SHEPLEY CAPITAL

2027

Australian Crypto Wealth Roadmap

A plain-English guide to the new rules, the real risks & a long-term strategy for the year ahead. Built for everyday Australians who want to understand what they own before they buy it.

Built for Australia
Tax & regulation in context

2027 ready
Key dates & action plan

17 pages · Current as at October 2026 · shepleycapital.com

BEFORE YOU BEGIN

Clarity first. Then capital.

"Most people don't lose money in crypto because they picked the wrong coin. They lose it because they never had a plan."

2027 is the year Australia's crypto market grows up. For the first time, the platforms most Australians use will need a financial services licence, the ATO will receive more data than ever before & scam protections are tighter than they have ever been.

That's good news for everyday investors.. but only if you know what's changing & what it means for you. This roadmap gives you the full picture in 17 pages: the rules, the risks, how tax works & a step-by-step plan for the year ahead.

Read it once from start to finish, then keep it handy. Every term is explained the first time it appears, & there's a glossary on page 16.

Chris Shepley
Founder & CEO, Shepley Capital

HOW TO USE THIS ROADMAP

- **Parts 1 & 2** explain what's changing in 2027 & what you own.
- **Parts 3 & 4** cover security, scams & tax.
- **Part 5** turns it into a strategy & a quarter-by-quarter plan.

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General information only. This roadmap is educational & does not consider your personal objectives, financial situation or needs. It is not financial, tax or legal advice. Rules referred to were current as at October 2026. Speak with a licensed adviser or registered tax agent before making decisions.

2027 AT A GLANCE

Three shifts that change how Australians invest in crypto.

For years, buying crypto in Australia meant trusting platforms that sat largely outside financial services law. That ends in 2027. Here's what's moving, in plain English.

01

Platforms get licensed

The **Digital Assets Framework Act** passed Parliament on 1 April 2026 & takes effect on **8 April 2027**. Platforms that hold crypto for customers will need an **Australian Financial Services Licence (AFSL)**, the same type of licence banks & fund managers hold.

02

The ATO sees more

From 2027, crypto platforms will report Australian customers' transactions to the ATO, & that Australia will join a global data-sharing system called **CARF** from 2028. Offshore accounts will become far less invisible.

03

Scam defences tighten

Anti-money laundering rules expanded in 2026 to cover more crypto services, including crypto-to-crypto swaps & custody. Crypto ATMs have been capped at **$5,000** per cash transaction with compulsory scam warnings.

WHAT THESE CHANGES DO

- Hold platforms to minimum standards for how your assets are stored & settled.
- Require clear disclosure, platform rules & a published platform guide.
- Make it easier for the ATO to match what you report with what platforms report.
- Put more checks between scammers & your money.

WHAT THEY DON'T DO

- Protect you from prices falling. Crypto remains highly volatile.
- Cover crypto you hold in your own wallet, which stays your responsibility.
- Guarantee your money if a platform fails, the way a bank deposit guarantee would.
- Change the fact that tax applies every time you sell, swap or spend.

The bottom line

Regulation makes the industry safer, not crypto itself. In 2027 the advantage goes to investors who understand the new rules, choose licensed platforms, keep clean tax records & follow a written plan. The rest of this roadmap shows you how.

KEY DATES ON ONE PAGE

Your crypto calendar, 2024 to 2028.

Pin this page. CONFIRMED Every date below is locked in: already law or already happened.

2024 – 2025

Jun 2024 — **First spot bitcoin ETF lists on the ASX**
Australians can now gain bitcoin exposure through a normal share-trading account.

Jun 2025 — **AUSTRAC caps crypto ATMs**
Cash deposits & withdrawals limited to $5,000, with scam warnings & stronger identity checks.

17 Dec 2025 — **Crypto tax reporting announced**
Government commits to CARF & a domestic reporting regime for crypto platforms, since confirmed.

2026

31 Mar 2026 — **AML/CTF reforms begin**
Newly covered crypto services, such as swaps & custody, start enrolling with AUSTRAC.

8 Apr 2026 — **Digital Assets Framework Act becomes law**
Royal Assent given, with a 12-month runway before it starts.

30 Jun 2026 — **ASIC's grace period for crypto businesses ends**
Businesses offering financial products were expected to hold the right licence.

1 Jul 2026 — **Full AML/CTF obligations & the "travel rule"**
Platforms must pass sender & receiver details along with crypto transfers. The lowest income tax rate also falls to 15%.

