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Super for employers

Understand how much, when and how to pay super to your employees. Our guidance includes checklists and an online course.

Work out if you have to pay super



Work out which types of employees are eligible to be paid super and when you need to pay.

Setting up super for your business



The 5 steps you must take as an employer to set up your business so you can pay your employees' super.

Paying super contributions



Paying super contributions for eligible employees, including how much to pay, how and where to pay and payment dates.

Missed and late super guarantee payments



What to do if you're an employer and don't pay an employee's super guarantee in full, on time or to the right fund.

Simple checks for super success



Use this checklist to see if you're meeting your super obligations.

Payday Super



What employers should do to meet their super guarantee obligations under Payday Super.

Super guarantee employer obligations – online course



Learn about your super guarantee employer obligations by completing our online course.

Measuring Super guarantee compliance



Learn how we use data and statistics to improve compliance in employer reporting obligations.

Paying electronically through SuperStream



Explains SuperStream - the way business must pay superannuation guarantee contributions to super funds.

Self-managed super funds



A self-managed super fund (SMSF) is a way of saving for retirement. The members run it for their own benefit.

APRA-regulated funds



Services, support and obligations for super funds regulated by the Australian Prudential Regulation Authority (APRA).

QC 33737

Work out if you have to pay super

Work out which types of employees are eligible to be paid super and when you need to pay.

Last updated 1 July 2025

When super guarantee is required

If you pay a worker, you are also required to pay them super guarantee:

- **Amount of pay** – you pay it regardless of how much they are paid – their [earnings amount is not relevant](#).
- **Employee age** – for employees who are
 - 18 years or older, you pay it regardless of how many hours they work
 - [under 18 years old](#), you pay it if they work more than 30 hours in a week.
- **Rate** – the super guarantee rate is 12%.
- **What it is calculated on** – if you
 - pay on time, use their [ordinary time earnings \(OTE\)](#) to work out the minimum contribution (OTE is the amount you pay employees for their ordinary hours of work.)
 - [miss it or make a late payment](#), use their salary and wages to work out how much super guarantee and super guarantee charge to pay.

Media: Super for employers

<http://tv.ato.gov.au/ato-tv/media?v=bi9or7odhi4umo> (**Duration:** 02:30)

You can use the eligibility tool to work out if you have to pay super for a worker.

Super guarantee eligibility tool

Earnings amount is not relevant

Before 1 July 2022, you didn't have to pay super guarantee for a worker earning less than \$450 a month. You now have to pay super regardless of their earnings.

Eligibility

Generally, all employees are eligible for super guarantee. It doesn't matter if the employee is:

- full time, part time or casual
- receiving a super pension or annuity while working (this includes employees on transition to retirement)
- a temporary resident, such as a backpacker
- a company director
- a family member working in your business.

Example: occasional employers

Each summer, Samir – a 32-year-old seasonal fruit picker – works at the ABC produce farm. He usually works 15 hours a month for 3 months, earning \$435 a month before tax.

In 2021, Samir wasn't eligible for super guarantee as he didn't earn more than \$450 in a month.

In 2025-26, Samir is eligible for super guarantee, which his employer pays at 12% of his ordinary time earnings.

Employees under 18

You must pay super guarantee on payments you make to an employee under 18 years old if they work for you for more than 30 hours in a

week, regardless of how much you pay them. Their [earnings amount is not relevant](#).

As discussed in [Superannuation Guarantee Determination SGD 93/1](#), the number of hours worked is the actual number of hours the employee works in that week. You can't average the hours across fortnightly or monthly pay periods.

Example: under 18 years old and working different hours a week

Lily is 17 years old and has 2 jobs – working at a hardware shop and a local café.

From 20 to 24 June 2025, Lily worked 32 hours at the shop and earned \$800 before tax. Her employer pays her on 2 July 2025.

Lily also works 6 hours a month in the café, earning \$150.

As Lily has worked:

- more than 30 hours in one week in the hardware store, this employer pays her super guarantee for this week
- not more than 30 hours in a week in her job as a barista, this employer doesn't pay her super guarantee for this work.

Domestic or private workers

A domestic or private worker does work:

- relating personally to you (not to a business of yours)
- relating to your home, household affairs or family – such as a nanny, housekeeper or carer.

You must pay super guarantee on payments you make to domestic or private workers if they work for you for more than 30 hours in a week, regardless of how much you pay them. Their earnings amount is not relevant.

Example: domestic or private worker and working less than 30 hours a week

Noah works in a private arrangement as a housekeeper for Scarlett and he does all the cleaning and cooking at her home for 25 hours a week.

As Noah has worked less than 30 hours in one week, Scarlett doesn't need to pay his super guarantee regardless of how much she pays him.

NDIS plan

You may also have to pay super guarantee for a domestic worker or carer if the following both apply:

- You have a [National Disability Insurance Scheme \(NDIS\)](#) plan that you manage yourself.
- You use your funds to hire a carer or other domestic worker.

Independent contractors

You must pay [super for independent contractors](#) if you pay them mainly for their labour. This is the case even if they quote an Australian business number (ABN).

Their earnings amount is not relevant.

International workers

Your worker is eligible for super guarantee even if they are a temporary resident, such as a backpacker or a working holiday maker.

If you send an Australian employee to work temporarily in another country, you must continue to pay super contributions for them in Australia.

If you have [employees working overseas](#), you can apply for a certificate of coverage so you don't have to pay super in the other country as well.

However, you don't have to pay super for:

- non-resident employees who work outside Australia
- some foreign executives who hold certain visas or entry permits (phone us on **13 10 20** for information)
- employees temporarily working in Australia who are covered by a bilateral super agreement – you must keep a copy of the employee's certificate of coverage to prove the exemption.

If you're a non-resident employer, you don't have to pay super for resident employees for work they do outside Australia.

Self-employed

If you're self-employed as a [sole trader or in a partnership](#), you don't have to pay super guarantee for yourself.

Armed forces reservists

You don't have to pay super guarantee for members of the army, naval or air force reserve for work carried out in that role.

High income earners who opt out of super

You don't have to pay super guarantee for [high-income earners working for multiple employers](#) who ask you not to pay it to them.

You must have an *SG employer shortfall exemption certificate* for the employee. We will send you the certificate after the employee has applied to us to opt out.

Super for employees working overseas - certificate of coverage

Employers must pay super for Australians working temporarily overseas and should apply for a certificate of coverage.

Super for independent contractors

What you need know about paying superannuation for independent contractors, offering choice of fund and how much to pay.

Super for sole traders and partnerships

Self-employed sole traders or partners don't have to pay super guarantee but can make personal super contributions.

QC 33749

Super for employees working overseas – certificate of coverage

Employers must pay super for Australians working temporarily overseas and should apply for a certificate of coverage.

Last updated 26 May 2021

How it works

Australia has [bilateral social security agreements](#) with some countries, allowing you to apply for a certificate of coverage. With this certificate, you don't have to pay super (or equivalent) in the other country.

Australian employers

It exempts Australian employers from their super obligations in the country where their employee is temporarily working. Australian employers must continue to pay SG contributions in Australia.

Non-Australian employers

The certificate exempts non-Australian employers from paying super in Australia. We may ask to see a copy of the certificate. Without it, non-Australian employers must pay super in Australia (unless they meet an exemption).

Example: Australian employee working in the United States

Simone is an Australian resident working for one year in the United States (US). Under US law, Simone and her Australian employer must pay compulsory social security (covering super) contributions.

Simone's employer must also pay SG contributions for her in Australia.

The bilateral agreement between Australia and the US means that Simone's employer doesn't need to pay US social security contributions.

To receive the US exemption, Simone's employer must request a certificate of coverage from the ATO.

Her employer must continue to pay SG contributions in Australia.

Example: United States employee working in Australia

Mac is a US resident working temporarily in Australia. A certificate of coverage issued by the US allows his employer to pay contributions solely under the US system.

With the certificate, Mac's employer is exempt from paying super under Australia's SG law.

Employer responsibilities

By applying for a certificate of coverage for your employee, you're declaring that you will:

- continue to make the required Australian SG contributions on behalf of your employee. These contributions must be made while your employee is working overseas
- keep records of the super paid on behalf of your employee.

We share information about certificates of coverage with authorities in the country your employee is working in.

If you fail to meet the above requirements, we will cancel the certificate and notify the relevant foreign authorities. A cancellation means that you or your employee will not be exempt from the super (or equivalent) obligations in the other country. This cancellation will apply for the period of the certificate. If you fail to pay super in Australia, you are liable to pay the SG charge to the ATO.

Self-managed super funds

If you pay SG contributions to your employee's self-managed super fund (SMSF), you should ask your employee to [check their SMSF management arrangements](#) before they leave Australia.

Employees travelling overseas need to check their SMSF maintains its complying Australian super fund status. If the SMSF is no longer a complying fund, you must pay SG contributions for your employee to another fund the employee has nominated as their chosen fund. If the employee has not chosen another fund use your default fund.

Apply for a certificate of coverage

Before you apply for a certificate of coverage, check the countries Australia has a [bilateral social security agreement](#) with.

Apply for the certificate of coverage before your employee leaves Australia.

We'll generally assess your application within 28 days. If your application is approved, a certificate of coverage will be issued to the nominated postal address within your application.


Australian business address

For employers:

1. Sign in to [Online services for business](#).
2. Select **Lodgments**.
3. Select **Reports and forms**.
4. Select **Certificate of coverage request form**.

Forms can be saved and resumed within 7 days. After this period, the form will no longer be available.

For tax professionals:

1. Sign in to [Online services for agents](#) .
2. Select **Lodgment**.
3. Select **Client forms**.
4. Select **Certificate of coverage request form**.

Keep a record of this certificate as government authorities in the other country may require a copy. Give the original certificate to your employee to take with them overseas.


Amend an application

You can lodge an amendment to a submitted application providing it meets the specific terms of the agreement with the partner country.


For employers:

1. Sign in to the [Online services for business](#).
2. Select **Lodgments**.
3. Select **Reports and forms**.
4. Select **Certificate of coverage request form**.
5. Select **History**.
6. Select **Submitted forms**.
7. Select **Edit** next to the form you want to amend.

For agents:

1. Sign in to [Online services for agents](#) .
2. Select **Lodgments**.
3. Select **Client forms**.
4. Select **Certificate of coverage request form**.
5. Under **History** select **Edit**.

Request an extension

You can request an extension beyond the maximum period of coverage (see the rules of each [international agreement](#) .

The maximum extension period is determined on a case-by-case basis. We only grant extensions when there is mutual agreement with the relevant agency in the other country.

To request an extension, you need to:

- Write to us explaining the reasons for the extension. Attach an official signed copy on your company letterhead.
- Attach the written request to the online form under the documentation tab
- Provide supporting documents giving reasons for the extension and include:
 - employee name
 - your previous certificate of coverage reference number
 - extended secondment date (dd/mm/yy).

A recent transfer of data has increased the number of processed requests under the **View previous request** tab. We've made every effort to migrate all previous requests. However, this is not possible in all instances.

Cancel certificate or application

If you've applied for or received a certificate of coverage and the employee is no longer required to travel, you must provide the details of cancellation. You can do this by contacting us:

- Email superannuationbilateralagreements@ato.gov.au
- Write to:

Superannuation Bilateral Agreements
Australian Taxation Office
GPO Box 9977
ADELAIDE SA 5001
AUSTRALIA

Help and support

- [Troubleshooting](#)
- Email superannuationbilateralagreements@ato.gov.au

Bilateral social security agreements

Learn about bilateral social security agreements Australia has with some countries to prevent double payment of super.

QC 33735

Bilateral social security agreements

Learn about bilateral social security agreements Australia has with some countries to prevent double payment of super.

Last updated 12 November 2024

Eligibility

Employees are only eligible to apply for a certificate of coverage if they accept an Australian employer's offer to work temporarily overseas. The nominated country must have a bilateral social security agreement with Australia.

You are **not** eligible if:

- you're an employee and you take a new job opportunity overseas
- you're self-employed.

About the agreements

Bilateral social security agreements deal with the issue of 'double super coverage'. This occurs when an employer sends an employee to

work temporarily overseas and is required to pay superannuation (or equivalent) in both countries.

These agreements allow employers to apply for a [certificate of coverage](#). The certificate exempts the employer from paying super (or equivalent) in the other country.

With a certificate of coverage, the employee is covered by a bilateral social security agreement. The super guarantee (SG) contributions are only required under the law of the country that your employee is most likely to retire in.

For each country there is a specific:

- start date for the bilateral agreement
- maximum period for a certificate of coverage.

These are set out in [Countries with an agreement](#).

Example: sending an Australian employee to work temporarily overseas

Misha's Australian employer sends her to work in Austria for 2 years. While working in Austria, Misha is covered by Australia's super guarantee (SG) legislation and the Austrian laws. Therefore, double super coverage occurs.

