

AML/CTF Essentials Checklist

From 1 July 2026, anti-money laundering and counter-terrorism financing (AML/CTF) obligations will apply to certain services typically provided by the following businesses:

Tranche 2 entities

From 1 July 2026



Real estate businesses including real estate agents, buyer's agents, and property developers



Lawyers, conveyancers and legal services






Dealers in precious metals, stones and products



Professional services including accountants, and trust and company service providers




This checklist will guide you through a series of steps to help you:

- determine if your business will have obligations under the AML/CTF Act
- prepare for regulation ahead of enrolment.

Checklist		Details and links
	Visit the AUSTRAC website to check if your business will be regulated	<ul style="list-style-type: none">• Visit www.austrac.gov.au/about-us/amlctf-reform• Use AUSTRAC's check if you'll be regulated tool• Review AUSTRAC's guidance on new industries and services to be regulated and the geographical link requirement• If you are still unsure, we recommend you seek independent professional advice
	Visit the AML/CTF reform page on the AUSTRAC website	<ul style="list-style-type: none">• Access key information about the AML/CTF reforms• Learn about key changes, AUSTRAC's approach to education and guidance, and important reform dates
	Subscribe for AUSTRAC AML/CTF Reform updates	<ul style="list-style-type: none">• Sign up to receive updates about AUSTRAC's legislative reforms

List continues on the following page

Attend the following webinars:
austrac.gov.au/about-us/amlctf-reform/education-and-guidance

<p>1</p> 	<p>Webinar 1 An Introduction to AUSTRAC</p>	<ul style="list-style-type: none"> • Register for 'An Introduction to AUSTRAC': <ul style="list-style-type: none"> ▸ The role of AUSTRAC and an overview of the AML/CTF reforms ▸ Basics of money laundering, terrorism financing, and proliferation financing ▸ Overview of designated services and key AML/CTF obligations
<p>2</p> 	<p>Webinar 2 AML/CTF Obligations</p>	<ul style="list-style-type: none"> • Register for 'AML/CTF Obligations': <ul style="list-style-type: none"> ▸ Overview of key AML/CTF obligations and the risk-based approach ▸ Reporting requirements, customer due diligence, and independent evaluations ▸ AML/CTF governance structures, including compliance officers
<p>3</p> 	<p>Webinar 3 Money Laundering/ Terrorism Financing Risk</p>	<ul style="list-style-type: none"> • Register for 'Money Laundering/Terrorism Financing Risk': <ul style="list-style-type: none"> ▸ Overview of money laundering and terrorism financing (ML/TF) risks ▸ Introduction to ML/TF risk assessments and their purpose ▸ Information to help you identify and assess ML/TF risks in your business
<p>4</p> 	<p>Webinar 4 Outsourcing</p>	<ul style="list-style-type: none"> • Register for 'Outsourcing': <ul style="list-style-type: none"> ▸ Overview of outsourcing in the AML/CTF context ▸ Information on selecting and managing outsourced service providers ▸ Key considerations for due diligence and risk management

For more information contact the AUSTRAC Contact Centre

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