2027

8 Apr 2027 — **Platform licensing starts**
The Digital Assets Framework commences. A six-month transition begins for platforms applying for an AFSL.

1 Jul 2027 — **Domestic crypto reporting to the ATO begins**
Platforms collect & report Australian residents' transactions. The lowest tax rate falls to 14%.

~8 Oct 2027 — **Licensing transition ends**
Platforms holding crypto for customers should be licensed or have an application with ASIC.

31 Oct 2027 — **Tax return due**
For the 2026–27 year if you lodge yourself. A registered tax agent may give you longer.

2028

2028 — **First CARF exchanges & domestic reports**
Tax authorities begin swapping crypto data across borders.

THE NEW PLATFORM RULES, EXPLAINED

What licensing means for your money.

The Digital Assets Framework creates two new types of regulated platform. You don't need to memorise the names, but knowing them helps you ask the right questions.

DIGITAL ASSET PLATFORM (DAP)

A service that holds crypto **on behalf of its customers**. Most Australian exchanges & custody apps fall into this group. If you buy bitcoin on an exchange & leave it there, that exchange is holding it for you.

TOKENISED CUSTODY PLATFORM (TCP)

A service that holds a **real-world asset**, such as gold or property, & issues a digital token that represents it. The token gives you the right to redeem or direct the underlying asset.

THE RULE	WHAT IT MEANS FOR YOU
Must hold an AFSL	The platform answers to ASIC, Australia's corporate regulator, & must meet the general conduct duties every licensee has.
Minimum standards	ASIC is setting standards for how assets are held, how trades happen & how they settle.
Clear disclosure	You get the same information about the underlying asset you'd receive if you bought it directly.
Published rules	Each platform must publish a platform guide, platform rules & a voting policy.
Small platform exemption	Platforms with no more than $10 million in transactions over 12 months may not need a licence. Smaller can mean fewer protections.

ASK YOUR PLATFORM

- [ ] What is your AFSL number, or when did you apply?
- [ ] Are you registered with AUSTRAC?
- [ ] Where is your platform guide?
- [ ] How & where are my assets held?
- [ ] Are customer assets kept separate from company assets?
- [ ] What happens to my crypto if you shut down?

Check a platform's licence & registration yourself:

ASIC registers → AUSTRAC register →

Jargon buster: AFSL

An **Australian Financial Services Licence** is the licence a business needs to deal in, advise on or hold financial products for customers. It comes with ongoing obligations: act efficiently, honestly & fairly, have dispute resolution in place & keep adequate resources. Licensing doesn't stop prices falling, but it raises the bar for how your assets are looked after.

UNDERSTAND WHAT YOU OWN

If you can't explain it, don't own it yet.

"Crypto" covers very different things with very different risks. Before any money moves, you should be able to explain in one sentence what you're buying & why it should hold value.

Bitcoin (BTC)

The first & largest cryptocurrency. Its supply is capped at 21 million coins, which is why many investors treat it as a long-term store of value, similar to digital gold. Its price can still swing sharply.

Ethereum (ETH)

A blockchain that runs **smart contracts**: programs that carry out agreements automatically. ETH is the fuel used to pay for that activity. Its value is linked to how much the network is used.

Stablecoins

Tokens designed to hold a steady value, usually one US dollar. They're useful for moving money between platforms, but they're only as safe as the reserves & the issuer behind them.

Altcoins & tokens

Every other coin. Some fund genuine projects, many are speculative & a large share have failed. Smaller coins can move 30% or more in a day, in either direction.

Crypto ETFs

An **exchange-traded fund** that holds crypto for you & trades on the stock exchange like a share. There were 11 crypto-linked ETFs on the ASX in 2026. You pay an annual management fee.

Real world assets

Gold, bonds or property represented as tokens on a blockchain. This is the area the new Tokenised Custody Platform rules are designed for.

THE ONE-SENTENCE TEST

Before buying, finish this sentence out loud: **"I'm buying ___ because ___, & I'd still hold it if it fell 50%."** If you can't finish it, you're speculating, not investing.

- **Blockchain:** a shared public record of transactions that no single company controls.
- **Market cap:** price × number of coins. It shows size, not quality.
- **Volatility:** how far & how fast a price moves.

BUILD YOUR WEALTH FRAMEWORK

Your foundations come before your first coin.

Crypto belongs on top of a solid financial base, not underneath it. Work through these four checkpoints in order before you decide how much, if anything, to put in.

