



Compliance Unwrapped: Key legislative changes your business can't ignore

Disclaimer: The information provided in this session is for general compliance education purposes only and does not constitute legal advice. While every effort has been made to ensure the content is accurate and up to date, it should not be relied upon as a substitute for legal advice specific to your circumstances. We recommend consulting with a qualified legal professional for guidance on legal obligations relevant to your organisation.



Welcome

Compliance Unwrapped 2025

Housekeeping

Acknowledgement of traditional owners:

We'd like to begin by acknowledging the Traditional Custodians of the lands we're each joining from today. We pay our respects to Elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples joining us.



Legal disclaimer –
This is not legal advice



Ask questions using chat, we'll reserve them for the Q&A



We will be **showing some polls**, we encourage you to interact

Introductions



Deborah Coram
CEO



Jaylene Trovato
Legal and Compliance Officer



60+

Regulators overseeing different sectors and laws



400+

Codes of practices guiding compliant behaviour



100+

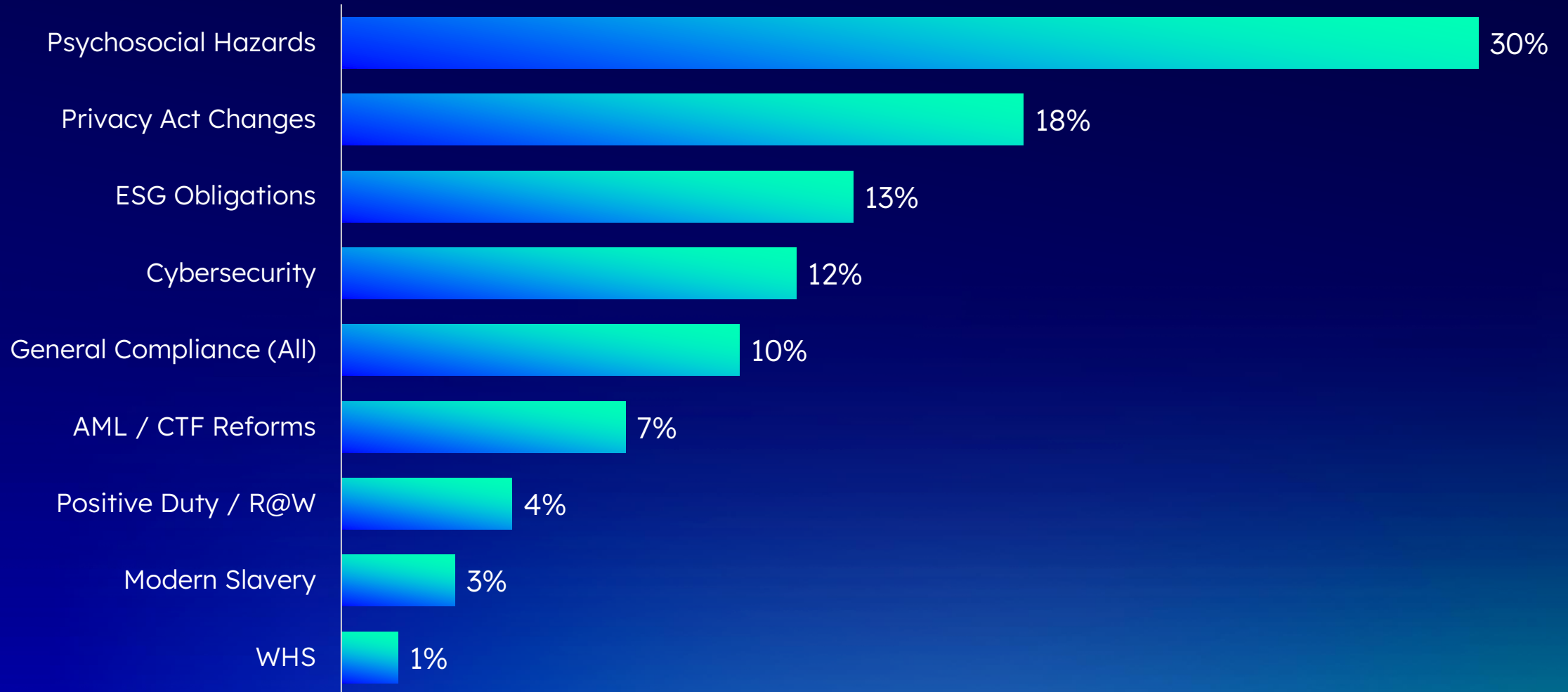
Key compliance areas including privacy, WHS safety, ESG, and more

The landscape is increasing in complexity.