Misha's employer can apply for a certificate of coverage. This will exempt Misha and her employer from making super contributions under the Austrian law.

Misha's employer must continue to make SG contributions in Australia.

Effect for different types of employees

Bilateral agreements only apply to employee SG contributions made on or after the start date of the relevant agreement.

Generally, for:

- self-employed people – you are not subject to SG in Australia and there is no double liability for superannuation

- diplomats and consular officials – the agreements apply, however the provisions of the Vienna Conventions on Diplomatic or Consular relations are not affected
- workers on a ship or aircraft in international traffic – the laws of the worker's resident country apply (except Japan)
- government workers – there is no maximum period for a certificate of coverage.

There are exceptions to these rules, which are explained in [Countries with an agreement](#).

Countries with an agreement

The following countries have a bilateral social security agreement with Australia. These agreements all work in the way explained above. In addition, a few have special rules, which are noted below.

Country	Agreement start date	Maximum period for certificate of coverage
Austria	1 December 2012	5 years
Belgium	1 July 2005	5 years
Chile	1 July 2004	4 years
Croatia (check special rules)	1 July 2004	4 years
Czech Republic	1 July 2011	5 years
Finland	1 July 2009	5 years
Germany (check special rules)	1 October 2008	4 or 5 years
Greece (check special rules)	1 October 2008	4 years

Hungary	1 October 2012	4 years
India	1 January 2016	5 years
Ireland	1 January 2006	4 years
Japan	1 January 2009	5 years
Korea	1 October 2008	5 years
Latvia	1 January 2013	4 years
Netherlands (check special rules)	1 April 2003	5 years
Norway (check special rules)	1 January 2007	3 years
Portugal	1 October 2002	4 years
Republic of Estonia	1 January 2018	4 years
Republic of Poland	1 October 2010	5 years
Serbia	1 February 2024	3 years
Slovak Republic	1 January 2012	4 years
Switzerland	1 January 2008	5 years
United States of America	1 October 2002	5 years
Yugoslav Republic of Macedonia	1 April 2011	4 years

For more information on the agreements, visit the [Department of Social Services](#) [↗](#).

Croatia

If double super coverage occurs for a person working on a ship or aircraft in international traffic, you should apply in writing to us for a certificate of coverage.

Send your written request to:

- email superannuationbilateralagreements@ato.gov.au
- **Superannuation Bilateral Agreements**
Australian Taxation Office
GPO Box 9977
ADELAIDE SA 5001
AUSTRALIA

Germany

The German agreement operates differently to most of the agreements Australia has with other countries.

When you apply for a certificate of coverage, you must indicate the relevant article of the agreement that applies to the employment situation.

Article 5 applies where the:

- employee remains employed by the same employer
- period of working in Germany is up to 4 years
- employee is a resident of Australia.

Example: detachment cases (Article 5)

Franz-Peter's Australian employer, XYZ Bank Limited sends him to work in Germany for 2 years.

While in Germany, Franz-Peter remains directly employed by XYZ Bank Limited. Franz-Peter is covered by Australia's SG legislation and the German laws.

As double super coverage occurs, Article 5 of the supplementary agreement will take effect. It will exempt Franz-Peter and his employer from making contributions under the German law.

XYZ Bank Limited will continue to make contributions as required under SG legislation in Australia.

When applying for a certificate of coverage, XYZ Bank Limited must indicate that Article 5 is applicable in Franz-Peter's circumstances.

Article 8 applies where the:

- employee is employed temporarily by an associated employer
- period of secondment is up to 5 years
- application for a certificate of coverage is made within 6 months of starting employment in Germany.

Example: secondment cases (Article 8)

Kristina's Australian employer, JKL Pharmaceuticals Limited sends her to work in Germany for 2 years.

While in Germany, Kristina is employed by JKL Medical Research AG, a subsidiary of JKL Pharmaceuticals Limited. Kristina is covered by Australia's SG legislation and the German laws.

As double super coverage occurs and Kristina is employed by an associated employer, Article 8 of the supplementary agreement will take effect. It exempts Kristina and her employer from making contributions under German law.

JKL Pharmaceuticals Limited will continue to make contributions as required under SG legislation in Australia.

When applying for a certificate of coverage, JKL Pharmaceuticals Limited must indicate that Article 8 of the supplementary agreement is applicable in Kristina's circumstances.

Greece

The agreement applies to:

- Australian employees – those who are seconded (up to 4 years) by their Australian employer to work in Greece for a related entity

- Greek self-employed – those who are deemed to be self-employed by the Greek authorities but employed in Australia by an Australian employer. They may be eligible for a certificate of coverage provided their Australian employer continues to pay super contributions for them in Australia.

The employment in Australia can be completely unrelated to a person's 'self-employed' status in Greece.

Netherlands

An application for a certificate of coverage to work in Netherlands needs to be made within 3 months of starting employment.

Norway

Before your employee starts work in Norway, you must send a copy of the certificate of coverage to:

**NAV Control
Postboks 6600
Etterstad 0607 Oslo
NORWAY**

QC 65742

Super for independent contractors

What you need know about paying superannuation for independent contractors, offering choice of fund and how much to pay.

Last updated 5 April 2024

Super contributions for independent contractors

If you pay independent contractors mainly for their labour, they are employees for superannuation guarantee (SG) purposes. You may

need to pay super to a fund for them.

It doesn't matter if the independent contractor has an Australian business number (ABN).

Make super contributions for independent contractors if you pay them:

- under a verbal or written contract that is mainly for their labour (more than half the dollar value of the contract is for their labour)
- for their personal labour and skills (payment isn't dependent on achieving a specified result)
- to perform the contract work (work cannot be delegated to someone else).

Example: employee for super guarantee purposes, not an independent contractor

David's Caravan Park has a contract with Amanda, a freelance administrative assistant, to answer phones and do administrative work for 15 hours per week.

The contract specifies that Amanda herself must perform the work. Amanda has an ABN and invoices David's Caravan Park weekly for the hours she works. Amanda is an employee for SG purposes because:

- her contract is wholly for the labour and skills she provides
- she is paid according to the number of hours worked
- she performs the work herself.

David's Caravan Park needs to pay SG contributions for Amanda in addition to her pay. Prior to 1 July 2022, Amanda would have needed to have been paid at least \$450 in a calendar month to be eligible for SG.

If you enter into a contract with a company, trust or partnership, you do not have to pay super for the person they employ to do the work.

Example: independent contractor, not employee for super guarantee purposes

Harry's Hobby Shop wants to paint their new shop. They contract Pete's Paints for the job. The entire job is completed by one painter from Pete's Paints.

- The contract is between Harry's Hobby Shop and Pete's Paints.
- Harry's Hobby Shop paid Pete's Paints to achieve a result.
- The painter is not an employee of Harry's Hobby Shop for SG purposes.

Harry's Hobby Shop does not have any SG obligations for the painter or Pete's Paints. This is the case even if Pete is a sole trader and does the work himself, because he was contracted to achieve a result.

Pete's Paints may have SG obligations for the painter.

If you need further help:

- refer to [employee or independent contractor](#) to help you work out if an independent contractor is an employee for super purposes
- use the [superannuation guarantee eligibility decision tool](#) to work out if they're entitled to super guarantee contributions.

Offering independent contractors choice of fund

If your independent contractor is an employee for SG purposes and entitled to receive SG contributions, they are generally eligible to choose their own super fund. You must [offer eligible independent contractors a choice of super fund](#) within 28 days of their start date.

If your independent contractor is eligible to choose a super fund but doesn't, then to avoid penalties you must [request their stapled super fund details](#) from us.

How much super to pay for independent contractors

The minimum super you must pay is the super guarantee [percentage](#) of the worker's [ordinary time earnings](#). This is the labour component of the contract. Do not include:

- any contract payments that are for material and equipment
- overtime for which the worker was paid overtime rates
- GST.

If the values of the different parts of the contract aren't detailed in the contract, we'll accept their market values. We'll consider normal industry practices. If you cannot work out the labour part of the contract, you can use a reasonable market value of the labour section.

Paying an additional amount equal to the SG rate to the independent contractor on top of their usual pay does not count as a super contribution. To avoid the super guarantee charge, you must make the SG contribution to the independent contractor's super fund each quarter.

QC 33854

Super for sole traders and partnerships

Self-employed sole traders or partners don't have to pay super guarantee but can make personal super contributions.

Last updated 26 April 2024

Choosing to make personal super contributions

If you're self-employed as a sole trader or in a partnership, you don't have to pay super guarantee for yourself.

You can choose to make personal super contributions to save for your retirement.

Make sure your super fund has your tax file number (TFN). If not:

- contributions are taxed an additional 32%
- your fund may not accept personal contributions
- you may miss out on a super co-contribution, if eligible
- it will be harder to keep track of your super.

Personal super contributions

You can choose to make personal super contributions from your after-tax income. For example, you can contribute directly from your bank account to your super fund.

Most people can [claim a tax deduction for personal super contributions](#) until they turn 75 years old.

Contributions you make may attract extra tax if they exceed the [contribution cap for that year](#).

Super co-contribution

You may also be eligible for the [super co-contribution](#), which helps eligible low-to-middle income earners save for their retirement.

If you're [eligible and you make personal super contributions](#), the government will match your contribution up to certain limits. You don't have to apply. We will work out your co-contributions when you lodge your tax return.

If you claim a tax deduction for your personal super contribution, it's not eligible for a co-contribution.

Setting up super for your business

The 5 steps you must take as an employer to set up your business so you can pay your employees' super.

Last updated 1 November 2021

As an employer, you need to set up your business to pay super into your eligible employees' chosen super funds or their [stapled super fund](#) where no choice has been made.

If your employee hasn't made a choice and doesn't have a stapled super fund, you can contribute their super to your default super fund.

What you need to do:

1. [Select your default super fund](#).
2. [Offer employees a choice of super fund](#) and keep records that show you've done this.
3. Request your employee's [stapled super fund](#) details if they do not make a choice
4. [Provide employees' TFNs to their funds](#).
5. Set up your systems to [pay super contributions](#) electronically to the right fund.

If you pay extra super for an employee:

- under a salary sacrifice agreement, see [How to set up salary sacrifice for super](#)
- you must report the amounts, see [Identify reportable employer super contributions](#).

Select your default super fund



Employers must select a default nominated super fund for employees who don't have a chosen or stapled super fund.

Offer employees a choice of super fund

Employers must offer eligible employees a choice of super fund and a standard super choice form.

Provide employees' TFNs to their super funds

If an employee gives you their TFN you must give it to their super fund within 14 days, or you will be penalised.

Withholding payer number super obligations

Super obligations if you have a withholding payer number (WPN).

How to set up salary sacrifice for super

Employers can set up a salary sacrifice for super arrangement with their employee to benefit from a salary sacrifice.

Identify reportable employer super contributions

Find out about reportable and non-reportable employer super contributions, record keeping and information for employees.

QC 33755

Select your default super fund

Employers must select a default nominated super fund for employees who don't have a chosen or stapled super fund.

Last updated 2 December 2024

As an employer, you must select a default super fund that you will pay your employee's super into if they:

- haven't chosen a fund, and
- don't have a stapled super fund.

Why you need a default super fund

Most employees can choose a super fund or they will have a stapled super fund.

You must have a nominated (default) super fund and pay your employee's super into this fund if:

- your employees don't choose a fund, or aren't eligible to choose one, and
- we advise you that your employees don't have a stapled super fund.

You don't need to offer a choice of super fund to some employees, but you may still need to [request their stapled super fund details](#) before paying to your default fund.

This includes employees that are:

- temporary residents
- covered by an enterprise agreement or workplace determination made before 1 January 2021.

You may need to use multiple default funds to align with different industry awards, agreements and employee requirements.

However, you can only offer one default fund to each employee.

You give your employees the details of this fund in section **C** of the Standard choice form.


Selecting a fund

The super fund you nominate must:

- be a complying fund (one that meets specific requirements and obligations under super law)

- be registered by the Australian Prudential Regulation Authority (APRA) and offer a MySuper product (these are cost-effective superannuation products with a basic set of features).

To confirm that a fund meets these requirements, you can:

- contact the fund
- check [Superfund Lookup](#)  (our register of complying super funds).


Ensure you keep records confirming that your nominated fund offers a MySuper product.

Incentives

It is illegal for a super fund to give benefits to employers as an incentive to use them as their default fund.

Example of incentives include:

- corporate hospitality
- free or discounted holidays
- discounted rates on products or services.

If you think a fund is offering incentives to join, you can [report it to ASIC](#) .

However, it is not illegal for a super fund to give benefits to your employees as an incentive for them to choose their fund. These could include financial literacy seminars or preferential death benefits.

Next step:

- [Offer your employees a choice of fund](#)

QC 33736

Offer employees a choice of super fund

Employers must offer eligible employees a choice of super fund and a standard super choice form.