01 **Emergency savings in place.** Many people aim for three to six months of living costs in a high-interest savings account, so a car repair or job loss never forces you to sell at the wrong time.

02 **High-interest debt under control.** Credit card interest often runs above 20% a year. Paying that down is a guaranteed return that no investment can promise.

03 **A clear timeframe.** Money you need within the next three to five years, such as a house deposit, is usually best kept away from volatile assets.

04 **An honest loss number.** Decide the amount you could lose entirely without it changing your life. That number, not the hype, sets your ceiling.

YOUR FRAMEWORK WORKSHEET

Monthly living costs	$
Emergency savings target (× 3 to 6)	$
High-interest debt remaining	$
Money needed within 5 years	$
Amount I could lose entirely	$
My maximum crypto allocation	% of my net worth

THINK IN PERCENTAGES

Setting your crypto holding as a **percentage of your total wealth**, rather than a dollar figure, keeps it in proportion as your savings, super & property grow. When crypto rises above your percentage, you know it's time to review. When it falls, you know you haven't overcommitted.

DON'T FORGET SUPER

Your superannuation is often your largest investment. Some funds now hold small digital asset positions & some people use a self-managed super fund (SMSF). SMSFs come with strict rules & costs, so get advice first.

WHERE TO BUY & HOLD IN AUSTRALIA

Four ways in, four sets of risks.

How you buy matters as much as what you buy. Each route trades off convenience, cost, control & protection differently.

ROUTE	HOW IT WORKS	STRENGTHS	WATCH OUT FOR
Australian exchange LICENSED FROM 2027	Deposit AUD, buy crypto & either leave it on the platform or move it to your own wallet.	AUD deposits, local support & AUSTRAC registration. AFSL required from 2027.	Fees & spreads vary widely. Assets held on a platform carry platform risk.
Crypto ETF on the ASX	Buy units through your normal share-trading account, like any other ETF.	No wallets or keys. Shows up alongside your shares for tax time.	Annual management fees. Trades only in market hours. You can't move the coins.
Offshore exchange	Overseas platforms that accept Australian customers.	Wider range of coins & products.	Weaker protection under Australian law, complex products such as leverage & reporting to the ATO coming.
Crypto ATM	Insert cash, receive crypto to a wallet address.	Fast with no bank account needed.	High fees & a $5,000 cash cap. A favourite tool of scammers, who often instruct victims to use them.

CHOOSING A PLATFORM: THE CHECKLIST

- [ ] Registered with AUSTRAC & licensed (or applied) with ASIC
- [ ] Total cost shown upfront: fees plus the spread
- [ ] Strong security: authenticator-app 2FA & withdrawal whitelists
- [ ] Clear explanation of how customer assets are held
- [ ] Downloadable transaction history for tax time
- [ ] Australian-based support you can actually reach

Jargon Buster: The Spread

The **spread** is the gap between the price you can buy at & the price you can sell at. Some "zero-fee" platforms build their profit into a wider spread, so always compare the total cost of a trade, not just the advertised fee.

Example: if bitcoin's market price is $100,000 & a platform sells it to you at $101,500, you've paid 1.5% before any fee is shown.

SECURE YOUR ASSETS

Not your keys, not your crypto.

In crypto, you can be your own bank. That means the security, & the responsibility, can sit with you. Understand the two ways your crypto can be held before deciding which suits you.

CUSTODIAL: A PLATFORM HOLDS IT

The exchange controls the **private keys** (the secret codes that move your crypto) & you log in to an account.

- ✓ Simple, with password recovery
- ✓ Licensing from 2027 adds protections
- ✗ If the platform fails, freezes or is hacked, your access depends on them

SELF-CUSTODY: YOU HOLD IT

You control the keys yourself, usually with a **hardware wallet**: a small offline device built to store keys safely.

- ✓ No platform can freeze or lose your crypto
- ✓ Strong protection from online hacks
- ✗ Lose your recovery phrase & nobody can get it back for you

YOUR RECOVERY PHRASE IS EVERYTHING

A self-custody wallet gives you a **recovery phrase** (also called a seed phrase): 12 or 24 words that can restore your wallet on any device. Anyone who has those words owns your crypto. Write it on paper or metal, store it somewhere safe & private, & **never type it into a website, photograph it or share it with anyone, including "support staff".** No genuine company will ever ask for it.