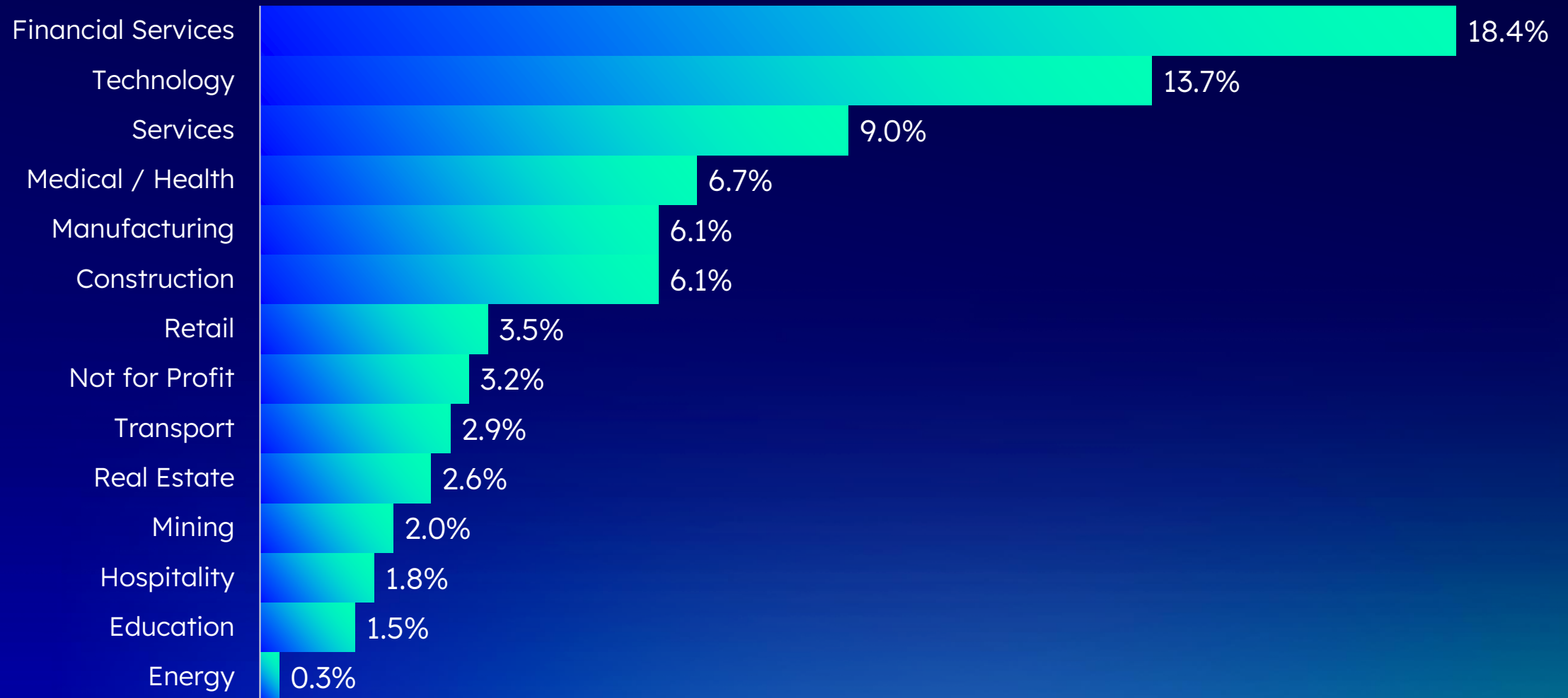
Compliance must be **actively managed**. If you get it wrong, the consequences can be serious.



Top concerns facing businesses today



Industries watching



Poll:

How confident are you with staying
compliant over the following 12
months?

What's at stake?



