Client FAQ guide

How to talk about AML/CTF requirements with clients

Purpose of this guide

This guide is designed to help frontline agents confidently manage client conversations about AML/CTF requirements.

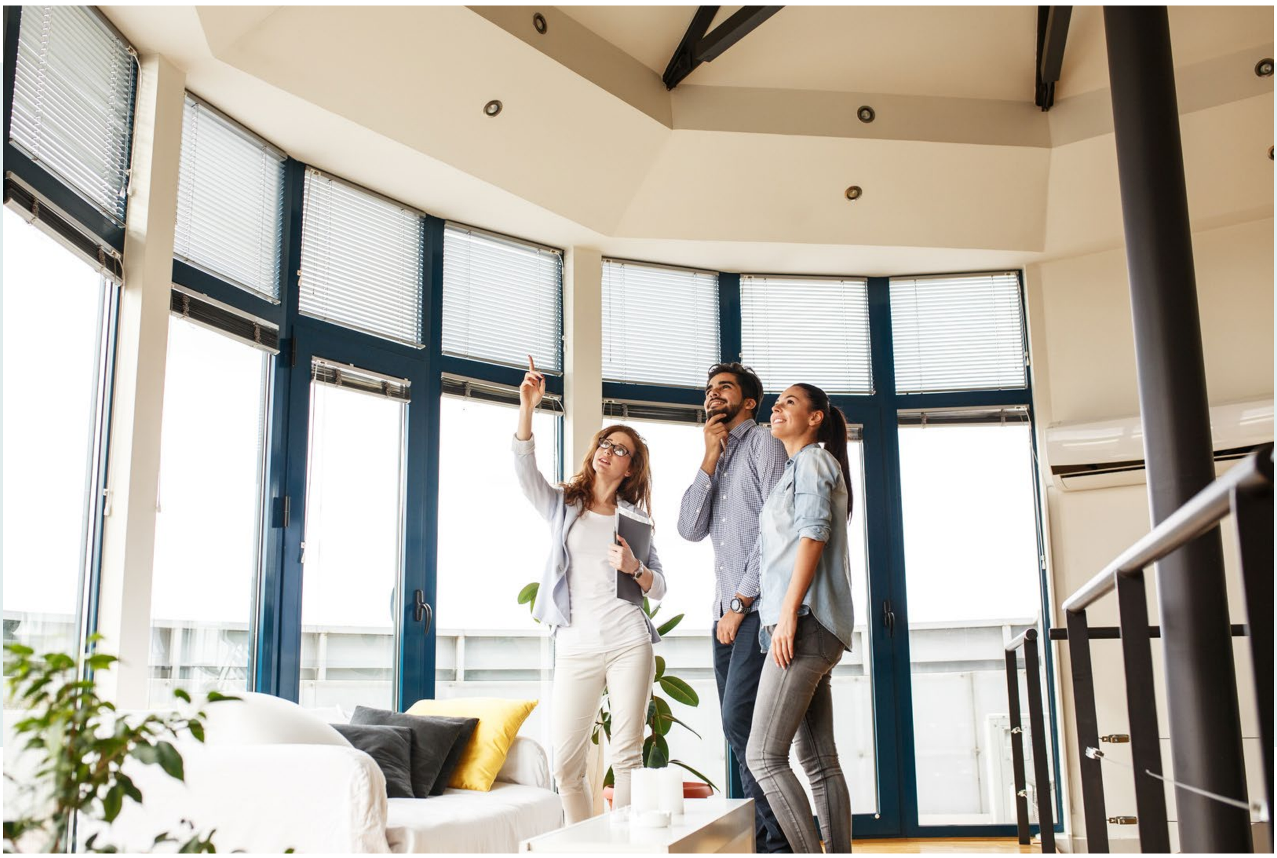
One of the biggest concerns raised during the research for this training was:

“How do I explain these requirements to clients without damaging the relationship or losing the deal?”

The good news is that most client concerns are:

- predictable
- manageable
- easier when agents feel prepared and confident.

This guide provides example responses to common client questions and objections that may arise during onboarding and customer due diligence (CDD).



How to use this guide

The responses in this guide are:

- designed as conversation starters, not scripts to memorise
- intended to help you explain AML/CTF requirements calmly and professionally.

When using the guide:

- speak naturally
- keep the tone calm and confident
- focus on process, not suspicion
- use simple language
- adapt responses to suit the client and situation.

Key communication principles

Good AML/CTF conversations:

- feel professional and routine
- explain why information is required
- reassure clients the process applies to everyone
- keep the conversation calm and neutral.

Remember: clients often take cues from the confidence of the agent.

If the process feels normal and well explained, clients are far more likely to cooperate positively.

Client conversation FAQs

Q: Why do you suddenly need all this information?

Suggested response:

“That’s a really common question. From July 2026, new AML/CTF laws apply to real estate transactions, so we’re now required to complete identity and onboarding checks for all clients.”

Q: I’ve worked with this agency before. Why do I need to do this again?

Suggested response:

“Even where we’ve worked with clients before, the new laws require us to update and verify information as part of the onboarding process.”

Q: I already gave all this information to my bank. Isn’t that enough?

Suggested response:

“Your bank will complete their own checks, but the AML/CTF obligations also apply directly to real estate agencies now, so we’re required to complete our own verification process.”

Q: Is there some issue with the transaction?

Suggested response:

“Not at all — this is a standard process that now applies to all property transactions.”

Client conversation FAQs

Q: This feels like a lot of paperwork.

Suggested response:

"I completely understand. We try to keep the process as simple as possible, but these checks are now part of the legal requirements for the industry."

Q: Who's going to see this information?

Suggested response:

"Your information is handled securely and only used for compliance and onboarding purposes. Access is restricted to authorised staff and compliance processes."

Q: Is this going to delay settlement?

Suggested response:

"In most cases the process is very quick once documents are provided. Our goal is to complete everything as smoothly and efficiently as possible."

Q: Why do I need to do this? I've never had to do this before.

Suggested response:

"That's because these requirements are new for the real estate industry. Similar checks have existed in banking for years, and they're now being extended to property transactions."

Client conversation FAQs

Q: Why do you need to know where my money came from?

Suggested response:

"That's a really common question. From July 2026, new AML/CTF laws apply to real estate transactions, so we're now required to verify certain information like source of funds."

Q: I feel like I'm being treated like a criminal.

Suggested response:

"I understand why it might feel that way, but these checks apply to everyone and are simply part of the standard process now."

Q: I'm not comfortable providing that information.

Suggested response:

"I understand your concern. Under the AML/CTF laws, we're required to complete these checks as part of the process. I'm happy to explain exactly what information is needed and how it's handled securely."

Q: Can't you just talk to my accountant?

Suggested response:

"We may still need to verify some information directly with you as part of our own obligations, but we can absolutely work with your accountant to make the process easier."

Q: I'll just use another agent.

Suggested response:

"I understand your frustration. These requirements apply across the industry, so other agencies will also need to complete similar checks as well. My goal is simply to help guide you through the process as smoothly as possible."