Last updated 15 June 2023

Identify eligible employees

Your employee **is eligible** to choose their super fund if they are:

- employed under a federal award
- employed under a notional agreement preserving state award (NAPSA)
- employed under an award or industrial agreement that does not need super contributions
- employed under an enterprise agreement or workplace determination made on or after 1 January 2021
- not employed under any state award or industrial agreement – this includes contractors that are eligible employees for super purposes.


Existing eligible employees can change their choice of fund as often as they like. However, you only have to accept a new choice from them once in any 12-month period.

Your employee is **not eligible** to choose their super fund if:

- their super fund undergoes a merger or acquisition
- they're on a temporary working visa.

However, your employee has the right to ask you for a Standard choice form.

If you're not sure what award or industrial agreement covers your employee:

- visit the [Fair Work website](#) 
- phone the workplace relations department in your state or territory
- check with your employer association.

Provide a Standard choice form

You must provide eligible employees a [Superannuation standard choice form](#) within 28 days of their start date.

You must also provide one if:

- your employee asks for one
- you can't contribute to their chosen fund or it's no longer a complying fund
- you change the employer-nominated fund into which you pay the employee's contributions.

You must provide your employee with details of your [nominated default super fund](#). On the Standard choice form, this information goes in section C.

You don't have to use the form, but any alternative document must cover the same information. Your software provider should follow the ATO [data specifications](#) [↗](#) for the *Superannuation standard choice form*, which outlines which fields in the form are mandatory to be replicated in software.

Employees can complete pre-filled standard choice forms through [ATO online services](#) linked to [myGov](#) [↗](#). They will need to print out the summary of their choice and give it you.

Giving your employees information and advice

You can give your employees information about choosing a fund, such as:


- why they need to choose a super fund
- the process of choosing a super fund
- your obligations to pay super guarantee and provide a default fund
- how they nominate their chosen fund.

You **cannot** provide recommendations or advice about super to your employees, unless you are licensed by the Australian Securities & Investments Commission (ASIC) to provide financial advice.

Examples of recommendations or advice include:

- which super fund employees should choose
- their level of super contributions

- consolidating their super.

For more information on how you can communicate to your employees about superannuation choices without breaking the law, visit ASIC's [Communicating with employees about choice of superannuation fund: What you can and cannot do](#) .

If your employee would like further information about how they can find their super fund details and complete the choice form, encourage them to visit [Getting your super started](#).

Record keeping

You must keep a copy of the completed form or ATO online printed summary for 5 years.

Your records must show:

- how much super guarantee (SG) you paid for each employee and how it was calculated
- that you offered each eligible employee a choice of super fund
- details of employees who are not eligible for choice.

You do not need to send a copy of these records to us or to your employee's chosen super fund.

Act on your employee's choice

Once an employee tells you their [choice of super fund](#), you have 2 months to start paying contributions into that fund. If you have received a choice of form from a new employee from 1 November 2021, and you must contribute before this time, if you don't pay to the employee's choice fund, you should pay into their stapled super fund or your employer nominated account if the ATO advises you that they do not have a stapled super fund.

You may be penalised if you don't:

- offer your eligible employees a choice of fund
- pay their super to their chosen fund.

Employee has not provided fund details

For employees who start before 1 November 2021, you must pay super to your employer-nominated fund (default fund) or another fund that meets the choice of fund rules by the due date, if your employees have not:

- or cannot choose their own fund
- provided information about their choice of fund by the time their super guarantee contributions are due.

From 1 November 2021, if you have new employees start you may have an extra step to take if they don't choose a super fund. You may now need to request their 'stapled super fund' details from us.

A stapled super fund is an existing super account which is linked, or 'stapled', to an individual employee so that it follows them as they change jobs.


You will also need to request stapled super fund details for employees who aren't eligible to choose their own fund, including:

- temporary residents
- those covered by an enterprise agreement or workplace determination made before 1 January 2021.

You can pay into your [default fund](#), or another fund that meets the choice of fund rules if:

- your employee doesn't choose a super fund
- for new employees from 1 November 2021, we have advised you that they don't have a stapled super fund.

Help and support

- Ask [ATO Community](#)  – our online community-driven forum
- [Contact us](#)

Stapled super funds for employers

How to request stapled super fund details for new employees who don't choose a super fund.

QC 33746

Stapled super funds for employers

How to request stapled super fund details for new employees who don't choose a super fund.

Last updated 22 January 2026

What is an employee's stapled super fund

Watch our webcast for steps to request your employee's stapled super fund details:

Media: Your Future Your Super – Employer Webcast)

<https://tv.ato.gov.au/ato-tv/media?v=nixx79jdk81466> [↗](#) (Duration: 24:56)

A stapled super fund is an existing super account linked, or 'stapled', to an individual employee so it follows them as they change jobs.

This aims to reduce account fees, avoiding new super accounts being opened every time an employee starts a new job. If you don't meet your choice of super fund obligations, [additional penalties](#) may apply.

For more information, download our [Stapled super funds – Reference guide for employers \(PDF. 0.27MB\)](#) [↗](#).

When to request stapled super fund details

Request stapled super fund details for new employees when:

- you need to make super guarantee (SG) payments for that employee, and
- they are [eligible to choose a super fund](#) but don't, including [independent contractors](#) who are employees for SG purposes.

You may need to request stapled super fund details for some employees who aren't eligible to choose their own super fund. This includes employees that are either:

- temporary residents
- covered by an enterprise agreement or workplace determination made before 1 January 2021.

For new employees that have not chosen a super fund, you must make contributions into either:

- the employee's stapled super fund
- your employer nominated account (if we advise you that they don't have a stapled super fund).

If your employee started working for you before 1 November 2021, you don't need to request a stapled super fund. You can pay SG into their chosen fund, or your default super fund if there is no valid fund.

If an employee chooses a super fund after you have requested stapled super fund details, you have **2 months** to start paying contributions into that fund. Any payments you make prior to using the chosen fund must be in accordance with the stapled super fund response provided by us.

Steps to requesting stapled super fund details

Before you make a stapled fund request, you need to:


- check [ATO online services](#) and [Access Manager permissions](#)
- establish an employment relationship.

Offer your employees a choice of super fund

You need to offer your eligible employees a [choice of super fund](#) and pay into their chosen account. This includes independent contractors who are employees for super purposes.

Most employees are eligible to choose what fund their super goes into. If your employee doesn't choose a super fund, you need to request their stapled super fund details from us.

You [can't provide recommendations or advice](#) about super to your employees. Only advisors licensed by the Australian Securities & Investments Commission (ASIC) can provide this financial advice.

See guidance on the ASIC website for [communicating with employees](#)  about super fund choices.

Check ATO online services and Access Manager permissions

You or your authorised representatives can request stapled super fund details using [ATO online services](#).

Check and update the [access levels](#) of your authorised representatives, so that:

- they have either full access in ATO online services, or custom access including the **Employee commencement form** permission
- their Employee commencement form permission is removed when no longer needed, to protect your employees' personal information.

Tax practitioners are also able to make a request on your behalf through [Online services for agents](#).

You need to meet the same requirements when using payroll software to request stapled super fund details.

Establish an employment relationship

You can request your employee's stapled super fund details after you submit a [Tax file number \(TFN\) declaration](#) or Single Touch Payroll (STP) pay event, which identifies that you have an employment relationship or link to your employee.

This may mean a change to your current employee onboarding to ensure this link is available in time for you to make a request before your SG contributions are due.

Your employee can complete their TFN declaration, either by:

- completing the **New employee commencement** form in their ATO online account through myGov and providing you with a copy
- providing you with a paper form
- providing you with the required information through your payroll software.

An STP pay event is a file generated by STP-enabled software or solutions. You must lodge this file to us on or before the date you make a payment to your employee that is subject to PAYG withholding.

There may be circumstances where you won't be able to establish an employment relationship or link before requesting stapled super fund details from us.

It is up to you to determine the best option within your business practices. We've identified several employment relationship scenarios as a guide:

- [Independent contractors entitled to SG contributions](#)
- [Incomplete employee information](#)
- [Employment relationship not established.](#)

Independent contractors entitled to SG contributions

Your independent contractors might not be included in your STP pay events, which means you won't have an employment relationship with them in our systems.

You need to request an independent contractor's stapled super fund details using the secure mail function in ATO online services.

When you submit the request, include:

- Topic: **Pay as you go**
- Subject: **Withholding – forms – superannuation**
- Description: include reference to 'Stapled super fund request for independent contractor'
- Attachments
 - the written contract signed by both parties for the contracting arrangement
 - a completed and signed [Contractor stapled super fund request form](#) (NAT 75404).

We are implementing a new secure mail option for independent contractor stapled fund requests. The new topic and subject will be published once available. Check this page for any updates before submitting future requests.

Incomplete employee information

Sometimes you don't have enough information from your employee to run an STP pay event, because:

- you have no TFN declaration
- your payroll software won't allow you to lodge a pay event without super details.

We have worked with the Fair Work Ombudsman to provide the following guidance to assist employers to meet both the choice of fund rules and pay slip requirements in this situation.

The regulations which outline relevant pay slip requirements were recently amended. You are exempt from including the name or number of a new employee's super fund if:

- the pay slip is required to be given to the employee within 14 days, commencing on the first day the employer pays an amount to the employee for work, and
- by the time the pay slip is given to the employee
 - the employee hasn't provided you with a completed *Superannuation standard choice form*, and
 - we haven't notified you or your agent whether we are satisfied there is a stapled fund for the employee and, if there is, the details of that fund.

For more information, see [Pay slips](#) .

Using payroll software

If your payroll software:

- allows you to leave the super fund information blank for the first payslip, you can do this and submit your pay event
- requires you to include super fund information, you should include details in the fund name field indicating it is pending a stapled super fund request (for example, 'Pending stapled super fund request').

You must still include the amount of any SG contributions you are liable to pay for the period.

This will establish the employment relationship link so you can make a stapled super fund request and determine the employee's relevant

super fund details.

Employment relationship not established

In most cases, submitting a *Tax file number declaration* or STP pay event establishes that you have an employment relationship or link to your employee. Once this link is established, you can submit a stapled fund request for that employee.

If you follow this process but receive a stapling request outcome of 'We cannot confirm an employment relationship,' there may have been problems processing the TFN declaration or STP pay event. The steps to rectify this depend on when you will lodge your next STP pay event.

Will you lodge another STP pay event before the SG due date?


If **yes**, wait until you lodge your next STP pay event. The next day, submit another stapled super fund request for the employee. If the outcome is still 'We cannot confirm an employment relationship,' phone us on **13 10 20** for assistance.

If **no**, phone us on **13 10 20** for assistance.

Request stapled super fund details

ATO online services

To request stapled super fund details in ATO online services, you, or an authorised representative, need to:

1. Log in to [ATO online services for business](#) .
2. Navigate to the **Employee super account** screen via the **Employees** menu and select **Request** to open the form.
3. If this is your first request for the employees stapled fund details, select the **No** option under the **Requesting an alternative super account** heading.
4. If you have previously requested a stapled super fund account for the employee and the account was unable to receive super contributions, select the **Yes** option under the **Requesting an alternative super account** heading.

The results of this request should exclude super fund account details that were notified in previous outcomes submitted in the 6 months prior.

5. Enter your employee's details, including their

- TFN – you can enter an exemption code where an employee can't provide their TFN, but this could result in processing delays
- full name, including 'other given name' if known
- date of birth
- address (residential or postal) if TFN not given.

6. Read and click the declaration to sign it (or to request stapled super fund details for additional employees, tick the box under **More employees to request?**).

7. Submit your request.

Registered tax or BAS agents can also complete this for you in [Online services for agents](#).

Our online system uses rules based on the regulations to work out and return a stapled super fund in response to a request. You should be notified of the result of the stapled super fund request (on-screen) within minutes, but allow up to 24 hours.

We notify your employee of the stapled super fund request and the fund details we provided. If an authorised representative made the request on your behalf, we notify you of the outcome of that request.

We monitor the service to ensure employers are using it appropriately and making genuine requests for stapled super fund details. If you are using the service incorrectly, such as to request information for employees who started **before** 1 November 2021, we may remove your access.

To avoid penalties, you must [pay SG contributions](#) according to the stapled super fund response we provide. Unless the employee has later chosen a different super fund and you pay contributions to that super fund instead.

Unable to access online services

If you're unable to access online services, phone us on **13 10 20** (or **+61 2 6216 1111** for overseas callers) to request details of a stapled super fund.

Before providing information over the phone, we must establish the identity of the person making the request. If you don't have access to

Online services for business, the [primary contact](#) for your business needs to contact us to give you authority to request stapled super fund details on their behalf.

Payroll software

Your payroll software may allow you to make requests directly from the product. Contact your software provider:


- to find out if it is available to you
- for instructions how to use the service in your payroll software.

Make a bulk request

You can complete a bulk request form if you:

- need to request stapled super fund details for over 100 new employees at once
- have an [employment relationship link](#) with each of the new employees.

