

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Note: This table relates only to the provisions of this instrument as originally made.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Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.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.