

# AML/CTF COMPLIANCE

## WHERE DO I START?

START HERE

### DO I PROVIDE A DESIGNATED SERVICE?

The new laws identify the following Designated Services. Do you provide any of these services?

- the sale, buying or transfer of real estate
- the sale, buying or transfer of a legal arrangement or body corporate
- securing equity or debt financing for a legal arrangement or body corporate
- creating or restructuring a legal arrangement or body corporate
- sale or transfer of a shelf company
- acting (or arranging for another person to act) as a director or secretary of a company, power of attorney, partner, trustee or any equivalent position
- acting (or arranging for another person to act) as a nominee shareholder of a legal arrangement or body corporate
- providing a registered office address or principal place of business for a legal arrangement or body corporate
- receiving, holding, controlling or managing a person's money, accounts, securities, virtual assets or other property to help a person to plan or execute a transaction.

YES

### YES

I provide one or more of those services and will be an AML/CTF reporting entity.



### ENROL

You must enrol with AUSTRAC by **1 July 2026**. Enrolments open from **31 March 2026**.

NO

### NO

AML/CTF laws do not apply to me.

### MONITOR

Establish oversight and controls to monitor and prevent the provision of any designated services.

### GET READY

Become familiar with your obligations and prepare by **1 July 2026**. Tasks include:

- Have an AML/CTF program (risk assessment, policies, procedures, controls)
- Appoint governing body, Compliance Officer\*, and Senior Manager
- Train staff on AML/CTF obligations and ML/TF risks
- Be ready for ongoing CDD
- Be ready to submit Suspicious Matter Reports (SMRs)

\*Must be appointed before enrolment as their details need to be included.

### WHAT'S COMING UP

- **January 2026**  
Starter Program Kit published by AUSTRAC
- **31 March 2026**  
AUSTRAC enrolments open
- **1 July 2026**  
Obligations commence

HAVE MORE QUESTIONS?

Visit our AML/CTF Hub at [qls.com.au/aml-ctf](https://qls.com.au/aml-ctf)