Bulk requests have a service standard of up to 14 business days. We recommend allowing extra time for bulk requests that are close to your [super payment due dates](#).

You can download and complete the [Stapled super fund bulk request template \(n75759.01-2026\) \(XLSX, 469KB\)](#) | 

You, or an authorised representative, can submit the bulk request form through the secure mail function in ATO online services, noting:


- you should only submit one form per request
- if you are a member of a consolidated group, each entity must submit their own forms separately
- only an authorised person can submit a request.

When you submit the request, you need to include:

- Topic: **Pay as you go**
- Subject: **Withholding – forms – superannuation**
- Description: include reference to 'Stapled super fund bulk request'

Once your file is processed, you will receive a response through the secure mail function within online services. The response contains the

file submitted to us with the outcomes of the stapled super fund request for each employee.

We are implementing a new secure mail option for bulk stapled fund requests. The new topic and subject will be published once available. Check the instructions on the [Stapled super fund bulk request template \(n75759.01-2026\) \(XLSX, 469KB\)](#)  for any updates before submitting future requests.

You will not be able to request alternative stapled super fund details via a bulk request. These will need to be lodged via [ATO online services](#).

Bulk request process continuing

The bulk request process will no longer be decommissioned in March 2024. However, it remains an interim service that may be decommissioned in the future.

The payroll software solution is available for software providers to incorporate into their software. It allows you to request stapled super fund details from within payroll software, rather than making separate requests via ATO online services.

If you are currently using the bulk request process, we encourage you to discuss your software solutions with your software provider.

If you haven't made a request when you should

If you contributed to a super fund your employee did not choose without making a stapled super fund request, you will have both a:

- choice shortfall penalty
- super guarantee charge (SGC).

You should immediately request a stapled super fund for your employee. Begin making contributions to the fund that is returned in response to your request.

To avoid the choice shortfall penalty, make sure you:

- request the stapled super fund details for your employee as soon as possible if they haven't provided you with their choice of fund

- pay the employee's full SG contribution to the stapled super fund we return to you in your request
- pay the contribution to the stapled super fund by the quarterly due date.

If the fund does not accept your SG payment

If the stapled super fund we provide rejects your SG payment, you may need to find an alternate super fund to make the SG payment. You can do this by:

- asking your employee to [choose an alternative super fund](#)
- submitting an alternate stapled super fund request using [ATO online services](#) and selecting the **Yes** option to indicate you were unable to make contributions to the previously notified fund.

If you have requested an alternate fund and the online request gives you the same stapled super fund details, you will need to phone us on **13 10 20** to request an alternate fund.

Did this make your SG payment late?

If you don't make your SG payment on time and to the right fund, you must:

- lodge an SGC statement, and
- [pay the SGC](#) to us.

However, if your SG payment is late as a direct result of the stapled fund rejecting your SG payment, you may be eligible for a reduction in the amount of SGC you have to pay.

To be eligible for an SGC reduction, you must have:

- been notified of the employee's stapled super fund details by us
- made an SG payment to the stapled super fund before the due date and that payment was rejected
- made a subsequent SG payment to an alternate super fund, and

- lodged an [SGC statement](#).

If you took all the above steps and want to request a reduction in the resulting SGC liability, phone us on **13 10 20**.

QC 66591

Provide employees' TFNs to their super funds

If an employee gives you their TFN you must give it to their super fund within 14 days, or you will be penalised.

Last updated 26 May 2021

When an employee gives you their tax file number (TFN), you must give it to their super fund.

- For a new employee, provide their TFN to their super fund more than 14 days before you make their first super contribution.
- For an existing employee, provide their TFN to their super fund within 14 days of receiving it.

Super funds need your employee's TFN so that:

- the super fund can accept personal contributions from the employee
- the employee will not pay extra tax on super
- the employee can find all their super accounts.

If a current employee has not given you a TFN declaration since 1 July 2007, they can complete the [Authority to provide your tax file number to your super fund](#) form.

If you use a third party to manage your payroll or a clearing house to distribute super contributions, ensure your contract allows them to share TFNs with the super funds.

If you, or a third party you use, do not give your employee's TFN to their fund, you will be [penalised](#).

QC 33742

Withholding payer number super obligations

Super obligations if you have a withholding payer number (WPN).

Last updated 26 May 2021

We give certain partners in partnerships and non-individual entities a withholding payer number (WPN). This is so you can meet your tax and superannuation obligations.

A WPN is only offered to entities who are not eligible for an ABN, have PAYG withholding obligations and are required to pay super for eligible employees.

WPN holders must make super guarantee (SG) contributions for their eligible employees to avoid the [super guarantee charge \(SGC\)](#).

Non-individual WPN holders include:

- embassies
- international entities
- school canteens
- sporting clubs.

If you are eligible for a WPN but don't have one, you can complete the form on the [Application to register a PAYG withholding account](#) page.

QC 59728

How to set up salary sacrifice for super

Employers can set up a salary sacrifice for super arrangement with their employee to benefit from a salary sacrifice.

Last updated 29 July 2022

Employers can set up a salary sacrifice for super arrangement with their employee to get the benefits of a salary sacrifice.

Salary sacrificing changes

From 1 January 2020, you are required to pay super guarantee on your employee's ordinary time earnings (OTE) base.

The OTE base includes any amounts that would have been OTE had they not been salary sacrificed. You can't use the reduced salary.

This means salary sacrifice can't be used to reduce OTE and can't be counted as a contribution for super guarantee purposes.

Benefits of a salary sacrifice

You benefit because the amount sacrificed is:

- not a fringe benefit and not subject to fringe benefits tax
- tax deductible.

Your employee benefits because the salary-sacrificed amount is:

- not declared as assessable income
- not subject to PAYG tax
- taxed in the super fund at the concessional rate of 15%, which is usually less than the PAYG tax rate.

There is no limit to how much super employees can contribute each year. However, if the cap is exceeded, they may need to pay extra tax.

An effective arrangement

To create an effective salary sacrifice arrangement, you must:

- [set up the arrangement for employees' future earnings](#)
- [document the arrangement](#)
- [use a complying fund](#)

Set up the arrangement for employees' future earnings

The arrangement must be set up for your employee's future earnings. It can't include previously earned or accrued:

- salary, wages or entitlements
- annual or long service leave.

Document the arrangement

You and your employee must prepare and sign a document that states the terms of the salary sacrifice arrangement. If you don't have this documentation, it may be difficult to establish the facts of your arrangement.

Employees can renegotiate the arrangement at any time, within the terms of their employment contract or industrial agreement. If your employee has a renewable contract, you can renegotiate the salary sacrifice amount before the start of each renewal.

Use a complying fund

The salary sacrifice amount must be contributed to a [complying fund](#) for the period of the arrangement.

Contributions can't be accessed until the employee satisfies a [condition of release](#), such as reaching retirement age.

A non-effective arrangement

If the arrangement is **not effective**, super contributions made under the arrangement are:

- considered a payment of salary or wages
- considered a personal contribution, not an employer contribution

- counted towards the employee's non-concessional contributions cap.

This means:

- the contributions are included in your employee's assessable income and subject to PAYG withholding tax
- you are not entitled to a tax deduction for the sacrificed amount
- your employee will be subject to excess non-concessional contributions tax (if they exceed the cap).

Reporting and record keeping

Reports you need to submit

When you report online through Single Touch Payroll (STP), the amount will automatically appear on the income statement. You don't need to provide a payment summary.

Records you need to keep

When you enter into a salary sacrifice arrangement, you need to keep relevant records for 5 years, including:

- copies of the arrangement
- evidence of any expenses.

Tax deductions and obligations

Contributions to an employee's super fund made under an effective salary sacrifice arrangement are considered deductions.

As an employer, you have obligations under the *Fair Work Act 2009* for deductions made from an employee's wages.

You can only deduct money for a salary sacrifice if:

- you document the arrangement, and the employee agrees in writing to a deduction from their wages
- the deduction
 - is for the employee's benefit

- complies with the employee’s enterprise agreement
- is allowed by a law, a court order, the [Fair Work Commission](#) or an employee’s award.

Claiming deductions

You can claim a [tax deduction for salary sacrifice contributions](#) for your employees if you meet all 3 conditions:

1. The contributions are made under an effective salary sacrifice arrangement.
2. The contributions are made to a complying super fund.
3. The employee is under 75 years old. In some situations, you can claim for older employees.

When to pay contributions to claim a deduction

You can only claim a deduction for a salary sacrifice contribution in the financial year the super fund receives it.

Example: super fund receives payment after financial year

- Sally pays her employee's super contribution to the Small Business Superannuation Clearing House on 30 June 2020.
- The super fund receives the contribution on 3 July 2020.
- Sally can't claim a tax deduction in the 2019–20 financial year. She can claim the deduction for the 2020–21 financial year. This is the year the super fund received the contribution.

Salary sacrificed contributions

Salary sacrifice amounts and extra tax

There's no limit to how much employees can salary sacrifice (unless there's a limit in their employment contract or agreement). If their contributions exceed their concessional contributions cap, they will pay more tax.

Your employee needs to consider:

- whether the amount salary sacrificed together with their super guarantee contributions will exceed their concessional contributions cap
- how excess contributions will affect their tax.

When setting up salary sacrifice arrangements, you should tell your employee:

- when you will pay contributions
- how they can adjust their contributions to stay under their contribution cap
- to contact their fund to work out their contributions for the financial year.

Your employee can ask you to change the timing of their super contributions but not the employer contributions.

Contribution cap

Salary sacrificed amounts are paid from pre-tax salary. This means they are part of the employee's [concessional contributions](#) for the financial year.

Contributions above the cap will mean they pay more tax.

Concessional contributions include:

- employer contributions – such as super guarantee payments
- salary sacrificed contributions.

If an employee has more than one super fund, all concessional contributions are combined. They are also counted towards their [contributions cap](#).


Which year contributions apply to

Super contributions you make for an employee count towards their contribution caps in the financial year the super fund receives them. For example, if you pay June 2019 contributions in July, they will count towards the 2019–20 financial year.

The timing of your contributions can have consequences for your employee's contributions caps and tax. It could also have a consequence for the year you're entitled to a deduction. Make sure

you leave enough time for the super fund to process your contributions.

Help and support

- Phone the Fair Work Ombudsman on **13 13 94**
- Ask [ATO Community](#)  – our online community-driven forum
- [Contact us](#)

QC 33744

Identify reportable employer super contributions

Find out about reportable and non-reportable employer super contributions, record keeping and information for employees.

Last updated 7 November 2024

Reportable contributions

Reportable employer super contributions (RESC) aren't included in your employee's assessable income. They don't affect the way you calculate super contributions for your employees.

The following employer super contributions are **reportable**:

- additional contributions as part of an employee's individual salary package
- additional contributions under a [salary sacrifice arrangement](#)
- pre-tax amounts paid to an employee's super fund at the employee's direction, such as directing an annual bonus into super.

You must [report extra contributions](#) if:

- your employee can influence the rate or amount of super you contribute for them; and

- the contributions are in addition to the compulsory contributions you must make under
 - super guarantee
 - a collectively negotiated industrial agreement
 - the rules of a super fund
 - federal, state or territory law.

The extra contributions are **reportable** super contributions for employees, unless you show that:

- the extra contributions are made for administrative simplicity
- a documented policy is in place that doesn't allow an employee to influence the contributions you make on their behalf.

Example: extra contributions – individual employment contract

Adnan is an employee of Johnson Pty Ltd. While negotiating his individual common law employment contract Johnson Pty Ltd agrees to pay Adnan super contributions of 12% of his salary.

Johnson Pty Ltd has no policy about the employer contributions it pays for its employees. It allows employees to negotiate any rate of employer contribution they wish over the [super guarantee rate](#) required by law. Adnan and the other employees have contributions made on their behalf at varying rates.

Johnson Pty Ltd must record the extra contributions made for Adnan as reportable employer super contributions. In the 2022–23 financial year, Adnan's ordinary time earnings (OTE) are the same as his salary, so the amount recorded is 1.5% of Adnan's salary. That is, the amount that is additional to the minimum contributions Johnson Pty Ltd must make under super guarantee law.

Summary:

- Additional contributions equals employee individual salary package.
- Johnson Pty Ltd must record extra contributions.

- Johnson Pty Ltd must make 1.5% additional contributions.

Example: non-arm's length agreement

Tula is an employee and director of MGK Pty Ltd. Tula's employment conditions are governed by an industrial agreement. The agreement was negotiated between Tula and the other employees of MGK Pty Ltd.

The other employees are Tula's husband and their 2 adult children. There was no external involvement in the negotiation of the agreement. It was not made at arm's length. The agreement requires MGK Pty Ltd to make super contributions equal to 15% of the employees' salaries to super.

The employer contributions made on behalf of Tula and her fellow employees are required under the terms of an agreement. The agreement wasn't negotiated at arms' length. Therefore, Tula and the other employees could influence the contributions. For all 4 employees, MGK Pty Ltd must report the difference between the minimum amount required to meet super guarantee obligations and the amount paid under the industrial agreement.

