



Timeline 2026

Financial Services and Credit Regulation

2026 Jan-Jun	2026 Jul-Dec	2027	Monitor	Risks
1 January 2026 * ACCC Merger notification regime commences * Cash acceptance mandate for fuel and groceries * Financial Advisers Registration, education and training requirements 12 March 2026 * AFCA Receiving bank scam rules 31 March 2026 * End of exemption from AFS licensing for foreign financial service providers * AML changes commence for existing reporting entities * AML Tranche 2 enrolment commences	1 July 2026 * Employers pay super at same time as wages * AML Tranche 2 obligations commence * Group 2 climate reporting commences * Scam Prevention obligations for banks and telcos * CPS 230 transition ends * register on SMS Sender ID Register 13 July 2026 CDR obligations commence for non-bank lenders 11 December 2026 Privacy policies to disclose usage of automated decision-making	1 January 2027 * New APRA Capital framework 1 July 2027 * Group 3 climate reporting commences 30 September 2029 Cessation of cheques acceptance	* Treasury Regulatory Initiatives Grid * Private credit regulation * Digital assets regulation * Regulation of payment service providers * Payments system changes incl ban on debit card surcharges and closing of cheque system (from 30 June 2028) * Credit reporting review response * PPSR reforms * Quality of Advice Review Government response Stage 2 * reform of Corporations Act Financial Services Regulation * Modern slavery reporting * Bankruptcy law reform * National farm debt mediation scheme	* Non-financial operational risks * Pandemic * Outsourcing * Technology * Cyber Security * Frauds and scams * Artificial Intelligence * Privacy * Climate change * More active supervision and enforcement by regulators * Digital transformation