Security habits that matter

- ✓ Use an **authenticator app** for two-factor authentication (2FA), not SMS, which can be hijacked through SIM-swap fraud.
- ✓ Use a unique password & a separate email address for crypto accounts.
- ✓ Turn on **withdrawal address whitelisting** so crypto can only go to wallets you've approved.
- ✓ Send a small test amount before any large transfer.
- ✓ Double-check the first & last characters of every address you paste.

Make an inheritance plan

Crypto without instructions can be lost forever. Keep a sealed letter with your will that explains what you own, where it's held & how a trusted person can access it, without writing your recovery phrase in the letter itself. A solicitor can help you set this up properly.

SPOT THE SCAM BEFORE IT SPOTS YOU

The biggest risk usually isn't the market.

$2.18B
reported lost to scams by Australians in 2025, up 7.8% on the year before.

$837.7M
lost to investment scams alone, the costliest scam type in Australia.

$5,000
maximum cash transaction at a crypto ATM, a limit brought in because scammers rely on them.

Source: National Anti-Scam Centre, Targeting Scams Report 2025 (combined data from Scamwatch, ReportCyber, IDCARE, AFCX & ASIC); AUSTRAC.

RED FLAGS: STOP IMMEDIATELY IF YOU SEE

- **Guaranteed or very high returns**, such as "2% a day" or "double your money".
- **Pressure to act now** before an "opportunity" disappears.
- **Celebrity or news endorsements** in ads. Deepfake videos are now common.
- **A new online friend or match** who steers the conversation to investing.
- **Requests to pay at a crypto ATM**, by gift card or by moving crypto to a "safe" wallet.
- **Remote access requests** to "help" set up an account on your computer.
- **Recovery services** offering to get back lost crypto for an upfront fee.

IF SOMETHING FEELS WRONG

01 **Stop.** Don't send more money or reply.

02 **Call your bank** straight away using the number on your card.

03 **Report it** to ReportCyber & Scamwatch.

ReportCyber →

Scamwatch →

04 **Get support** from IDCARE if your identity may be at risk.

IDCARE →

The golden rule

Real investments never need your recovery phrase, never need you to use a crypto ATM & never guarantee a return.

HOW THE ATO SEES YOUR CRYPTO

Crypto is an asset. Every disposal counts.

For most investors, the ATO treats crypto as a **capital gains tax (CGT) asset**, like shares or an investment property. Tax isn't triggered by price rises. It's triggered when you **dispose** of crypto, which happens far more often than most people realise.

USUALLY A TAXABLE EVENT

- **Selling crypto for AUD** or any other currency.
- **Swapping one crypto for another**, including into a stablecoin. This catches many people out.
- **Spending crypto** on goods or services.
- **Gifting crypto** to someone else.
- **Swapping tokens** through a decentralised finance (DeFi) app.

USUALLY NOT TAXABLE

- **Buying crypto** with Australian dollars.
- **Holding** crypto, however much its price rises.
- **Moving crypto between your own wallets** & accounts. Keep records showing they're yours.

TAXED AS INCOME WHEN YOU RECEIVE IT

Some crypto is treated as **ordinary income**, valued in AUD on the day you receive it & taxed at your marginal rate in that year:

- Staking rewards & most interest-style rewards
- Most airdrops & referral bonuses
- Crypto received as payment for work

When you later sell those coins, the AUD value you were taxed on becomes their cost base for CGT.

Jargon buster: cost base

Your **cost base** is what the crypto cost you, including fees. Your capital gain or loss is the amount you receive when you dispose of it, minus that cost base.

Investor or trader?

Most people are investors. If you trade crypto as a business, the profits are taxed as income & the 12-month CGT discount on the next page doesn't apply. A registered tax agent can tell you which applies to you.

THE 12-MONTH RULE, WORKED THROUGH

Patience can halve your tax.

If you're an individual investor & you've held crypto for **more than 12 months** before disposing of it, the ATO generally lets you reduce the capital gain by 50% before it's taxed. Here's what that can look like.

The example: Sam earns $95,000 a year, so the extra income falls in the 30% tax bracket. On 1 August 2026, Sam buys $10,000 of bitcoin. Later, Sam sells it for $16,000: a $6,000 gain.