Summary:

- Industrial agreement is not negotiated at arm's length.
- Employees can influence the super contributions.
- MGK Pty Ltd must report the difference between the minimum amount required to meet SG obligations and the amount paid under the agreement.

Example: employee influence on outcome

Under Jill's industrial agreement, she is required to contribute 5.75% of her OTE to an industry super fund. Jill can make the

contribution from either her pre-tax or post-tax income. She decides to make the contribution from her pre-tax income.

While Jill's contribution is in accordance with her industrial agreement, she has the capacity to influence the way that the amount is contributed so that her assessable income is reduced. This amount is a reportable employer super contribution.

Non-reportable contributions

The following employer super contributions are **not reportable**:

- super guarantee contributions
- contributions required by collectively negotiated industrial agreements
- [matching contributions](#) under a collective agreement (matching contributions under an individual agreement are reportable)
- to a [defined benefit fund](#) (exceptions may apply)
- contributions required by super fund rules or a law
- [extra contributions that the employee could not influence](#), such as extra contributions for administrative simplicity or accepted employer policy
- [contributions from the employee's after-tax income](#).

Example: industrial agreement without employee influence

Amanda operates a business employing 20 workers. Under their industrial agreement, Amanda must contribute 13% of her employees' OTE to a super fund, which is more than the amount required under super guarantee law.

Apart from voting on the agreement, Amanda's employees have no influence over the amount of super she contributes. This means that the super contributions Amanda makes for her workers aren't reportable employer super contributions.

Extra contributions without employee influence

You could pay more super than required because of:

- an employer policy or similar arrangements
- administrative or payroll simplicity.

If your employee can't influence these contributions, they are not reportable. It doesn't matter if the employee is employed under a collectively negotiated industrial agreement or individual employment contract.

Example: extra contributions under employer policy

Clarke Pty Ltd employs different types of workers on individual contracts and collective industrial agreements. Clarke Pty Ltd has always paid employer contributions at a minimum rate of 15% of their employee's salary. This is regardless of the type of agreement. Employees aren't able to negotiate an employer contribution rate lower than 15%.

The company policy is long-standing and is documented in Clarke Pty Ltd's record-keeping system. No employee is receiving less than 15% employer contribution support.

The 15% employer super contributions aren't reportable because the employees have no influence over the contribution rate.

If employees do have the power to vary their employer contribution rate, the amounts over any compulsory contributions made will be reportable employer super contributions.

Summary:

- Clarke Pty Ltd pays employer super contributions at 15% of employees' salary.
- The 15% employer super contributions aren't reportable.
- In accordance with company policy, employee contributions over the compulsory 15% are reportable.

Keeping records

You must keep records to show whether your employee influenced the super contributions you made on their behalf.

This includes records of:

- how you calculated reportable employer super contributions
- how you calculated the employee-influenced portion of the total employer contribution
- how you calculated your employee's salary or ordinary time earnings (OTE)
- relevant salary sacrifice agreements
- relevant industrial agreements.

You must keep your records:

- for 5 years after they are prepared, obtained, or the transactions are completed – whichever occurs last
- in English, or in a form we can access and understand, so that we can work out the tax you're liable to pay.

Information for your employees

Reportable employer super contributions aren't included in your employee's assessable income. However, these contributions are included in the income tests for a range of government benefits and obligations.

What your employees need to do

Your employees must include the reportable employer super contribution amount on their tax returns.

The information will be pre-filled on their tax return if they complete their return online and you have:

- finalised your data through Single Touch Payroll
- sent us your PAYG payment summary annual report.

If not, your employee will need to copy the amount to their tax return.

We will calculate their entitlements or obligations by including the reportable employer super contribution in certain income tests.

Effect on benefits and obligations

Reportable employer super contributions are included in the income tests for:

- some benefits and obligations administered by [Centrelink](#) and the [Child Support Agency](#)
- the following benefits and obligations that we administer
 - Medicare levy surcharge threshold calculation
 - Medicare levy surcharge (lump sum payment in arrears) tax offset
 - all dependant tax offsets
 - senior Australians tax offset
 - pensioner tax offset
 - mature age worker tax offset
 - spouse super contributions tax offset
 - entrepreneurs' tax offset
 - super co-contributions
 - deduction for personal super contributions
 - low income super contributions
 - Division 293 tax on contributions
 - Higher Education Loan Program and Student Financial Supplement Scheme repayments
 - tax concessions for certain employee share schemes
 - deductions for non-commercial losses.

Reportable employer super contribution types

Employers need to know if the type of super contribution made on behalf of employees are reportable or non-reportable.

How to report reportable super contributions



Employers can report reportable super contributions through Single Touch Payroll or a payment summary annual report.

QC 21716

Reportable employer super contribution types

Employers need to know if the type of super contribution made on behalf of employees are reportable or non-reportable.

Last updated 1 July 2024

Matched contributions

Matched contributions are:

- **reportable** super contributions under individual contracts. This is because the employee directly influenced the terms of the agreement
- **not reportable** under collectively negotiated industrial agreements. This is the case, even though it's triggered by an employee choice.

Example: matching contribution triggered by collective agreement

Rodger's employer is required under an industrial agreement to make an additional employer contribution for Rodger's benefit.

The agreement allows Rodger to elect to contribute 0%, 5% or 8% of his salary as a personal after-tax contribution.

His employer is required to contribute 9.5%, 11.5% or 13% respectively, based on Rodger's election under the industrial

agreement.

Rodger elects to contribute 8% as a personal after-tax contribution. His employer contributes 13% super as the employer contribution.

None of the amounts the employer contributes are reportable employer super contributions. This is because the additional employer contributions are required under industrial agreement.

Additionally, none of Rodger's personal after-tax super contributions are reportable employer super contributions. This is because they are already included in Rodger's assessable income.

Summary:

- Under an industrial agreement, Rodger's employer makes additional employer contributions for Rodger's benefit.
- None of the amounts the employer contributes are reportable employer super contributions.
- None of Roger's personal after-tax super contributions are reportable employer super contributions.

Example: matching contributions triggered by an individual agreement

Charlotte negotiated an individual common law employment contract with her employer.

Under the contract, if she elects to make 5% personal super contributions her employer would match them with a 2% contribution. This is in addition to the amount her employer already contributes for Charlotte to comply with super guarantee obligations.

Charlotte decides to make a 5% after-tax contribution to super. This personal contribution is not a reportable employer super contribution because it's part of Charlotte's assessable income.

However, the additional 2% employer super contribution is reportable. This is because Charlotte had the capacity to influence the terms of the contract requiring her employer to make the additional contribution.

Defined benefit fund contributions

Employer super contributions to a defined benefit fund for employees with defined benefit interests are **not reportable**.

This is because the amount you must contribute for defined benefit members is decided by the fund's actuary, not your employee.

Extra contributions are **reportable** if your employee:

- asks you to make extra contributions to their fund account from their pre-tax income
- has an accumulation account in the defined benefit fund (or any other fund).

Example: contributions to a defined benefit fund

Indira works for a large company and is a member of a defined benefit super fund. The company makes contributions to the fund according to the fund rules. These employer contributions are worked out by the fund's actuary.

Indira has no influence over, or choice about, this amount. Therefore, it is not a reportable employer super contribution.

Indira can choose to contribute up to 5% extra from her pre-tax income and decides to do so. The extra contribution goes into her account within the defined benefit fund. This extra amount is a reportable employer super contribution and must be reported on Indira's payment summary or through STP. If reported through STP, the extra amount is included on the income statement.

After-tax income contributions

Super contributions made by your employee from their after-tax (net) income are not reportable employer super contributions. These are considered the employee's personal super contributions. This is the case even if you deduct the amounts from your employee's take-home pay and forward the amount to their super fund on their behalf.

Example: contributions from after-tax income

- Jo asks her employer to pay \$50 a fortnight to her super fund from her after-tax pay.
- Although Jo has directly influenced the amount of super paid on her behalf, the additional \$50 is not a reportable employer super contribution because it comes from Jo's after-tax income.
- The \$50 payments are Jo's personal (member) contributions and are part of her assessable income.

QC 65743

How to report reportable super contributions

Employers can report reportable super contributions through Single Touch Payroll or a payment summary annual report.

Last updated 26 May 2021

Reportable super contributions can be reported to us online through Single Touch Payroll (STP) or through a payment summary annual report.

Single Touch Payroll

Reporting online through [Single Touch Payroll](#) (STP) is the way of reporting and finalising extra super contributions for your employees. If you choose not to report these amounts through STP, you must give payment summaries to your employees. You will need to submit a payment summary annual report to the ATO covering these amounts.

All employers must report salary sacrificed amounts that would have constituted ordinary time earnings (OTE) or salary and wages.

You can work out how to report with the [STP reporting checklist](#).

Payment summaries

What to include

When issuing your employees with their [annual payment summaries](#), you must include any reportable employer super contributions. Do this at the label **Reportable employer superannuation contributions**.

Reportable employer super contributions are reported for the income year related to the contributions. This may be different to the year in which they are received by the super fund.

If you make reportable employer super contributions to an employee, you must provide them with an income statement or payment summary. You must do this even if you have not paid them salary or wages.

Do not include

Super guarantee amounts or other compulsory contributions on payment summaries.

Example: reporting year

Pieter and his employer, ABC Pty Ltd, have an agreement that ABC contributes \$1,200 per month to Pieter's super fund. Of this amount, \$725 is a salary sacrificed amount and \$475 is the compulsory super guarantee payment.

For the 2015–16 income year, ABC makes its employer contributions to Pieter's super fund. This is made on the 28th day after the end of the month in which the sacrificed income was

withheld. This means the last payment (for the month of June) is made on 28 July 2016.

Reportable employer super contributions are reported for the year they accrued, not the year they were paid. Therefore, all the 2015–16 contributions are included. This is the case even though the last contribution was actually paid in the 2016–17 financial year.

At the end of the income year, ABC includes \$8,700 on Pieter's payment summary as reportable employer super contributions:

Employer contributions ($\$1,200 \times 12$)	\$14,400
Less Pieter's super guarantee entitlement ($\$475 \times 12$)	– \$5,700
Reportable employer super contributions	\$8,700

The super guarantee amount of \$5,700 is not included anywhere on the payment summary.

QC 65744

Missed and late super guarantee payments

What to do if you're an employer and don't pay an employee's super guarantee in full, on time or to the right fund.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

If you don't pay super on time

You must lodge a [super guarantee charge \(SGC\) statement](#) and pay the [SGC](#) to us if:

- you don't [pay an employee's super guarantee](#) (SG) to the right super fund
- the SG contribution isn't received by the super fund on or before the [due date](#)
- you don't pay an employee's SG in full.

If an employee believes their SG contribution hasn't been paid correctly, they can contact us and lodge a referral. We have improved access to [Single Touch Payroll](#) and super fund data, which is combined with employee referrals to help identify employers who may not have met their SG obligations. We use this information to detect non-compliance and implement preventative and corrective strategies when employers do not meet their obligations.

We may also notify other employees about potential SG owed.

We can take firmer action to pursue outstanding debts, including the commencement of legal proceedings to recover an amount owed.

Your employee's super contribution is only considered 'paid' on the date it's received by their super fund. If you're using a clearing house, payments made to the clearing house that aren't processed, or don't reach the super fund until after the payment due date, are considered late payments.

Processing times vary between clearing houses. You must check the processing timeframes required by your clearing house. This will ensure your payments will be processed before the payment due dates.

Example: missed super guarantee payments

Teddy owns and runs a novelty store. He usually pays super for eligible employees on time. Due to unforeseen circumstances, Teddy misses paying super to his employees' funds for the SG quarterly due date of 28 April 2025 (for the quarter ending 31 March 2025).

Teddy knows that the SG quarterly due date can't be extended by law. He knows that to avoid penalties, he must lodge an [SGC statement](#) (NAT 9599) within a month of the quarterly due date (in this case, by 28 May 2025) and pay the SGC to the ATO for the outstanding super he owes.

Teddy can't pay the SGC in full but lodges his *SGC statement* through [Online services for business](#) by the due date to avoid additional penalties. He also sets up a flexible payment plan with us.

Media: Paying super guarantee late

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odhem7wn> [↗](#) (Duration: 3:01)

Late super guarantee payments

When super guarantee (SG) payments are received after the quarterly super due date, they are considered late payments.

Late payments will be used automatically to pay any super obligation you may have in the current quarter. This may mean late payments are applied to a quarter that is different to when you intended.

If you would like to use these payments to offset a super shortfall and nominal interest components of the super guarantee charge (SGC) for an earlier quarter, you can make an election in your *SGC statement* in the late payment offset section. Contributions received by your employees' super fund on or before 30 June 2026 are eligible for election as a late payment offset for quarters up to and including the quarter ending 31 March 2026.