Financial penalties - ranging from 1,000s to 100s of millions (e.g. \$50m+ for serious breaches under the ACCC or ASIC)



Non-compliance notices and enforceable undertakings



Licence suspension or cancellation



Civil or criminal prosecution for directors or officers



Prison sentences - particularly for breaches of workplace safety, anti-bribery, or environmental laws



Reputational damage and public reporting obligations

What we'll cover today

Recap: Key reforms from the past 12 months

Practical tips: What best practice looks like

What's coming in FY25–26

Q&A

Climate-related Reforms and Greenwashing

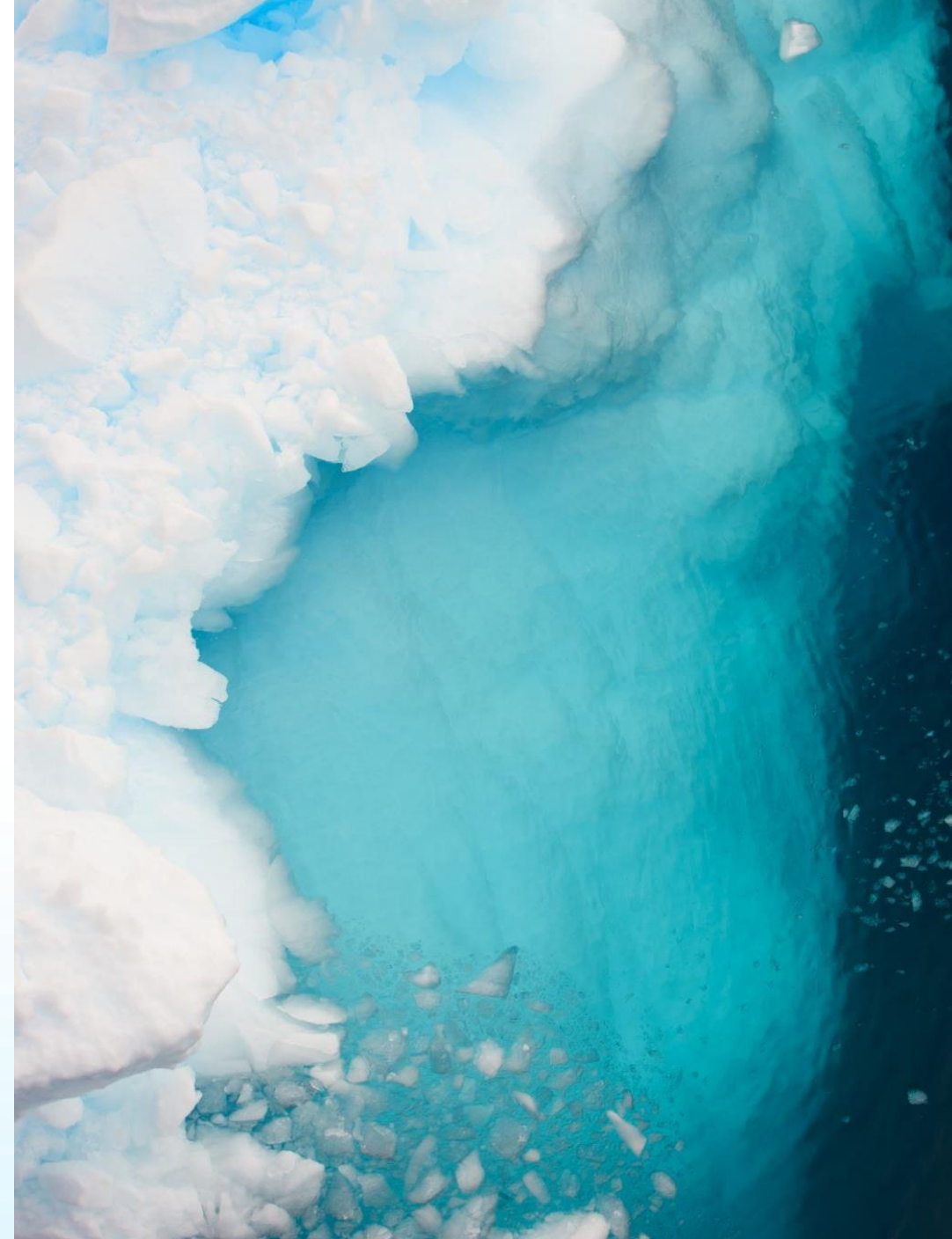
Mandatory climate-related
financial disclosures

Greenwashing
enforcement

What's changed?

Mandatory climate-related financial disclosures

- Australian Sustainability Reporting Standards released.
- Sustainability reporting is now mandatory and must be included in or referenced within the annual report.
- Regulated by **Australian Securities and Investments Commission (ASIC)**.
- **From 1 January 2025**, large listed companies, banks, and insurers must begin disclosing climate-related financial risks, plans and opportunities.
- **Phased rollout**: mid-sized entities from 2026 and smaller entities from 2027.
- Companies must report on governance, strategy, risk management, metrics and targets.
- **Penalties**: Hundreds of millions for corporations or 10% of annual turnover, and up to \$1.65 million for individuals



What's changed?

