



Anti-Money Laundering and Counter-Terrorism Financing Act (Exemption—Indue Ltd) Instrument 2025 (No. 19)

I, Daniel Mossop, National Manager, Policy Rules and Guidance Branch make the following instrument as a delegate of the AUSTRAC CEO.

Date: 22 September 2025

Daniel Mossop
National Manager, Policy Rules and Guidance Branch
Australian Transaction Reports and Analysis Centre

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1 Name

This instrument is the *Anti-Money Laundering and Counter-Terrorism Financing (Exemption—Indue Ltd) Instrument 2025 (No. 19)*.

2 Commencement

This instrument commences on the day after it is signed.

3 Cessation

This instrument ceases to have effect on 31 December 2027.

4 Authority

This instrument is:

- (1) made under paragraph 248(1)(a) of the Act; and
- (2) subject to the conditions in section 8 of this instrument, as authorised under paragraph 248(2)(b) of the Act.

5 Definitions

Note: A number of expressions used in this instrument are defined in section 5 of the Act, including the following:

- (a) customer;
- (b) designated service
- (c) AUSTRAC CEO.

In this instrument:

Act means the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Enhanced EBT Program means the Enhanced Electronic Benefits Transfer Program delivered by Services Australia in conjunction with Indue under the Services Agreement.

Indue means Indue Ltd (ABN 97 087 822 464).

Services Agreement means the Services Agreement between Services Australia and Indue, made pursuant to Request for Tender RFT 1000809552 and executed on 21 December 2023.

Services Australia means Services Australia (ABN 90 794 605 008).

6 Application

This instrument applies to Indue in respect of the provision of designated services covered by items 21 and 22 of Table 1 in subsection 6(2) of the Act. This instrument only applies in relation to the provision of the Enhanced EBT Program under the Services Agreement.

7 Exempted provisions

Indue is exempt from the following provisions of the Act:

From the date of commencement to 30 March 2026

- (1) Divisions 4, 5, and 6 of Part 2; and
- (2) Division 3 of Part 10 (other than section 118).

From 31 March 2026

- (3) Divisions 2, 3, and 4 of Part 2; and
- (4) Division 3 of Part 10.

8 Conditions

This instrument is subject to the following conditions:

- (1) This exemption only applies to the provision of the designated services specified in section 6 and provided by Indue:
 - (a) to a customer who has been approved to receive a benefit from Services Australia under the Enhanced EBT Program; and
 - (b) in accordance with the valid Services Agreement.
- (2) Indue must notify the AUSTRAC CEO, in writing, of any event that may affect its ability to comply with this instrument within 14 days of such an event occurring.

Important Notice to the person named in this instrument

1. Under subsection 248(3) of the Act, a person granted an exemption subject to one or more conditions must comply with the conditions specified in the instrument. Failure to comply with subsection 248(3) is a civil penalty provision and may result in any or all of the following:
 - the exemption ceasing to apply to the person during any period in which the person does not comply with the relevant condition/s;
 - the exemption being revoked;
 - the AUSTRAC CEO applying to the Federal Court of Australia for a civil penalty order requiring the person to pay a pecuniary penalty in respect of the breach.
2. This exemption is specific to, or is based on an assessment of the:
 - information or documents provided by, or on behalf of, the person to AUSTRAC in support of the application made under subsection 248(1) of the Act; and
 - facts and circumstances relevant to the application, including the nature and type of business activities the person undertakes at the time of the application.
3. Under sections 136 and 137 of the Act, it is an offence to provide false or misleading information or documents to the AUSTRAC CEO. If any of the information submitted by the applicant or its representatives is found to be false or misleading, the exemption may be revoked and action initiated against the applicant.
4. The person granted the exemption may request the AUSTRAC CEO to revoke or vary the exemption at any time.
5. Any request to vary or extend this exemption must be submitted to the AUSTRAC CEO or an approved delegate no later than 90 days before the date the change is requested to commence.
6. This exemption does not preclude the person from making communications or disclosures that are otherwise permitted by law.