With the introduction of [Payday Super](#), late payments for the quarter ending 30 June 2026 cannot be claimed as an offset to the SGC. These contributions will be automatically applied to the earliest

available qualifying earnings day. For more information, see [How we match data for super guarantee](#).

Example: late quarterly super guarantee payment

Frankie owns and runs an events management business. Frankie has one employee, who is paid monthly. Frankie usually pays her SG payments for this employee on time.

Frankie misses the SG payment due date for the first quarter of 2025–26 (the quarter ending 30 September 2025). Payments for the first quarter are due on 28 October 2025, but are not received by the super fund until 30 October 2025.

The payments received by the super fund are applied to Frankie's super guarantee obligation for the second quarter.

As Frankie has missed the due date, she must lodge an [SGC statement](#) and pay SGC to the ATO.

Late quarterly super guarantee payment options

If you have made a late payment to an employee's super fund you may be able to:

- offset the shortfall and nominal interest components of the super guarantee charge for quarterly periods up to and including the quarter ending 31 March 2026
- put the payment towards [future super payments](#). This is limited to a period no more than 12 months from the beginning of the quarter.

With the introduction of Payday Super, contributions received by an employee's super fund on or after 29 July 2026 will be automatically applied to the earliest available qualifying earnings day.

Offset the SGC with late super guarantee payments

You can offset late payments against the super guarantee charge (SGC) if you have:

- made the payment to your employee's super fund, it was received on or before 30 June 2026, and you are claiming the late payment offset for a quarter no later than the quarter ending 31 March 2026
- made the payment before the date your original SGC assessment was made
- lodged your late payment offset election in the [SGC statement](#) through [Online services for business](#) within 4 years of your original SGC assessment date.

The offset late super guarantee payments against the SGC:

- aren't tax-deductible
- can't be used as a contribution for the current quarter or future quarter's super contributions.

For quarters beginning on or after 1 January 2020, a salary-sacrificed contribution can't be offset against the SGC.

Note: A nomination to offset late payments is binding and cannot be changed. If you choose to have the contributions offset against the SGC, you can't withdraw this choice.

Example: late payment offset election

Jessie makes a late payment for the third quarter. It is received by the employee's super fund on 1 May 2025, missing the 28 April 2025 due date. The *SGC statement* for this quarter is due on 28 May 2025.

To have the super payment applied to the third quarter, Jessie needs to make a late payment offset election in her *SGC statement*. This payment will automatically apply to the fourth quarter unless this election is made.

Jessie completes the *SGC statement* on 20 May, making a late payment offset election to move the payment to the third quarter.

How to lodge a late payment offset election

To lodge a late payment offset election, use the [SGC statement](#) (NAT 9599). Lodge through [online services for business](#) as follows:

- attach the *SGC statement* Excel spreadsheet to a new secure mail message
- select **Superannuation** as the topic
- select **Lodge SGC statement** as the subject.

If you're unable to lodge online, phone us on **13 10 20** for other options.

Example: electing a late super guarantee payment offset in online services

Charles means to contribute to his employee's super fund by 28 April 2025 for the quarter ending 31 March 2025. However, he makes his payment late on 1 July 2025.

Charles has made his payment after the quarterly due date of 28 April 2025. Because of the late payment, he is still required to lodge an *SGC statement*. Charles lodges an *SGC statement* through *Online services for business* on 10 July.

When he lodges his *SGC statement*, Charles elects to claim the super late payment offset. This will reduce the SG shortfall and nominal interest of the SGC. Charles then pays the remaining SGC to the ATO.

Carry forward late super guarantee payments

You can carry forward an SG payment if:

- it's for the same employee
- the start of the carried forward quarter is within 12 months after the payment date.

With the introduction of Payday Super, contributions received by an employee's super fund on or after 29 July 2026 will be automatically applied to the earliest available qualifying earnings day. For more information, see [Payday Super – making super payments](#).

If an employee has ceased employment with you and you do not need to make future super payments for that employee, you may need to contact their super fund to discuss other options.

If you carry forward a super payment, it is only tax deductible in the year it's received by the super fund.

Example: late quarterly super guarantee payment carried forward

Hannah makes a late super payment for her employee on 5 November 2025, missing the quarterly due date of 28 October 2025.

As Hannah has missed the due date, she must lodge an *SGC statement* and pay the SGC.

Hannah decides to carry forward the late payment made on 5 November 2025. She uses it towards the employee super for the quarter ending 30 March 2026 in the following year. Hannah can do this because the payment is for both:

- the same employee
- a quarter in the 12 months following the date she paid it.

Example: super guarantee payment made on or after 29 July 2026 – automatically allocated under Payday Super

Katie makes a super payment for her employee on 29 July 2026. She has an SG shortfall for the quarter ending 30 June 2026, however there is no late payment offset available for this quarter. Any super contribution made on or after 29 July 2026 can only be an eligible contribution under Payday Super.

Therefore, the payment from 29 July is allocated to the first available qualifying earnings day for which Katie has an individual final SG shortfall.

You can find more information at [Payday Super – making super payments](#)

Super guarantee compliance approach

Our super guarantee (SG) compliance approach supports employers that engage with us and want to get things right.

We may contact an employer by phone, email or letter if our data indicates they have underpaid or paid their SG obligations late to remind them of the requirement to lodge an *SGC statement*.

If you receive a contact letter or email from us and believe you have paid in full and on time to the employee's super fund, you need to:

- review your records and address any data issues to ensure you have met your obligations in full
- follow the instructions in the letter or email.

We conduct additional checks before taking firmer action for employers unwilling to meet SG obligations. In some cases, we will:

- undertake an SG audit of an employer
- raise SGC assessments with [additional penalties](#) for not lodging the statement by the due date.

If you're unsure what action to take for your situation, you can phone us on **13 10 20**.

Difficulty paying super guarantee

If you're having trouble meeting your SG obligations, you should make a voluntary disclosure. Complete and lodge an [SGC statement](#) (NAT 9599) by its due date, even if you can't pay it in full. We will work with you to establish a payment plan.

Once you become liable to pay the SGC, nominal interest accrues to the later of the due date or date you lodge the *SGC statement*. We encourage you to lodge no later than the due date, to minimise nominal interest.

If you are experiencing difficulties lodging, phone us on **13 10 20** to discuss your circumstances.

Penalties

If you don't lodge the quarterly *SGC statement* by the due date, a [Part 7 penalty](#) will apply.

We are more likely to reduce or waive the penalty if you:

- make a genuine attempt to meet SG obligations
- have a good compliance history.

For example, we may reduce a penalty for an employer who lodged an *SGC statement* after the relevant due date, but before being notified of ATO compliance action.

If you don't lodge an *SGC statement* before audit action has started, a greater Part 7 penalty can apply. This could be up to 200% of the SGC.

How we can help

We can also help you:

- complete a quarterly [SGC statement](#)
- work out a payment plan when you are unable to pay on time
- understand your SG obligations through our voluntary online [Super guarantee employer obligations – online course](#).

If you're unable to make a quarterly super contribution because you are [affected by a disaster](#), we can help.

Unwilling to meet obligations

We will take stronger compliance action – including imposing additional penalties – if you don't:

- engage with us promptly by replying to our correspondence
- take steps to resolve your outstanding SG obligations.

We may also issue:

- a garnishee notice
- a director penalty notice
- a direction to pay SGC
- an education direction to complete the [Super guarantee employer obligations – online course](#).

We take this approach with employers who:


- repeatedly don't pay the correct amount of SG

- make it difficult for us to determine an SGC liability
- repeatedly fail to keep appointments
- repeatedly fail to supply information without an acceptable reason
- deliberately supply information that is irrelevant, inadequate or misleading
- engage in any behaviour to delay the supply of information.

For more information, see [Super guarantee penalties](#).

Help and support

For more help, you can:

- ask [ATO Community](#)  – our online community-driven forum to find tax and super answers
- [contact us](#).

The super guarantee charge

Learn about the super guarantee charge (SGC), including how to lodge an SGC statement by the due date, and pay.

Super guarantee penalties

You may have to pay penalties or charges on top of the super guarantee charge, if you don't meet your obligations.

Employers affected by disasters

We can help you if disasters make it difficult to pay super guarantee contributions for your employees on time.

The super guarantee charge

Learn about the super guarantee charge (SGC), including how to lodge an SGC statement by the due date, and pay.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

Overview of the SGC

If you don't pay an employee's super guarantee (SG) amount in full, on time and to the right fund, you must:

- pay the super guarantee charge (SGC)
- lodge an [SGC statement](#) with us.

The SGC is more than the super you would have otherwise paid to the employee's fund and is not tax deductible.

Media: What is a super guarantee charge statement>

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odhni6g7> (Duration: 02:57)

SGC payment and lodgment dates

The due date for paying SGC and lodging the SGC statement is one calendar month after the SG due date.

SGC payment and lodgment dates

Quarter	SG payment due date	SGC and statement due date
1 July – 30 September	28 October	28 November
1 October – 31 December	28 January	28 February
1 January – 31 March	28 April	28 May
1 April – 30 June	28 July	28 August

If a due date falls on a weekend or public holiday, you can pay the SGC and lodge the SGC statement on the next business day.

Working out the SGC

The SGC includes:

1. the SG shortfall, made up of
 - a. SG calculated on [salary and wages](#) (including any overtime)
 - b. any choice liability, based on the shortfall and capped at \$500
2. nominal interest of 10% per annum (accrues from the start of the relevant quarter). The nominal interest component is calculated from the first day of the quarter, to the quarterly due date or the date the quarterly SGC statement is received by the ATO (whichever occurs later)
3. an administration fee of \$20 per employee, per quarter.

The easiest way to work out the SGC is to use the [Super guarantee charge \(SGC\) statement](#).

How to lodge SGC

There are 3 ways to lodge your SGC statement:

- [Complete the SGC statement and lodge using ATO online services.](#)
- [Use the SGC calculator in ATO online services](#) – the statement will also calculate your SGC liability.
- [Use the SGC statement and calculator tool](#) to generate a PDF version of your statement. You can print this and mail it to us. (Note: We don't recommend this option as there is a higher chance of mistakes and it takes much longer to process.)

Complete the SGC statement spreadsheet and lodge using ATO online services

You can complete the [Super guarantee charge \(SGC\) statement](#) and send it to us using the **Secure mail** function in Online services for business or Online services for individuals. The spreadsheet will:

- work out the nominal interest component
- **not** work out the super guarantee shortfall.

Make sure you:

- complete a **separate** spreadsheet for each quarter
- refer to the [Guide to completing the Super Guarantee Charge \(SGC\) statement](#) for instructions on how to complete the statement
- use the .xls format when you save your spreadsheet.

To send your spreadsheet to us:

1. Open **Secure mail**.
2. Select **New message**.
3. Select **Topic = Superannuation**.
4. Select **Subject = Lodge SGC statement**.

You can attach up to 6 spreadsheets (each attachment has a maximum file size of 6 MB).

[Log in to Online services for business](#)

[Log in to Online services for individuals](#)

Use the SGC statement in ATO online services

You can lodge a SGC statement through the **Online forms** section of Online services for business or Online services for individuals.

The SGC calculator will ask you a series of questions to help you work out:

- if you need to pay the SGC for your employees
- how much you need to pay.

At the end, the calculator will electronically lodge your SGC statement with us.

[Log in to Online services for business](#)

[Log in to Online services for individuals](#)

Use the SGC statement and calculator tool and mail the statement

You can use the [SGC statement and calculator tool](#) to work out:

- if you need to pay the SGC for your employees
- how much you need to pay.

We don't recommend using this option as there is a higher chance of mistakes and it takes much longer to process.

If you need to pay the SGC charge you can create a PDF version of the SGC statement.

If you are a **WPN holder** without an ABN, enter **70707070707** into the **ABN** section to complete the SGC statement. Include a cover note quoting your **WPN** as a reference when you mail your statement to us.

Mail your signed and completed statement to:

Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Lodging and paying the SGC

[Super payment due dates](#) occur quarterly. To avoid paying the SGC, you must pay on time, in full and to the right fund.

If you can't pay by the due date, you still need to lodge the SGC statement on time.

You can minimise the general interest charge (GIC) that accrues on any outstanding SGC by making your payment straight away.

Payment reference number

To pay your SGC, you need a [payment reference number](#) (PRN).

If you have an SGC-related notice or payment slip from us for the same ABN or WPN, you can use the same PRN on it to pay us.

You can find your PRN in Online services for business or Online services for individuals, at the:

- print option on the SGC lodgment summary screen
- accounts summary screen
- payment screens for BPAY or Other payment methods.

If you don't have a PRN you can phone us on **1800 815 886** between 8:00 am and 6:00 pm, Monday to Friday. Make sure you have your ABN or WPN and contact details with you when you call.

When you have your PRN, you can pay us your SGC.

For more information on payment methods, see [How to pay](#).

Why lodge on time?

