

Regulatory Intelligence and Strategy Branch  
Office of the Australian Information Commissioner

Dear Mr Lockett,

**Re: OAIC AML/CTF Privacy Guidance – Consultation Draft (December 2025)**

Clubs Australia welcomes the opportunity to provide feedback on the Consultation Draft released by the Office of the Australian Information Commissioner (OAIC) and AUSTRAC regarding the interaction between the Privacy Act 1988 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act).

Clubs Australia represents over 5,000 not-for-profit licensed clubs across the country which directly employ more than 140,000 people. All clubs are community-based, member-owned and many are small businesses operating in regional or rural areas. Clubs with gaming machines are already reporting entities under the AML/CTF Act and have long navigated the intersection between privacy and AML/CTF obligations.

Clubs Australia appreciates the amendments that the OAIC has made to the initial September 2025 Consultation Draft for the OAIC AML/CTF Guidance, particularly the added and expanded scope of the guidance. This will support our clubs in being able to follow the guidance and make it a useful and practical tool to utilise. However, Clubs Australia submits the following two recommendations regarding the December 2025 draft:

1. Clubs Australia recommends that there be specific case studies and practical tools for the club industry. Providing tailored guidance will materially lift compliance outcomes, particularly for small clubs, and ensure that privacy and AML/CTF obligations are implemented consistently.
2. Clubs Australia recommends that facial recognition technology (FRT) should be specifically called out within the 'Biometric Information' section on page 10 of the Consultation Draft. Biometric tools such as facial recognition are increasingly considered by clubs to strengthen AML/CTF compliance, but the legal boundaries remain unclear. The guidance should specifically address the use of facial recognition for mitigating and managing AML/CTF risk, including the factors OAIC would consider in assessing compliance with the Privacy Act.

For further information, please contact Daniel Mitchell at [REDACTED]