Greenwashing enforcement

- From 2025, businesses earning \$100 million+ will face growing pressure to substantiate environmental claims with real due diligence.
- March 2025: AANA released new Environmental Claims Code. 5 key rules to follow.
 - Truthful. Evidence-based. Clear. Beneficial. Reasonable.
- **Penalties:** up to \$50 million or 30% of annual turnover or 3x the benefit obtained.
- It's not just a marketing issue. It's legal, compliance, and communications.





Lessons from the headlines

- **Greenwashing Scrutiny (2023)**

Woolworths faced public scrutiny and regulatory attention over its sustainability claims regarding packaging materials, which were found to lack adequate substantiation. This incident highlighted the ACCC's focus on addressing deceptive conduct under the Australian Consumer Law.

- **Lesson:** Environmental claims must be clearly evidenced and not exaggerated—missteps risk both legal penalties and brand damage.

Data and privacy reforms

Privacy Act reform

Cyber security and
ransomware reporting

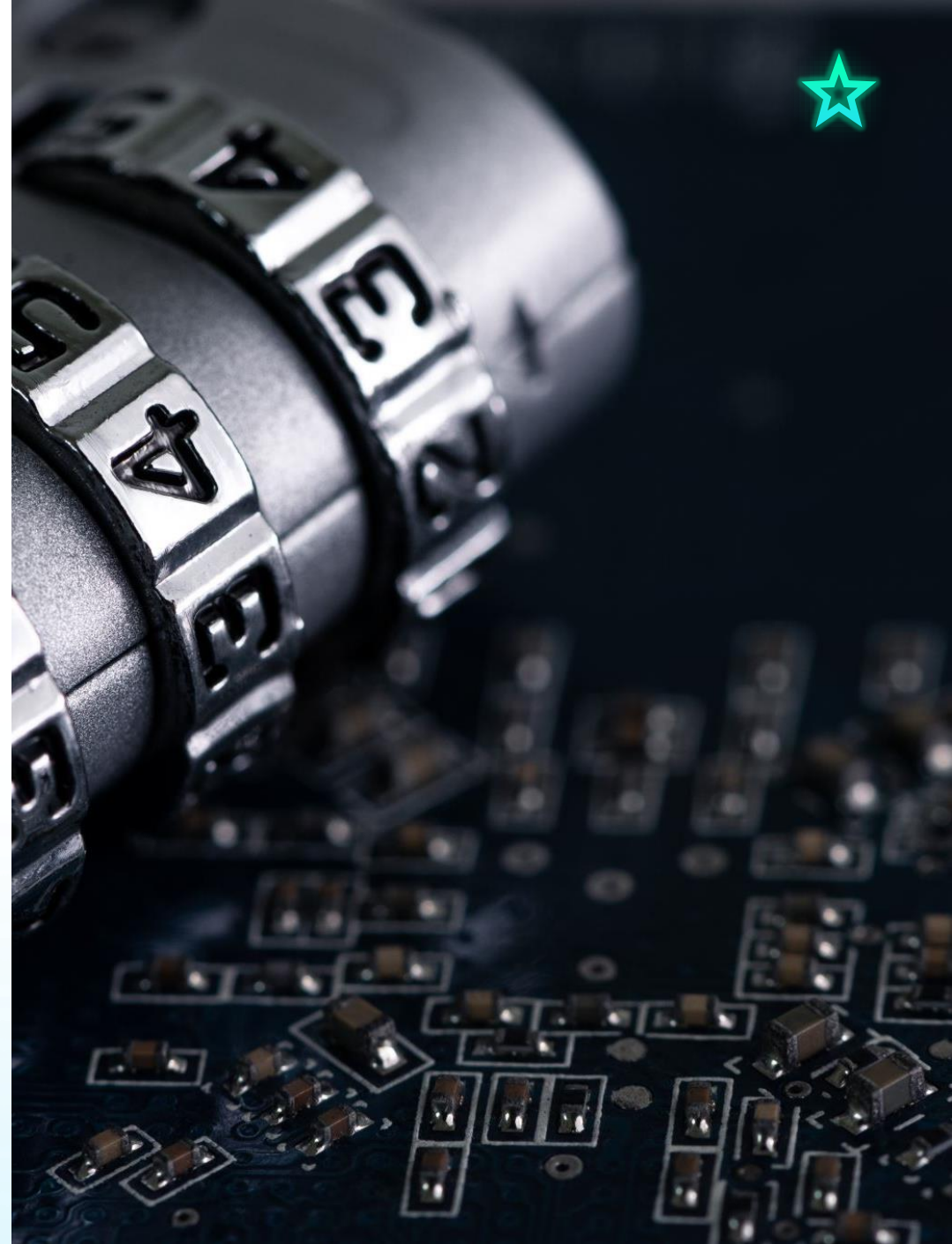
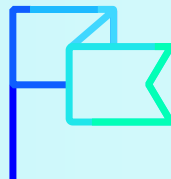
Consumer Data Right
(CDR) expansion

What's changed?