A · SOLD 15 JULY 2027 (HELD 11.5 MONTHS)

Capital gain	$6,000
CGT discount	None
Amount taxed	$6,000
Tax rate	30%
Estimated tax	**$1,800**

B · SOLD 15 SEPTEMBER 2027 (HELD 13.5 MONTHS)

Capital gain	$6,000
CGT discount	50%
Amount taxed	$3,000
Tax rate	30%
Estimated tax	**$900**

Simplified illustration. Excludes the 2% Medicare levy & assumes the gain doesn't push Sam into a higher bracket. Both sales fall in the 2027–28 income year. Your result will depend on your circumstances.

LOSSES

Capital losses reduce your capital gains in the same year. Unused losses carry forward to future years. They can't be used against your salary.

WASH SALES

Selling at a loss & quickly buying back the same asset just to claim the loss is something the ATO targets & can deny.

PERSONAL USE

A rare exemption for crypto bought under $10,000 & used soon after to buy things for personal use. It almost never applies to crypto held as an investment.

TIMING TIP

The 12 months are counted from the day you acquire the crypto to the day you dispose of it, & every purchase has its own clock. Keep a note of each purchase date so you know when each holding passes the 12-month mark. Talk to a registered tax agent before timing a sale around tax.

REPORTING IS CHANGING

Assume the ATO already knows.

The ATO already collects data from Australian crypto platforms & matches it against tax returns. The confirmed 2027 & 2028 changes widen that net to cover more platforms & offshore accounts.

TODAY

The ATO's crypto data-matching program receives customer & transaction details from Australian platforms, & prompts people whose returns don't match.

FROM 2027 CONFIRMED

A domestic regime requiring crypto platforms to collect & report Australian residents' transactions, with first reports expected in 2028.

FROM 2028 CONFIRMED

Under the global **Crypto-Asset Reporting Framework (CARF)**, tax offices automatically share crypto data across borders.

Keep these records

The ATO asks you to keep records for five years.

- Date & AUD value of every purchase, sale & swap
- What each transaction was for & who it was with (a wallet address is fine)
- Exchange statements & wallet records
- Fees paid, including network fees
- Accountant & tax software costs

RESIDENT TAX RATES, 2026–27

$0 – $18,200	Nil
$18,201 – $45,000	15%
$45,001 – $135,000	30%
$135,001 – $190,000	37%
$190,001 & over	45%

Plus the 2% Medicare levy. The 15% rate falls to 14% from 1 July 2027.

MAKE TAX TIME PAINLESS

- Download your full history from every platform each year, & before you close any account.
- Use crypto tax software to calculate gains across all your platforms.
- Declare everything, including small swaps & staking rewards.
- Use a registered tax agent if you're unsure. Their fees are generally tax-deductible.

A STRATEGY BUILT TO LAST

Boring strategies build lasting wealth.

The investors who do best over time usually aren't the ones who trade the most. They have simple rules, they write them down & they follow them when emotions run high.

DOLLAR-COST AVERAGING (DCA)

Investing a **fixed amount on a regular schedule**, whatever the price. You buy more when prices are low & less when they're high, without trying to time the market.

MONTH	INVESTED	PRICE	COINS BOUGHT
1	$500	$100	5.00
2	$500	$80	6.25
3	$500	$125	4.00
Total	**$1,500**	**avg $98.36**	**15.25**

Illustrative numbers. The average price paid sits below the simple average of the three prices ($101.67).

Rebalance on a schedule

Once or twice a year, check whether crypto has drifted above or below the percentage you set on page 7, & adjust back. Remember every sale is a tax event.

Avoid leverage

Leverage means borrowing to make a bigger bet. A 10× position can be wiped out by a 10% move against you. Most long-term investors never need it.

Plan your exits in advance

Decide before you buy when you'd take some profit & when you'd reassess, so the decision is made with a clear head.

MASTER THE PSYCHOLOGY

FOMO (fear of missing out) pushes people to buy after big rises. **FUD** (fear, uncertainty & doubt) pushes them to sell after big falls. Both lead to buying high & selling low.

Write your rules on a single page: what you buy, how often, your maximum percentage & when you'll review. When the market gets loud, read your rules, not the headlines.

YOUR 2027 ACTION PLAN

Twelve months, four checkpoints.

Tick these off through the year. Each quarter lines up with a key date in Australia's new rules or the tax calendar.