When you lodge on time, you can access our support services that provide [help with paying](#). If you can't pay in full but you lodge by the due date, you may be able to set-up a payment plan to pay in instalments.

Once you become liable to pay SGC, nominal interest accrues from the first day of the quarter to the later of the due date for that quarter or

date you lodge the SGC statement. Nominal interest is part of the SGC and, by law, cannot be reduced or waived.

Request an extension to lodge an SGC statement

If you require an extension of time to lodge an SGC statement, you must make the request before the due date. Phone us on **13 10 20** and explain why you need an extension.

An extension will not prevent nominal interest and shortfall general interest charge (GIC) being imposed for the quarter. Shortfall GIC will apply from the date of lodgment until the SGC is paid in full.

Our collection approach to unpaid SGC

We prioritise the collection of unpaid SGC debts and we'll work with you to address outstanding amounts. If you don't engage with us we'll take stronger action [if you don't pay](#), which can include additional [penalties](#).

We also receive employee referrals of unpaid super.

If we find or reasonably suspect that you haven't met your obligations, we may inform all your affected employees and any former employees of any SG shortfall.

Overdue super guarantee payment

Why you should pay super guarantee on time as an employer and what to do if you don't pay by the due date.

Super guarantee charge amendments or objections

If you're found liable for a super guarantee charge or penalty, you are entitled to amend or object to an assessment.

Superannuation guarantee amnesty

The super guarantee amnesty ended 7 September 2020.

QC 33743

Overdue super guarantee payment

Why you should pay super guarantee on time as an employer and what to do if you don't pay by the due date.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

Why you should pay super guarantee on time

If you don't pay an employee's minimum super guarantee (SG) amount on time and to the right fund, you must:

- lodge a [super guarantee charge](#) (SGC) statement with us
- pay the SGC to us.

The SGC is more than the super you would have otherwise paid, and includes:

- a super guarantee shortfall
 - calculated on salary and wages (including any overtime)
 - any choice liability, based on the shortfall and capped at \$500
- nominal interest of 10% per annum (accruing from the start of the relevant quarter)

- an administration fee of \$20 per employee, per quarter.

The SGC is not tax deductible.

SGC payment and lodgment dates

The due date for SGC payment and lodging the statement is one calendar month after the super guarantee due date.

Due date for SGC payment and lodgment

Quarter	Super guarantee payment due date	SGC payment and statement due date
1 July to 30 September	28 October	28 November
1 October to 31 December	28 January	28 February
1 January to 31 March	28 April	28 May
1 April to 30 June	28 July	28 August

If the due date falls on a weekend or public holiday, you can make the payment and lodge the SGC statement on the next business day.

How to lodge and pay the SGC

For information on how to lodge and pay the SGC, see [the super guarantee charge](#).

Why you should lodge the SGC statement on time

When you lodge on time, you can access our support services and get [help with paying](#). If you can't pay in full, but you lodge by the due date,

you may be able to set-up a payment plan and pay in instalments.

If you miss a due date, interest for paying super will accrue until you lodge your SGC statement. Nominal interest is part of the SGC and, by law, cannot be reduced or waived.

How we collect SGC debts

We prioritise the collection of unpaid SGC debts. We will work with you to address outstanding amounts.

If you don't engage with us we will take [stronger action](#) which can include additional [penalties](#).

Identifying unpaid super

If an employee believes their SG contribution hasn't been paid correctly, they can contact us and lodge a referral. We have improved access to [Single Touch Payroll](#) and superannuation fund data, which is combined with employee referrals to help identify employers who may not have met their super guarantee obligations. We use this information to detect non-compliance and implement preventative and corrective strategies when employers do not meet their obligations.

QC 72441

Super guarantee charge amendments or objections

If you're found liable for a super guarantee charge or penalty, you are entitled to amend or object to an assessment.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

When we receive your superannuation guarantee charge (SGC) statement, it is an assessment made on that date. You can request an amendment or object to an assessment.

SGC amendments

You can ask for an amendment to your assessment within 4 years of the date it was made. You must provide copies of all supporting documentation with your amendment request.

SGC objections

You can object to your assessment within 60 days of the date it was made.

If you don't agree with our assessment, you must:

- [object to a decision](#) in writing by responding to all criteria
- sign your statement (or have an authorised representative sign it)
- provide us with copies of evidence supporting your objection.

You must still pay [the super guarantee charge](#) (SGC) even if you object or request an amendment. If your amendment and/or objection request is successful, we will refund any overpayment.

If you don't pay the SGC, a general interest charge (GIC) will apply until either the outstanding debt is paid, or you successfully request a reduction. The law doesn't allow you to object to the GIC. However, you can ask us to reduce it if your situation is exceptional, meaning a much higher standard than unusual.

Appeals and review process

If your objection is not allowed in full, you can:

- apply to the [Administrative Review Tribunal](#) [↗](#) for a review

- appeal to the [Federal Court](#)  against the decision.

You will need to go to your relevant state Tribunal or Court website for applications and pay the fee. You must do this within 60 days of receipt of the objection decision.

QC 65746

Superannuation guarantee amnesty

The super guarantee amnesty ended 7 September 2020.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

Background

The superannuation guarantee (SG) amnesty ended on 7 September 2020 and provided employers who had fallen behind with SG obligations for their workers, with an opportunity to catch up on these payments without having to pay the administrative component or the Part 7 penalties of the SG charge.

The SG amnesty covered periods from 1 July 1992 to 31 March 2018.

Outcomes of the SG amnesty

- Around 28,300 employers qualified for the amnesty, disclosing around \$911.5 million.
- The amnesty resulted in the allocation of over \$850 million to super funds, benefitting the retirement savings of more than 692,200 employees.

Businesses that disclosed

- Over 70% of the employers who qualified for the amnesty were small businesses with an annual turnover less than \$2 million.
- Businesses with a turnover greater than \$250 million accounted for 3% of eligible employers.

The top five industries, accounting for around 55% of employers who qualified for the amnesty and 45% of the amounts disclosed were:

- construction
- retail trade
- professional scientific and technical services
- accommodation and food services
- other services.

Payment plans

If you entered a payment plan as a result of the amnesty, to remain eligible, you must either:

- pay the SGC amount disclosed in the amnesty application form in full to us
- continue to meet each ongoing instalment under your payment plan to pay the SGC amount owing.

If you need further assistance managing your tax and super obligations:

- speak with a trusted tax adviser
- see [Help with paying](#).

Amnesty disqualifications

If you're unable to maintain payments, the law requires us to disqualify you from the amnesty and remove the amnesty benefits for any unpaid quarters.

If your disclosure is disqualified from the amnesty, we will:

- notify you in writing of the quarters you are disqualified for
- charge you the administration component of \$20 per employee included in the disqualified quarter
- consider your circumstances when deciding whether the Part 7 penalty should be remitted
- issue a notice of amended assessment with the increased amount owing
- work with you through our debt processes to collect the amount outstanding.

Any payments you make for a disqualified quarter will not be tax deductible.

Missed and late super guarantee payments

If you don't pay an employee's [super guarantee](#) (SG) [on time](#), in full, or to the right super fund, you must:

- lodge a [superannuation guarantee charge \(SGC\) statement](#)
- pay the [super guarantee charge](#).

If you fail to lodge an SGC statement, you will be liable for a Part 7 penalty, which can be up to 200% of the SGC amount payable.

For further information, see:

- [Missed and late payments](#)
- [Our compliance approach](#)
- [Penalties, amendments and objections](#)

Super guarantee penalties

You may have to pay penalties or charges on top of the super guarantee charge, if you don't meet your obligations.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

If you do not meet your super guarantee (SG) obligations, you may have to pay additional penalties or charges on top of the super guarantee charge (SGC).

Fail to provide an SGC statement when required

You're liable for a Part 7 penalty – *Superannuation Guarantee (Administration) Act 1992* (SGAA) if you:

- lodge your SGC statement late, or
- fail to provide a statement or information when requested during an audit.

The maximum penalty is 200% of the SGC.

Administrative penalty

If you pay less of the SGC than you should because you made a false or misleading statement, you may receive an administrative penalty.

The base penalty amount can:

- be up to 75% of the shortfall

- vary according to your situation.

Avoiding your super obligations through arrangements

If you make arrangements to avoid super guarantee obligations, you may incur the charge you avoided plus an additional penalty.

Director penalties

If you are a director of a company, you need to pay the SGC in full by the due date. If you do not, you'll be liable for a penalty equal to the unpaid amount.

When an SGC amount remains outstanding, we may issue a director penalty notice. Even without issuing a notice, we can collect the penalty by other means. For example, by withholding a tax refund.

The penalty is reduced if your company pays the outstanding amount at any time. Under some conditions, it may be reduced if your company goes into voluntary administration or liquidation.

General interest charge (GIC)

This additional charge applies if you:

- lodge an SGC statement, or
- we have raised SGC assessments but you do not pay the super guarantee charge by the due date.

GIC:

- will continue to increase from the date your SGC is due up to the date you pay your SGC amount in full
- is calculated on a daily compounding basis
- is tax-deductible in the year you incur it.

Additional penalties

Choice shortfall

If you do not comply with your choice of fund obligations you could receive a 'choice shortfall' penalty.

A choice shortfall penalty applies if you:

- do not give your eligible employee a [Superannuation standard choice form](#) within the required timeframe
- pay your eligible employee's super to a complying fund but not the fund they chose or not their stapled super fund (if one exists) for a new employee from 1 November that did not choose a fund – you can [request stapled super fund details for employees](#) from us
- charge your employee a fee for implementing their choice of fund.

The choice shortfall penalty increases the SGC.

Failing to keep adequate records

The maximum fine for an individual convicted of failing to keep records is 30 [penalty units](#). You may also be liable for an administrative penalty of 20 penalty units.

Failing to provide employee's TFN to super fund

If an eligible employee has provided a TFN to you and you do not provide the employee's TFN to their super fund or retirement savings account within the required time, you're liable 10 penalty units.

The TFN is required at the time you make the super guarantee contribution. If the employee provides the TFN to you less than 14 days before the next contribution, you must pass on the TFN within 14 days.

QC 44708

Employers affected by disasters

We can help you if disasters make it difficult to pay super guarantee contributions for your employees on time.

Last updated 25 February 2026



Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

Phone us as soon as possible on **13 10 20** if you're unable to make your quarterly super contributions by the due date because you are either:

- impacted by a natural disaster
- located in a disaster-affected area.

By law, we cannot extend the due date to pay the super guarantee charge (SGC). You will still need to both:

- lodge a [Superannuation guarantee charge \(SGC\) statement](#)
- pay the SGC if you did not make contributions to a super fund on time.

We can talk to you about a [payment plan](#) if you need it.

If your records are lost or damaged in a disaster, you can make an estimate of super guarantee contributions using old records. You could get these records from:

- your employees
- your bank
- the super funds you pay contributions to
- records of PAYG payments you've made.

Make sure your employees understand how you are going to calculate their super payments [using an estimate](#).

If you are [closing down your business](#) because of a disaster, you still need to pay your employees' super obligations.

For more information, see:

- [Support in difficult times](#)
- [Super for employers](#)

QC 44709

Simple checks for super success

Use this checklist to see if you're meeting your super obligations.

Last updated 5 January 2026

Check your super obligations

Meeting your super obligations as an employer means you're contributing towards the financial future of your workers.

You are obliged to pay super guarantee (SG) on time, to the right fund and at the correct rate.

This video explains your super obligations so you can avoid additional paperwork, penalties or charges.

Media: Super for employers

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odhi4umo> [↗](#) (Duration: 2:30)

Super guarantee eligibility

Generally, all workers are eligible for SG. There are additional rules for workers who are:

- under 18 years old
- domestic or private workers
- independent contractors
- international workers
- self-employed.

It's important to correctly classify your workers to avoid outstanding tax and super obligations. For more information, see [work out if you have to pay super](#).

Check: pay super for the correct workers

Have you determined:

- each eligible worker that [you have to pay super](#) for, which may include independent contractors
 - if you're unsure, use our [SG eligibility decision tool](#)
- if you have workers overseas
 - consider if you should apply for a [certificate of coverage](#) so you don't have to pay super in 2 countries.

Check: select the right super fund to pay your workers

Make sure you have offered your eligible workers a choice of super fund within 28 days of their start date. Have you:

- provided your workers with a [Superannuation standard choice form](#)
 - this form allows your workers to tell you their choice of super fund
- requested your worker's [stapled super fund](#) details if they don't make a choice
- [selected your default super fund](#) if your worker doesn't have a stapled super fund and hasn't chosen a fund
- [provided your worker's tax file number \(TFN\) to their super fund](#) once selected
- understood [how to pay super](#) and checked you're paying to a complying fund or retirement savings account (RSA).

Pay and report electronically

You'll need to work out [how much super to pay](#) for your eligible workers, this includes knowing what payments count as [ordinary time earnings \(OTE\)](#).