Privacy Act Reforms

- **From December 2024:** Stronger enforcement powers for the OAIC, new transparency rules for automated AI decision-making, and higher standards for data security and breach notification.
- **From 10 June 2025:** New statutory tort for serious invasion of privacy, giving individuals right to sue.
- New criminalised doxxing offence (up to 7 years of imprisonment)
- **Penalties:** up to \$50 million or 30% of annual turnover or 3x the benefit obtained.

"Online platforms and high-impact technologies are priority areas for enforcement and reform."
— OAIC Strategic Plan, 2024–26

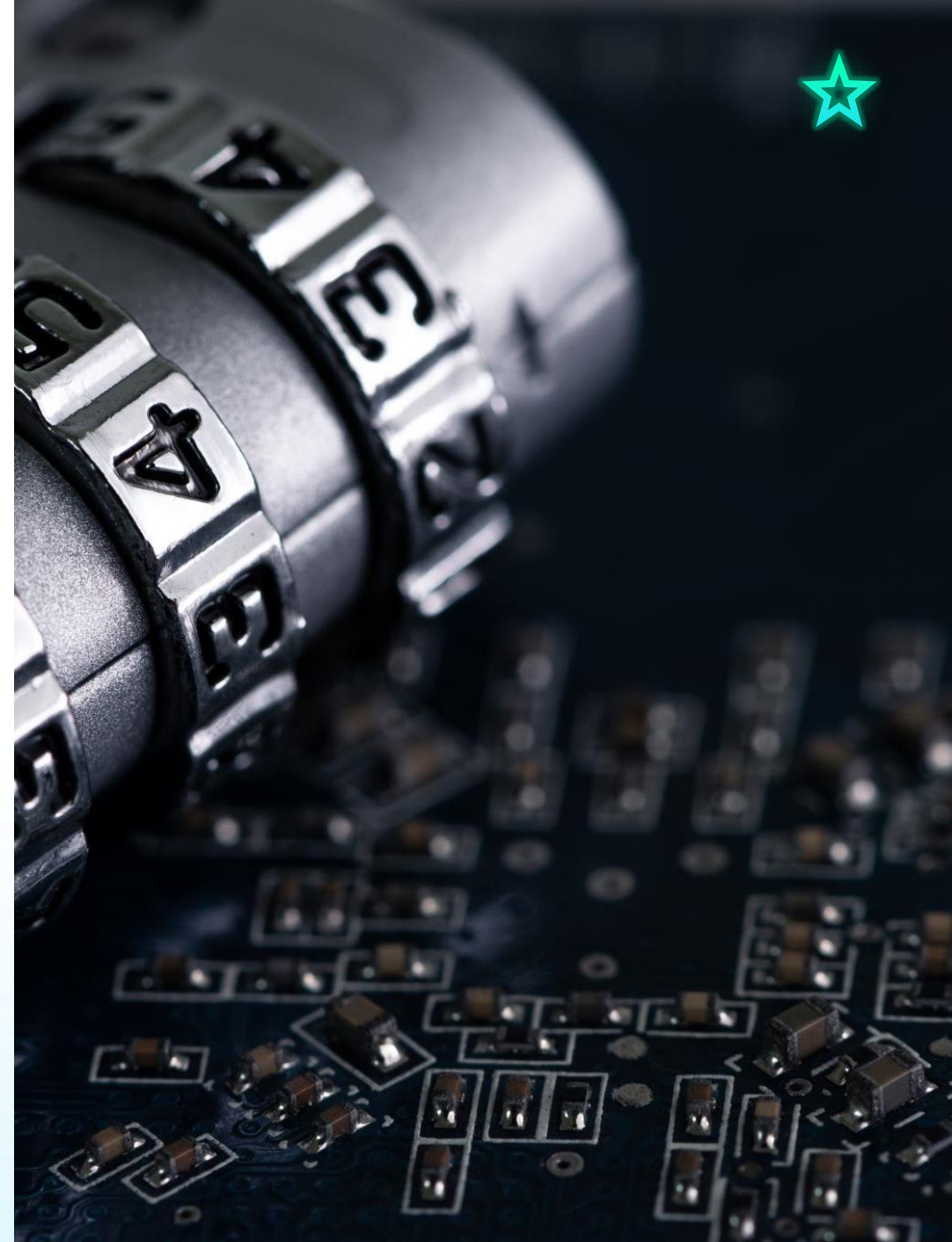


What's changed?