Q1 · JANUARY – MARCH

Get organised

- [ ] List every platform, wallet & ETF you hold crypto in
- [ ] Complete the framework worksheet on page 7
- [ ] Switch every account to authenticator-app 2FA
- [ ] Check each platform's AUSTRAC registration

Q2 · APRIL – JUNE

Check your platforms

- [ ] From 8 April, ask each platform about its AFSL plans
- [ ] Read each platform guide as it's published
- [ ] Review gains & losses before 30 June
- [ ] Download your 2026–27 transaction history

Q3 · JULY – SEPTEMBER

Tax time

- [ ] Run your history through crypto tax software
- [ ] Declare all disposals, staking & income
- [ ] Lodge by 31 October, or book a registered tax agent
- [ ] Note which holdings pass the 12-month mark this year

Q4 · OCTOBER – DECEMBER

Review & reset

- [ ] After ~8 October, move away from unlicensed platforms
- [ ] Rebalance to your target percentage
- [ ] Test your recovery phrase backup & update your inheritance letter
- [ ] Write next year's one-page investment rules

5

The five-minute monthly check

Once a month: confirm your regular purchase went through, check your allocation percentage, scan your accounts for unfamiliar activity & read one plain-English explainer on something you don't yet understand.

GLOSSARY

Every term, in plain English.

AFSL
Australian Financial Services Licence. Required for most crypto platforms holding customer assets from 2027.

Airdrop
Free tokens sent to wallets, often to promote a project. Usually taxed as income.

ASIC
Australian Securities & Investments Commission, the regulator that licenses financial services.

AUSTRAC
Australia's financial intelligence agency. Crypto exchanges must register with it.

Blockchain
A shared public record of transactions that no single company controls.

CARF
Crypto-Asset Reporting Framework. A global system for tax offices to share crypto data.

CGT
Capital gains tax. Tax on the profit when you dispose of an asset.

CGT discount
A 50% reduction on a capital gain for individuals who held the asset more than 12 months.

Cost base
What an asset cost you, including fees. Used to work out your gain or loss.

Custody
Who holds the keys to your crypto: a platform (custodial) or you (self-custody).

DCA
Dollar-cost averaging. Investing a fixed amount on a regular schedule.

DeFi
Decentralised finance. Financial apps that run on blockchains without a bank in the middle.

ETF
Exchange-traded fund. A fund you buy & sell on a stock exchange like a share.

Hardware wallet
A small offline device that stores your private keys securely.

Leverage
Borrowing to increase the size of a trade. Magnifies both gains & losses.

Market cap
Price multiplied by the number of coins. A measure of size, not quality.

Private key
The secret code that controls crypto. Whoever has it can move the funds.

Recovery phrase
12 or 24 words that restore a wallet. Never share it with anyone.

Smart contract
A program on a blockchain that carries out an agreement automatically.

Spread
The gap between buy & sell prices. A hidden cost on many platforms.

Stablecoin
A token designed to hold a steady value, usually one US dollar.

Staking
Locking up crypto to help run a network in exchange for rewards, which are taxed as income.

Travel rule
A rule requiring platforms to pass sender & receiver details with crypto transfers.

Volatility
How far & how fast a price moves. Crypto is highly volatile.

Want to go deeper? Every term here has a full, free explainer in Cryptopedia, Shepley Capital's library of 1000+ plain-English resources across 10 categories.

Explore Cryptopedia →

KEEP LEARNING WITH SHEPLEY CAPITAL

Your roadmap doesn't end here.

Crypto education for everyday Australians, built on research, structure & a long-term mindset.



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Compare memberships →

READY FOR A TAILORED PLAN?

Book a free one-on-one strategy call.

Talk through your goals, your timeframe & how the 2027 changes affect you with the Shepley Capital team.

Book your strategy call →

SOURCES

Corporations Amendment (Digital Assets Framework) Act 2026 (Act No. 38 of 2026).

Australian Taxation Office: crypto asset investments, personal use assets & record keeping guidance; OECD Crypto-Asset Reporting Framework & domestic reporting.

ASIC: Information Sheet 225, Digital assets: Financial products & services (updated October 2025).

AUSTRAC: AML/CTF reforms & transitional rules; crypto ATM minimum standards.

National Anti-Scam Centre: Targeting Scams Report 2025 (March 2026).

Australian Government: personal income tax rates 2026–27 & 2027–28.

IMPORTANT INFORMATION

This roadmap contains general information & education only. It does not take into account your objectives, financial situation or needs, & is not financial, tax or legal advice. Crypto assets are highly volatile & you could lose all of the money you invest. Past performance is not a reliable indicator of future performance. Information was current as at October 2026. Consider seeking advice from a licensed financial adviser or registered tax agent before acting. Shepley Capital does not guarantee any specific results.