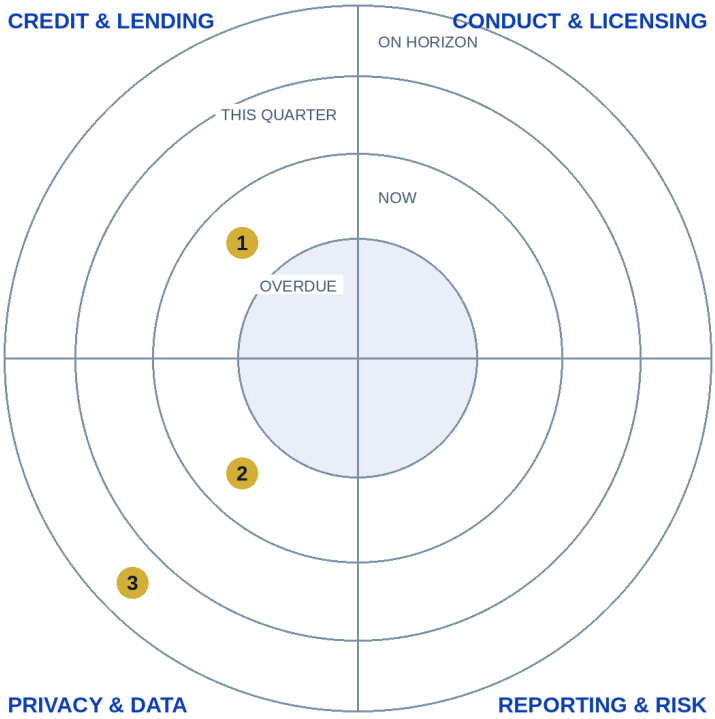
DARK ARTS
EVENT HORIZON

REGULATORY RADAR
AUSTRALIAN LENDERS & BROKERS
SEPTEMBER-OCTOBER 2026

What's moving on the horizon for these firms and what it quietly breaks.

LEAD SIGNALS

ASIC's review of eight large aggregator groups found gaps in best interests and complaints handling, and access to director details on the companies register is being tiered from mid-2027.



ANGLE = CATEGORY · DISTANCE FROM CENTRE = WHEN IT BITES · SIZE & COLOUR = SEVERITY

1 **CREDIT & LENDING** · NOW **MEDIUM**

Broker best interests gaps found

WHO: mortgage brokers and aggregator groups

WHAT: broker records that cannot show why a loan was in the customer's best interests, or how a complaint was handled

WHEN: Findings published from eight large aggregator groups. Non-binding, but it shows what ASIC will check.

SOURCE: asic.gov.au

2 **PRIVACY & DATA** · NOW **MEDIUM**

Regulators want AI cyber plans tested

WHO: ASIC-licensed lenders and brokers whose systems hold borrower data

WHAT: incident playbooks, escalation paths and third-party maps never tested at the speed of AI-enabled attacks

WHEN: Board checklist published. APRA and ASIC point to existing standards, so the test is evidence, not new rules.

SOURCE: apra.gov.au

3 **PRIVACY & DATA** · ON HORIZON **MEDIUM**

Company register access is being tiered

WHO: lenders, brokers and collectors verifying directors and guarantors

WHAT: KYC, credit and collections workflows that pull director details from open register searches

WHEN: Proposed, not final. Consultation closed 12 October; new access settings planned from 1 July 2027, fully in place by 1 August 2028.

SOURCE: asic.gov.au

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