

What's ahead Financial services and credit regulation Australia

Timeline 2025-26

Financial Services and Credit Regulation

2025 Jan-Jun

2025 Jul-Dec

2026 Monitor

Risks

1 January 2025

- * New APS 330 public disclosures by local ADI's
- * Mandatory climaterelated financial reporting commences (Group 1 entities)
- * Increased Privacy Act penalties

10 January 2025

- * Financial adviser ongoing fee changes
- **28 February 2025**
- * Banking Code of Practice update

15 March 2025

*FAR for insurers and superannuation licensees

31 March 2025

*AML tipping off changes

30 May 2025

* Mandatory ransomware reporting commences

1 July 2025

- * APRA CPS 230 Operational Risk Management commences (non-SFI transition to 1 July 2026)
- * APS 210 liquidity commences
- * 5th ed ASX Corporate Governance Principles commence

9 July 2025

* Quality of Financial Advice transition ends

1 October 2025

- * Prudential Standard APS 117 Capital Adequacy
- * Submit completed material service provider register to APRA

1 January 2026

- * ACCC Merger notification regime commences
- * Group 2 climate reporting commences

31 March 2026

- * End of exemption from AFS licensing for foreign financial service providers
- * AML Tranche 2 commences

1 July 2026

* Employers pay super at same time as wages *BNPL regulation commences

1 July 2027

* Group 3 climate reporting commences

- New APRA Capital framework (Jan 2027)
 - * Payments system changes incl ban on debit card surcharges, cash mandate and closing of cheque system (from 30 June 2028)
 - * Credit reporting review response
 - * PPSR reforms
 - * Quality of Advice Review Government response Stage 2
 - * cyber and operational resilience
 - * reform of Corporations Act Financial Services Regulation
 - * ASX corporate governance principles
 - *Modern slavery reporting
 - * Bankruptcy law reform
 - * National farm debt mediation scheme

- *Pandemic
- *Outsourcing
- *Technology and Al regulation
- *Cyber Security
- *Crypto assets regulation
- * Frauds and scams
- * Artificial Intelligence
- *Privacy
- *Climate change
- *More active supervision and enforcement by regulators
- * Digital
- transformation