



# THE AGENCY

AML COMPLIANCE, SIMPLIFIED.  
WHAT IT MEANS FOR YOU.



## ***ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING***

*From 1 July 2026, new Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) regulations will come into effect across Australia's real estate industry.*

While the name alone can sound complex, the purpose is straightforward: to help prevent criminal activity within property transactions and protect the integrity of the market. At The Agency, our focus is equally simple: to make this transition seamless, clear, and well-managed for our clients, our agents, and the broader community.



## ***UNDERSTANDING THE CHANGES***

From July 2026, all parties involved in a property transaction, both vendors and purchasers, will need to complete verification checks as part of a national compliance framework overseen by AUSTRAC.

This means that, alongside the usual documentation, clients will be asked to confirm their identity through a secure process.

## ***WHAT THIS MEANS FOR YOU***

In practical terms, very little changes in how you engage with The Agency - but there will be a few new requirements behind the scenes:

- Identity verification will become part of every transaction
- These checks will apply to both sellers and buyers
- A small, standard compliance fee will be introduced to cover these checks

These steps are designed to ensure every transaction is safe, compliant, and protected.



## ***THE AGENCY APPROACH: REMOVING THE COMPLEXITY***

Where many real estate agencies may leave compliance to individual agents to navigate, The Agency is managing the complexity centrally, at a corporate level.

This means that as a client, you're not expected to understand legislation, manage compliance processes, or worry about regulatory requirements. That's our responsibility.

Our role is to guide you through a straightforward, secure process - while ensuring everything happening behind the scenes is handled correctly and efficiently.

## ***WHAT THE AGENCY MANAGES ON YOUR BEHALF***

To support this transition, we've built a comprehensive, centralised AML compliance program. This includes:

- **A centralised compliance framework:** we establish and maintain the full AML program at a corporate level, ensuring every transaction meets regulatory requirements.
- **All required AML checks:** identity verification and compliance checks are conducted on your behalf through secure, industry-leading systems.
- **Regulatory reporting:** all reporting obligations are managed centrally, removing administrative burden from agents and clients.
- **A dedicated technology partner:** we have partnered with a global leader in compliance technology to deliver a fast, secure, and user-friendly verification experience.

## ***DESIGNED AROUND THE CLIENT EXPERIENCE***

A key priority in selecting our systems and processes was ensuring that compliance does not come at the cost of service. Property transactions move quickly - and our goal is to keep them that way.

By integrating AML checks into our processes, we're able to:

- Maintain the speed and efficiency our clients expect
- Minimise disruption during campaigns and negotiations
- Ensure a smooth, professional experience from start to finish

In short, compliance will seamlessly become a part of the existing process.

## ***TRAINING AND PREPARATION ARE UNDERWAY***

Preparation for these changes didn't just start recently - it has been a focused priority for The Agency for several months.

We've been working closely with industry experts, regulatory advisers, and technology providers, as well as participating in national working groups to ensure we're implementing best-practice solutions.

Internally, all team members are undertaking structured AML training, ensuring they are equipped to understand their obligations, and support you fully.

This training is mandatory and forms part of the broader regulatory framework - reinforcing our commitment to professionalism and accountability at every level of the business.

## ***WHY THIS MATTERS – BEYOND COMPLIANCE***

While AML regulations are a legal requirement, they also serve a broader purpose.

They help protect:

- Buyers and sellers from fraud
- The integrity of property transactions
- The reputation of the Australian real estate market

For clients, this means greater confidence that every transaction is conducted transparently and securely.

## ***THE AGENCY ADVANTAGE***

Working with The Agency means you benefit from a structure designed to support you - not burden you.

By managing AML compliance centrally, we:

- Reduce administrative complexity
- Ensure full regulatory compliance
- Provide clear guidance at every step
- Allow our agents to focus on delivering exceptional results







## ***WHAT HAPPENS NOW?***

*For now, there is nothing you need to do differently.*

*As we approach the 1 July 2026 implementation date, our team will guide you through any new steps as part of your property journey. The process will be explained clearly, handled efficiently, and you will be supported every step of the way.*

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