Privacy Act Reforms

What businesses should do:

- Review and update privacy policies
- Strengthen breach response plans
- Improve data governance and security practices
- Continually review and audit your internal systems
- Conduct ongoing training

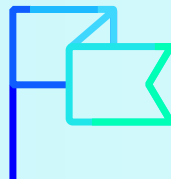


What's changed?

Consumer Data Right (CDR) expansion

- The CDR now applies to energy and telecoms, requiring more businesses to meet strict consent, privacy, and data-sharing standards to ensure secure, consumer-controlled access.
- Organisations must review how customer data is stored, accessed, and shared.
- Mishandling CDR requests could trigger investigations from the ACCC and OAIC.

ASIC expects all licensees to have adequate cyber risk controls — failure to do so is a breach of your obligations.” — ASIC Chair Joe Longo, 2024



What's changed?

Consumer Data Right (CDR) expansion

What businesses should do:

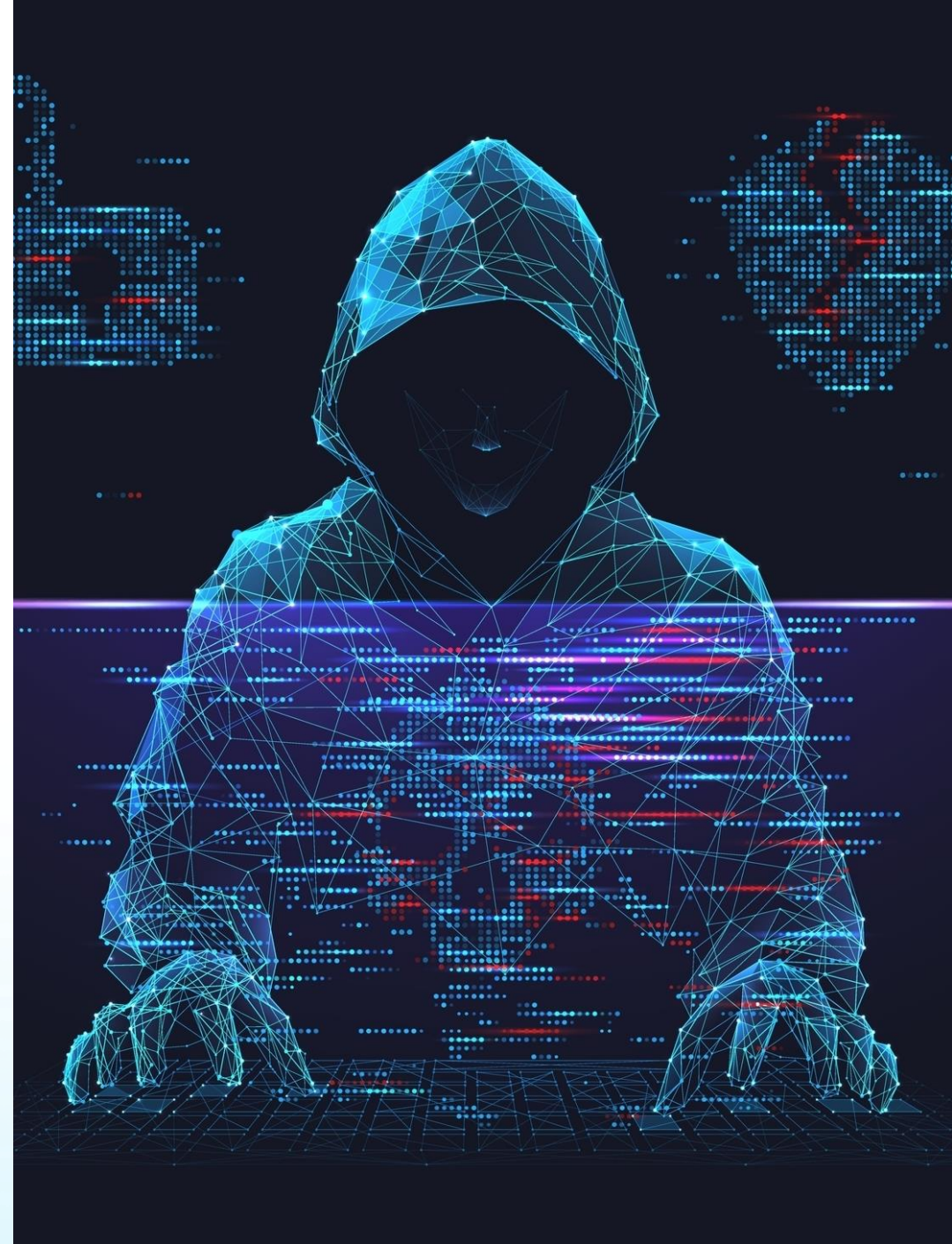
- Review how customer data is stored, accessed, and shared
- Implement secure consent management tools
- Train the relevant teams on CDR obligations (customer service, IT, marketing etc)
- Test systems regularly



