs. AML Tranche 2 (KYC) – What's Different

Check	Basic Identity Check	AML Tranche 2 KYC / KYB
Photo ID verification	✓	✓
Nature & purpose of transaction	✗	✓
Proof of address	✗	✓
Entity / trust verification	✗	✓
Source of funds (if required)	✗	✓
Record keeping & audit trail	✗	✓

## SECTION 3

# Front-line Talk Tracks

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AML Talk Tracks for Real Estate Professionals

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Clear, ready-to-use talk tracks for real estate professionals to navigate AML obligations, ensuring clients understand the process, the purpose behind it, and the secure outcome we're working toward.

## FRONT-LINE TALK TRACKS

# AML Talk Tracks for Real Estate Professionals

The purpose of this cheatsheet is to equip sales agents and property managers with confident, consistent language when handling AML conversations at open homes, appraisals, and during property transactions.

## SCENARIO

### WHEN REQUESTING ID FROM A BUYER OR SELLER AND THEY SAY "WHY DO YOU NEED MY ID?"

*"As part of our legal obligations under anti-money laundering laws, we're required to verify the identity of clients involved in property transactions. It's now a standard part of the process for buyers and sellers across the industry. We collect the information securely so your information is safe with us."*

## SCENARIO

### WHEN ASKING ABOUT THE SOURCE OF FUNDS AND THEY SAY "THAT'S PRIVATE"

*"For certain transactions, we're required to understand the general source of funds, such as whether it's savings, a loan, or proceeds from another sale. We're not asking for detailed financial records. We just need enough information to meet our compliance obligations. You don't need to worry as everything remains confidential."*

## SCENARIO IF THEY PUSH BACK FURTHER

### CLIENT CONTINUES TO RESIST OR QUESTION THE REQUIREMENT

*"That's completely understandable. The requirements have changed in recent years, and real estate professionals are now included under these laws. Every agency is required to follow the same process."*

## SCENARIO

### WHEN A SELLER SAYS "I JUST WANT TO LIST THE PROPERTY"

*"I understand you're eager to get the property on the market. These checks need to be completed at the start so the transaction doesn't get delayed later, especially once an offer is accepted. By taking care of it now, we can protect your interests and keep the sale on track."*

## FRONT-LINE TALK TRACKS (CONTINUED)

# AML Talk Tracks for Real Estate Professionals

## SCENARIO

## DURING A LISTING PRESENTATION WHEN A SELLER SAYS, "I DON'T WANT BUYERS BEING SCARED OFF BY PAPERWORK"

"These checks typically happen once a buyer is serious and ready to submit an offer. It doesn't impact inspections or early interest. In fact, completing verification properly reduces the risk of a contract falling over later."

## SCENARIO

## WHEN A LANDLORD SAYS, "I'VE OWNED PROPERTY FOR 20 YEARS. WHY NOW?"

"Regulations now extend to property professionals. We're required to verify landlord identity and ownership details before managing the property. It's applied consistently to all clients, regardless of their history."

## SCENARIO

## A VENDOR OR BUYER REFUSES TO VERIFY VIA KYC LINK?

Your obligations when a vendor or buyer refuses to verify via KYC link.

1. You are not required to stop the sale.
2. The platform has already logged that the link was sent, giving you a timestamped audit trail.
3. Document the refusal and lodge a Suspicious Matter Report (SMR) with AUSTRAC, do not disclose this report to customer or other team members (Tipping Off).
4. Proceed with the transaction.

Your obligation is to ask and to report. Not to make the decision for your client.

## REMEMBER — KEEP IT CALM AND FACTUAL

- ✓ This is a legal requirement that applies to every agency, not just yours.
- ✓ Avoid fear-based language — keep it matter-of-fact.
- ✓ Most clients will complete the process without issue once they understand why.
- ✓ If you're unsure how to handle a specific situation, escalate to your compliance officer.



# About AML Assured

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We are a team of people who have spent years working in the Australian AML/CTF compliance space – understanding the legislation, the reporting obligations, the risk frameworks, and above all, the practical reality of what compliance means day-to-day for businesses operating in regulated industries.

We heard about Tranche 2 the way everyone inside the industry did – early, and with a clear sense of what it would mean. Tens of thousands of real estate agencies across Australia, most of whom had never had to think about AML/CTF compliance before, were about to face significant new obligations.

That's when we combined our compliance / real estate experience with decades of technical expertise in software engineering and decided to build the solution we knew the market needed.

## READY TO GET STARTED?

Free access until July 2026 · No lock-in · No upfront cost

[support@amlassured.com](mailto:support@amlassured.com)

+61 424 884 849

[www.amlassured.com](http://www.amlassured.com)