



Treasury Laws Amendment (Help to Buy Exemptions) Regulations 2025

I, the Honourable Sam Mostyn AC, Governor-General of the Commonwealth of Australia, acting with the advice of the Federal Executive Council, make the following regulations.

Dated

18 September 2025

Sam Mostyn AC
Governor-General

By Her Excellency's Command

Dr Daniel Mulino
Assistant Treasurer
Minister for Financial Services

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1 Name

This instrument is the *Treasury Laws Amendment (Help to Buy Exemptions) Regulations 2025*.

2 Commencement

- (1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this instrument	The day after this instrument is registered.	20 September 2025

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

- (2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

3 Authority

This instrument is made under the following:

- (a) the *Corporations Act 2001*;
- (b) the *National Consumer Credit Protection Act 2009*.

4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

Schedule 1—Amendments

Corporations Regulations 2001

1 After subregulation 7.1.04(8)

Insert:

(8A) For paragraph 761D(3)(d) of the Act, a Help to Buy arrangement (within the meaning of the *Help to Buy Act 2024*) is declared not to be a derivative.

2 Subregulation 7.1.04(9)

Omit “(8)”, substitute “(8A)”.

National Consumer Credit Protection Regulations 2010

3 After regulation 65C

Insert:

65D Help to Buy arrangements—exemption from Code

The Code does not apply to the provision of credit by Housing Australia under a Help to Buy arrangement (within the meaning of the *Help to Buy Act 2024*).

Note: Subsection 6(13) of the Code provides that the regulations may exclude the provision of credit of any class from the Code.