THE AGENT ACADEMY

PROGRAM SYLLABUS

AML/CTF & Agency Compliance

Get your agency ready for real estate's Tranche 2 AML/CTF obligations before they bite.

VERTICAL	LEVEL	DURATION	MODULES
AML/CTF & Compliance	Intermediate	13 hours · 6 modules · 27 lessons	6

Programme overview

Australia's AML/CTF regime is being extended to real estate agents as part of the Tranche 2 reforms — a change that reshapes how agencies onboard vendors and buyers, verify identity, and handle records. This program walks you through the practical mechanics: enrolling with AUSTRAC, building a risk-based AML/CTF program, running customer due diligence at listing and offer stage, and knowing when a matter must be escalated or reported. Every lesson is written at a principles level so you can build a compliant workflow without guessing at figures — you'll be told exactly where to go for the current legislative detail and when to loop in your own lawyer or compliance adviser. Treat this as the operating manual for turning a legal obligation into a repeatable front-desk process.

What you'll master

01 Explain, in plain English, why real estate is being brought into the AML/CTF regime and which services in your agency are affected.

02 Enrol the agency with AUSTRAC and identify who within the business needs to be named as a compliance contact.

03 Draft the skeleton of a risk-based AML/CTF program tailored to your agency's client base and geography.

04 Run customer due diligence on a vendor at listing and a buyer at offer stage without derailing the transaction.

05 Identify beneficial owners behind trusts, companies and self-managed super funds buying or selling property.

06 Recognise politically exposed person and sanctions-screening triggers and know the escalation path.

07 Apply ongoing customer due diligence principles when a transaction's risk profile changes mid-deal.

08 Understand the purpose of suspicious matter reporting and the legal seriousness of tipping-off.

09 Build a record-keeping and file-storage process that would satisfy an AUSTRAC review.

10 Redesign agency workflow so ID collection happens at the right time, by the right person, every time.

Skill focus

- AUSTRAC & Enrolment
- Risk Assessment
- Customer Due Diligence
- Ongoing Monitoring & Reporting
- Governance & Training
- Workflow Redesign

The syllabus

6 modules · one standard

I. 01 · Why Real Estate Is In Scope

5 LESSONS

01	Tranche 2 in plain English	masterclass · 14 min
02	Who becomes a 'reporting entity'	reading · 12 min
03	Where the designated service sits in a transaction	reading · 12 min
04	What this means for the principal, not just the front desk	masterclass · 13 min
05	Knowledge check: Scope and responsibility	quiz · 4 min

II. 02 · Building the Agency's AML/CTF Program

5 LESSONS

01	The risk-based approach, not a checklist	masterclass · 14 min
02	What actually goes in the program document	reading · 13 min
03	Appointing and empowering the compliance officer	masterclass · 12 min
04	Independent evaluation — why self-marking your own homework isn't enough	reading · 11 min
05	Knowledge check: Building the program	quiz · 4 min

III. 03 · Customer Due Diligence at Listing and Offer

5 LESSONS

01	Collecting and verifying ID at listing	masterclass · 15 min
02	Verifying the buyer once an offer is real	masterclass · 14 min
03	Acceptable verification methods and common pitfalls	reading · 12 min
04	Scenario: a strong buyer is reluctant to provide ID before exchange	scenario · 10 min
05	Knowledge check: Customer due diligence	quiz · 6 min

IV. 04 · Beneficial Ownership, PEPs and Sanctions

5 LESSONS

01	Looking through the structure to the real owner	masterclass · 14 min
02	Practical documents for trusts, companies and SMSFs	reading · 12 min
03	Politically exposed persons and sanctions screening	masterclass · 13 min
04	Escalation is not the same as refusal	reading · 10 min
05	Knowledge check: Beneficial ownership and screening	quiz · 4 min

V. 05 · Ongoing Monitoring, Suspicious Matters and Reporting

5 LESSONS

01	Ongoing due diligence — the file isn't 'done' at intake	masterclass · 13 min
02	Suspicious matter reporting — what it is and isn't	masterclass · 14 min
03	Tipping-off — why you cannot warn the client	reading · 12 min
04	Threshold transaction reporting and record-keeping discipline	reading · 12 min
05	Knowledge check: Monitoring and reporting	quiz · 6 min

VI. 06 · Redesigning Agency Workflow Around Compliance

6 LESSONS

01	Mapping where ID collection actually happens today	masterclass · 13 min
02	Building the two hard checkpoints: listing and offer	masterclass · 14 min
03	Where records live and who can see them	reading · 11 min
04	Training the team so the process actually sticks	masterclass · 12 min
05	Scenario: a senior salesperson resists the new checkpoint	scenario · 10 min
06	Knowledge check: Workflow redesign	quiz · 6 min

Important — non-accredited training

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