

2026 ANNUAL AML/CFT REPORT

Preparation checklist – everything to have in hand before you open AML Online

Reporting period: 1 July 2025 – 30 June 2026 . Submission window: 1 July – 31 Aug 2026 . No extensions

1. Before you start

- Confirm your Supervisor is now the DIA. Reporting entities previously supervised by the FMA or RBNZ moved across on 1 July 2026
- Register for and activate your AML Online account (RealMe verification complete)
- Note your reporting period and diarise the 31 August 2026 submission deadline

2. Your business

- Legal name and any trading names
- Company number / NZBN / registration details
- Physical and postal addresses
- Designated business group status (each member files separately, with limited exceptions)
- The products and services that bring you within the Act

3. People and Governance

- Compliance officer name and contact details
- Any change of compliance officer during the year
- Senior management oversight of the programme

4. Risk Assessment

- Current risk assessment, reviewed and up to date
- Any new or changed money laundering / terrorism financing risks identified this year

5. Customer Due Diligence

- New customers onboarded over the period
- Standard, simplified and enhanced CDD undertaken
- PEPs identified and enhanced due diligence applied
- Any accounts declined or terminated

6. Transactions and reporting

- Transaction monitoring activity over the year
- Prescribed transaction reports (PTRs) filed with the FIU
- Suspicious activity reports (SARs) filed with the FIU

7. Training and audit

- Staff training delivered: who, when and what was covered
- Independent audit, if it fell within this period, and its findings
- Outstanding audit recommendations actioned

8. Before you submit

- Programme reflects the recent amendments to the Act
- Enhanced CDD procedures align with the DIA's updated guidance
- Report completed in the prescribed form on AML Online
- Submitted before 31 August 2026, with a copy kept for your records