

AML Compliance Just Got Personal



From 1 July 2026, every real estate agency in Australia is captured by AUSTRAC's AML/CTF reforms, and the liability sits personally with you and your fellow directors — not just the agency. Most principals are still confused about what that actually requires, and the cheap software many have signed up for won't answer it either. Property360 will — a real, end-to-end compliance solution, not another software login.

So, what's all the confusion about?



1 How do I know I'm fully covered?

A login and a dashboard can't answer that for you. Only a program that's actually built and maintained by someone who understands your agency can.



2 How much work does this actually take?

The Government's own cost analysis puts ongoing compliance at around \$23,250 a year for a small business — and that's before counting the 30–60 minutes of manual identity verification needed for every single new customer, on top of risk assessments, ongoing monitoring, and an annual report to AUSTRAC.



\$23,250
a year

Government's own cost analysis for ongoing compliance for a small business.



3 What will this actually cost?

Less than you'd think — and it doesn't have to come out of your agency's pocket at all. Work out how many listings or settlements your office handles in a month, divide \$990 (our most common Compliance Officer model) by that number, and add the result to your existing contract or admin fee. It's the same legitimate cost pass-through many agencies already use for other transaction expenses — and once it's built in, the cost of compliance effectively disappears from the conversation. The real question stops being 'can I afford this' and becomes 'what's the best compliance option available.' For agencies on our CFO model, there's also a second path to zero: the subscription can be fully offset by finance income generated through your agency's own transactions.



\$990
common model

Our most popular Compliance Officer model.



Designed for real estate agencies
Built for the way you operate.



Personal accountability made simple
Clear responsibilities. Confident decisions.



End-to-end support
From setup to annual report — we've got you covered.

What does real AML compliance actually look like?



4 Does your Compliance Officer actually understand the job?

Trust deeds. Company structure checks. Large cash deposits. Knowing which red flags need escalating — and which don't. Having the real authority to stop a file that isn't compliant, and the backbone to hold that line when a vendor, an agent, or a sale under pressure pushes back.




5 How much of the legislation should you have to know yourself?

Honestly — none of it. That's the entire point of having a real Compliance Officer, not a login.

If you appoint someone in-house instead, AUSTRAC expects them to genuinely meet that standard — real management-level competency, the ability to learn your agency's specific risks from a standing start, and ongoing training to keep pace as the rules change.

They'll need to build and maintain your AML/CTF program, report in writing to your governing body at least once a year, oversee every identity check and red flag across the business, know how to escalate and file a Suspicious Matter Report correctly within 72 hours — and do all of this on top of the job they were actually hired for.

 **With Property360, your Compliance Officer already meets that standard, arrives already trained, and does this as their actual job — not as an extra duty bolted onto someone who was hired to sell houses.**

The real risk if it goes wrong



Remediation

Expensive and time-consuming fixes.



Business disruption

Investigations and processes that stall your business.



Legal costs

Lawyers, regulators, and court costs add up fast.



Reputational damage

Loss of trust from clients, referrers, and your community.



Personal criminal liability

In serious cases, the individuals responsible can be held personally liable.



6 Are the fines and disruption real if it goes wrong?

Yes — and the fine is usually the smallest part of it. Remediation, business disruption, legal costs, reputational damage, and in serious cases, personal criminal liability for the people responsible.






7 Is there an easier way that takes all this worry off your plate?

Yes. That's exactly what we built.



Here's what Property360 gives you:

-  A real, named Compliance Officer for your agency — not just a login
-  SENTINEL, our purpose-built compliance technology
-  Flexible models to suit any size office, including options that can run cost-neutral



If this raises a question or two about where your agency actually stands, that's exactly the point.

We're happy to talk it through — no charge, no pressure, just a clear picture of what AML compliance actually means for you.

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