What's changed?

Cyber Security and Ransomware Reporting Obligations

- New obligations, some already in force, others being phased in:
 - Implementation of Cyber Risk Management Framework
 - Up-to-date Incident Response Plans
 - Report ransomware payments within 72 hours
 - Educate staff on secure practices
- Boards are urged to treat cyber as a core business risk.
- **Penalties:** ranging from regulatory investigations by the Office of the Australian Information Commissioner (OAIC), to reputational fallout.





Lessons from the headlines

- **Major Data Breach (2022)**

The Optus data breach impacted millions of Australians and sparked widespread criticism of the organisation's cyber security preparedness. It served as a catalyst for tighter privacy regulations and raised awareness around data breach notification requirements. This case remains a key example of the risks involved when personal data is not adequately protected.

- **Lesson:** Strong cyber infrastructure and breach response protocols are no longer optional—they are critical for regulatory and public trust.

AML/CTF Reform & Retail

Anti-Money Laundering / Counter-Terrorism
Financing (AML/CTF) obligations

Enhanced penalties
for price gouging

ACCC deceptive
conduct

What's changed?

Expansion of Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) obligations

- Nov 2025: *AML/CTF Financing Amendment Act*
- New reporting entities considered high-risk:
 - Real estate, dealers in precious metals and stones, lawyers, accountants, trust and company service providers.
- **March 2026:** New reporting entities must register with AUSTRAC
- **July 2026:** Full compliance and implementation of AML/CTF Program.
- **Penalties:** AUSTRAC is stepping up enforcement.
 - Civil (up to \$22.2 million per breach) and criminal charges.
 - Reputational damage, disqualification of officers or suspension of business licenses.

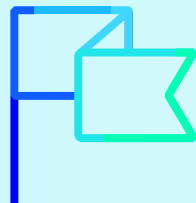


What's changed?

Enhanced penalties for price gouging

- ACCC enforcement powers amid cost-of-living pressures.
- From 1 April 2025: mandatory **Food and Grocery Code of Conduct**.
- Must now justify pricing, document, and avoid exploitative practices
- Supermarkets now face fines up to \$10 million (per breach) for breaching the Code.

"We are focused on conduct that harms Australians struggling with the cost of living — including price gouging and deceptive retail practices."
— ACCC Compliance and Enforcement Priorities, 2025–26



Supermarkets now
face fines of up to
\$10 million



What's changed?

ACCC deceptive conduct

- Regulators are cracking down on misleading ads, hidden fees, and unfair contracts - especially in digital, retail, travel, and sustainability.
- **What can businesses do?**
 - Audit communications, align teams, review contracts / disclosures, and train staff.
- **Penalties:**
 - up to \$50 million, or 30% of turnover, or 3x benefit gained.
 - Court orders, enforceable undertakings, reputational damage, or public warnings.
 - Damage brand loyalty and loss of customers.



Modern Slavery

Modern Slavery
Reporting Requirements

Law reform

Modern slavery reporting requirements

- Since 2019: Businesses with \$100 million+ revenue must submit annual Modern Slavery Statements.
- November 2024: Appointment of Australia's first Anti-Slavery Commissioner.
- Legislative reform:
 - Civil Penalties for non-compliance
 - Due diligence obligations
 - Public transparency



Employment laws and obligations

Right to
Disconnect

Respect
at Work

Psychosocial
Hazards

Casual
Conversion

And more...

What's changed?

Right to Disconnect:

Employees can refuse to monitor, read, respond to work-related contact outside work hours. Exceptions apply.

Now in effect for medium and large employers from 26 August 2024.

Small businesses by August 2025.

Respect@Work (Positive Duty):

Employers have a legal obligation to prevent workplace sexual harassment, sex discrimination, and victimisation — not just respond after the fact.

AHRC – 7 Key Standards

"We're targeting high-risk sectors and holding organisations accountable for systemic issues of harassment and discrimination."

— AHRC Annual Compliance Priorities, 2024–25

What's changed?

Psychosocial hazards regulations

- Formal recognition under WHS laws across most of Australia; VIC to implement end of 2025.
- New WHS regulations require employers to **identify, assess, and eliminate** psychosocial risks. Risks may include unrealistic workloads, poor support, lack of role clarity, isolation, poor management practices.
- Code of Practice 2024: Managing Psychosocial Hazards at Work
- **Take action:** train managers, review HR policies, PDs, contracts and rosters. Consult with your staff.
- **Penalties:** Up to \$3 million per breach, individual liability, worker's compensation claims, reputational harm.



What's changed?

Casual conversion reform:

New "employee choice pathway" for casuals to pursue permanent employment under the National Employment Standards (NES).

New definitions of employment:

Updates to the Fair Work Act now hold new definitions of 'employee' and 'employer' to clarify whether a worker is an employee or an independent contractor.

Industrial manslaughter offences:

Industrial manslaughter offences are now in effect across all States and Territories for breach of work, health and safety laws.

Negligence causing workplace death can lead to jail time and significant fines for employers.

What's coming in FY25–26

| What to Expect in the
Next 12 Months

What's coming in FY25–26

Fair Work Act 2009 (Cth):

Wage theft becomes a criminal offence from Jan 2025 for intentional underpayment

Aged Care Act 2024 (Cth):

New rights-based framework, stronger workforce and risk obligations from Jul 2025.

Packaging Reform:

New national packaging rules to align with global standards expected from 2025.

Cyber Security Act 2024:

Ongoing rollout of national cybersecurity strategy, with expanded obligations and penalties through to 2030.

AI National Framework:

No standalone law yet, but increasing guidance and proposed regulation expected beyond 2025.

Treasury Laws Amendment (BNPL) Act 2024:

BNPL providers must be licensed under credit laws from Jun 2025.

Financial Accountability Regime (FAR):

Applies to super and insurance industries from Mar 2025.

Franchising Code of Conduct:

Amendments take effect between Apr–Nov 2025, impacting disclosure and dispute resolution processes

Best Practice

A Recap of Practical
Tips to Stay Compliant

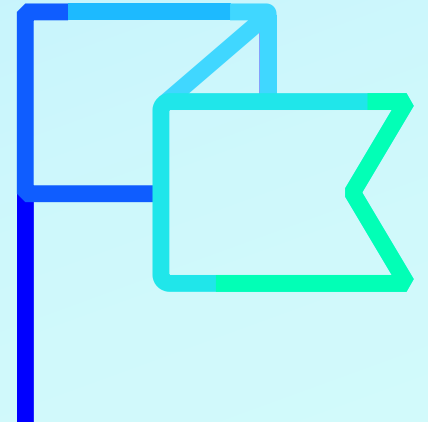
Best practice

From reactive to proactive compliance

- Monitor the legal landscape (national + global)
- Align training with job roles and new laws
- Schedule refreshers, not just one-off courses
- Keep a record of completion and comprehension
- Educate leaders on Directors' Duties

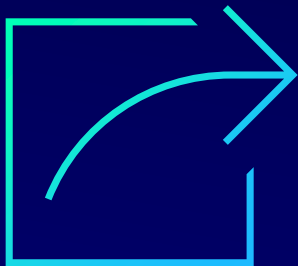
"We expect organisations to embed compliance into their operations — not just react when something goes wrong."

— ASIC Chair Joe Longo, 2024



Q&A

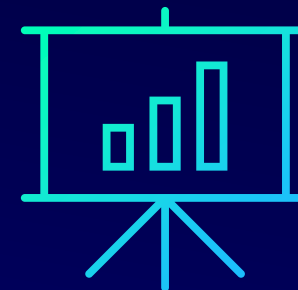
Next steps



Compliance Training
Check-in quiz



Compliance Unwrapped
2025 report



Plus, webinar slides and
recording will be shared

Plus – Quote this webinar for free access to our
'Essential Compliance Duties for Directors' course