The current SG rate is 12% of your eligible worker's OTE.

Make sure payments to eligible workers on or after 1 July reflect the current rate. For the quarter ending 30 June 2025, apply the 11.5% SG rate for payments made before 1 July 2025.

To help work out how much SG to pay, use our [SG contributions calculator](#).

Check: pay and transfer data to your worker's super fund

Have you complied with [SuperStream](#) by making payments and providing data electronically, through either:

- a SuperStream compliant payroll system
- a commercial clearing house or the [Small Business Superannuation Clearing House](#) (the Small Business Superannuation Clearing House will be closed from 1 July 2026 and cannot be used to meet your SG requirements from this date)
- your super fund, if it offers this service.

Check: pay contributions on time

Have you:

- checked your [super payment due dates](#)
 - super needs to be paid at least 4 times a year. The SG due dates are:
 - Quarter 1 – 28 October
 - Quarter 2 – 28 January
 - Quarter 3 – 28 April
 - Quarter 4 – 28 July
- allowed enough time for the contribution to be processed
 - processing times can vary. If you use a commercial clearing house, make sure you allow time for your payments to reach your worker's super fund. Super payments are considered 'paid' on the date they're received by the fund, not the commercial clearing house
 - when a super due date falls on a weekend or public holiday, your contribution must be received by the fund on or before the next

business day.

Unpaid or late super payments

Media: Paying super guarantee late

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odhem7wn>  (Duration: 3:01)

If you miss the quarterly due date even by a day, or don't pay an eligible worker's SG amount in full, on time and to the right fund, you must pay the super guarantee charge (SGC) and lodge an SGC statement with us. If you don't, penalties may apply.

The SGC is:

- paid to the ATO
- more than the super you would have otherwise paid to the worker's fund
- not tax deductible.

This video explains what a SGC statement is and how to lodge it.

Media: What is a super guarantee charge statement

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odhni6g7>  (Duration: 2:57)

Check: if you haven't paid on time

If you haven't paid on time, make sure you:

- calculate the [SGC](#)
- lodge the [SGC statement](#) and pay the [SGC](#) by the due date
 - the SGC and statement due dates are
 - Quarter 1 – 28 November
 - Quarter 2 – 28 February
 - Quarter 3 – 28 May
 - Quarter 4 – 28 August

- provide full information for each worker, to ensure the allocated SG entitlements are paid to the correct worker's super fund, including their
 - full legal name
 - tax file number
 - date of birth
 - last known address.

Use the [SGC statement instructions](#) when completing this form. It's important to take the time to get this right to ensure we can accept your SGC statement. The earlier you lodge correctly and pay your overdue super, the less interest and charges you will pay.

If you need help, you can [contact us](#) or a tax professional.

Record keeping requirements

Check: keep the right records

You are required to keep records of super contributions you have made for each eligible worker. These records will be used as evidence of your compliance with your super obligations. You need to keep these records for a minimum of 5 years.

Get your super payments right

We match data and can see if employers don't pay SG correctly. We take non-compliance seriously.

Workers can also notify us of [unpaid super](#). Don't wait for your workers to come to us. You may need to pay additional [SG penalties](#) and charges.

Make sure you're regularly checking that you're up to date and meeting your SG obligations.

If you use a tax agent, you should also check in with them.

Paying electronically through SuperStream

Explains SuperStream - the way business must pay superannuation guarantee contributions to super funds.

Last updated 4 November 2025

SuperStream is the way businesses must pay employee superannuation guarantee contributions to super funds. With SuperStream money and data are sent electronically in a standard format.

It must be used by:

- [employers](#)
- [self-managed super funds](#)
- [APRA-regulated funds](#)

SuperStream transmits money and information consistently across the super system – between employers, funds, service providers and the ATO. The data is linked to the payment by a unique payment reference number.

This means:

- employers can make all their contributions in a single transaction, even if they're going to multiple super funds
- contributions and rollovers can be processed faster, more efficiently and with fewer errors
- people can be more reliably linked to their super, reducing lost accounts and unclaimed monies.

All employers should be SuperStream compliant. Visit the employers tab for more information. For new employers see link below

- [Super for employers](#)

APRA-regulated funds



APRA funds must be able to send and receive electronic messages and payments using the SuperStream standard.

In detail



Detailed information about SuperStream.

QC 47540


APRA-regulated funds

APRA funds must be able to send and receive electronic messages and payments using the SuperStream standard.

Last updated 1 June 2021

APRA funds must:

- be able to send and receive electronic messages and payments using the SuperStream standard
- validate new [member registrations](#) using SuperTICK
- be able to receive [contribution data and payments](#) from employers using the SuperStream standard, and allocate contributions to member accounts within three business days
- use the SuperStream standard to process [rollovers, and validate rollovers](#).
- use the [SMSF Verification Service](#) to verify self-managed super fund (SMSF) details before making rollovers to SMSFs.
- use the [SMSF member verification system](#) to confirm if a member requesting a rollover to an SMSF is a member of that SMSF.
- use the [Fund Validation Service](#) to update their product details.

Funds must use the SuperStream standard to process electronic release authorities after they have transitioned to SuperStream [Rollovers version 3](#) 

Employers must use SuperStream and we encourage you to help employers to comply with SuperStream.

See also:

- [Insurance contributions](#)
- [Online services and using information](#)

Member registration



How to register a new member using SuperTICK.

Contributions



Rules on how to allocate contributions to a member's account.

Insurance contributions



Insurance contribution amounts paid by employers.

Rollovers



Find out about rolling member benefits between super funds using the SuperStream standard.

Fund Validation Service



Registering rollover and contribution details of products for APRA funds.

Online services and using information



Online services for large super funds.

QC 47554

Member registration

How to register a new member using SuperTICK.

Last updated 4 February 2019

For a new member registration an employer must give the following information to the fund – unless the employer has made reasonable efforts to get the information from the employee and been unable to do so:

- employee's full name
- employee's residential address
- employee's tax file number (TFN)
- employee's date of birth
- employee's sex.

Validating registrations using SuperTICK

You must use the SuperTICK service to validate initial registration information no later than three business days after receiving the required information from an employer.

[Alternative arrangements](#) allow an employer to send data to funds in a non-SuperStream format if employers meet certain conditions. By doing so, the employer is complying with the SuperStream Standard and you must use the SuperTICK service to validate initial registration information.

See also:

- [SuperTICK user guide](#)

Next steps:

- [Contributions](#)
- [Rollovers](#)

QC 47558

Contributions

Rules on how to allocate contributions to a member's account.

Last updated 26 July 2016

Funds must allocate contributions to a member's account within three business days of receiving the contribution payment (cleared funds) and the mandatory contribution information, whichever is the later.

Find out about:

- [Minimum data requirements](#)
- [Incomplete data not affecting allocation](#)
- [Incomplete data affecting allocation](#)
- [Employers not entitled to an ABN](#)
- [Obtaining data not required by the standard](#)
- [Accepting data in alternative formats](#)
- [Payment methods](#)

See also:

- [Insurance contributions](#)

Minimum data requirements

For a contribution an employer must give the following information to the fund – unless the employer has made reasonable efforts to get the information from the employee and has been unable to do so:

- employee's full name
- employee's residential address
- employee's TFN

- employee's phone number
- payment reference number.

Incomplete data not affecting allocation

If you receive a contribution with sufficient information to allocate it to a member account, you must do so within three days. This is the case even if the contribution is missing some mandatory information, such as the employee's phone number.

Your fund should attempt to obtain any mandatory member information that is missing from the contribution message, and has flexibility in how it goes about this. For example, you might use an existing process or contact the relevant employer as part of the initial contact.

Although technically a breach, the non-collection of phone contact details for members doesn't impact the core intent of having contributions allocated to member accounts. There is no expectation that funds would regard a breach of this type as significant.

Incomplete data affecting allocation


If an employer provides incomplete data you must, within five business days of receiving the contribution details, ask the employer to provide the correct and complete information.

After you send a follow-up request the employer has 10 business days to make all reasonable efforts to provide the requested information.

If you're still unable to allocate the contribution to a member after the follow-up request period has expired, you must refund the contribution to the employer. You must complete the refund within 20 business days of having received the contribution from the employer.

When a refund occurs, the contribution is taken not to have been made to the fund by the employer.

See also:

- SuperStream administrative guidance – [Collection of missing mandatory member information-v1.0 \(PDF 67KB\)](#) 

Employers not entitled to an ABN

Employers that aren't entitled to an ABN can use their withholding payer number (WPN) as their employer identifier to meet their SuperStream obligations.

They enter their WPN in the data field that would otherwise be used to record an ABN. To provide the WPN in the correct format for SuperStream, they add zeros to make it an eleven-digit number. So an employer with:

- an eight-digit WPN adds three zeros before their WPN
 - for example, 00012345678
- a nine-digit WPN adds two zeros before their WPN
 - for example, 00123456789.

Funds must accept contributions from employers using their WPN as described above.

Employers who are eligible for an ABN should use their ABN.

See also:

- SuperStream Technical [guidance note](#) [G032](#).

Obtaining data not required by the standard

You can ask employers to provide more data than that specified in the standard, but only if you have an agreement with the employer to this effect or the information is required by other legislation.

You'll find that many of the data fields you're likely to need are already specified in the standard. They may be listed in the standard as optional, and therefore come into use if you have an agreement for them to be supplied. Section 6.4.6.1 of the *Data and payment standards – contributions message implementation guide* describes how you can define data items that are truly unique to your fund's requirements while remaining true to the standard format for SuperStream message construction.

See also:

- *Data and payment standards – contributions message implementation guide* and associated taxonomies in [SuperStream legislation, standards and schedules](#)

Accepting data in alternative formats

Your fund can accept contribution data in an alternative format and still comply with the standard if certain conditions are met. This may involve direct data entry or a file upload process to an application hosted by the fund, such as an employer portal.

You must ensure that the:

- terms and definitions align with those set in Schedule 2 of the standard
- payment methods conform with Schedule 3 of the standard
- data elements and business rules align with Schedule 4(a) of the standard.

You and the employer must agree in writing to the alternative arrangements.

If you're planning to offer alternative file formats or portals to your employers, you should consider how you will tell employers about these arrangements, how they will provide consent and how these arrangements might change in the future. You need to be clear that an employer can choose to send contributions using the SuperStream messaging standard and can't be compelled to use an alternative channel.

Payment methods

Funds must be able to accept electronic payments from employers.

You must offer and accept both:

- BECS (direct entry)
- BPAY[®] (but BPAY is only required if an employer requests use of the BPAY method).

® Registered to BPAY Pty Ltd ABN 69 079 137 518

You may also use a mutually agreed alternative electronic payment method.

Employers must provide a payment reference number with each payment to a fund – at USI (unique superannuation identifier) level – to enable automated reconciliation of payment and data.

See also:

- Schedule 3 in the [SuperStream legislation, standards and schedules](#)

QC 47559

Insurance contributions

Insurance contribution amounts paid by employers.

Last updated 17 December 2015

Insurance contribution amounts paid by employers to funds are generally covered by the standard, but not in all circumstances. If an employer is responsible for paying insurance amounts on behalf of an employee and this forms part of their normal payroll/contribution cycle, they must be included.

The following examples illustrate which insurance amounts are covered by the standard and which are not.

Example 1 – premium paid as part of payroll process

A fund advises an employer of the contribution (premium) amount for each employee (member). The employer records this in their payroll system against each employee. These amounts are included in the usual payroll process and paid to the fund.

The SuperStream standard applies to these contributions whether they are classified as super guarantee contributions,

salary sacrifice contributions or voluntary employer contributions.

Example 2 – premium paid as lump sum

An employer has agreement to pay a lump sum insurance premium to a fund for one or many employees, perhaps annually, and this occurs outside of the normal payroll process. The monies paid by the employer are receipted into the fund's suspense or reserve account. The fund manages the allocation of the contribution and premium expense at the fund level.

The SuperStream standard doesn't apply to this payment. Lump sums are managed outside of the standard. However both parties can mutually agree to use the standard for these payments if they wish.

Example 3 – premium paid by partial rollover

A member has two superannuation accounts with two different providers, one for their accumulation benefits and the other for insurance only benefits, and chooses to fund their insurance benefits by way of a periodic partial rollover deduction process.

This insurance amount is not covered by the SuperStream standard as the member has an agreement to fund the insurance cost from their superannuation account. The insurance premium expense is debited from the accumulation account through a partial rollover using the rollover standard.

See also:

- [Contributions](#)

QC 47560

Rollovers

Find out about rolling member benefits between super funds using the SuperStream standard.

Last updated 19 August 2021

You must use the SuperStream Data and Payment Standards (SuperStream standard) when your member requests a rollover of their member benefits to another super fund. This includes where you are required to roll your member's benefits (including partial rollover requests) between APRA-regulated super funds, retirement savings accounts or self-managed super funds.

Exceptions

The SuperStream standard does not apply in these circumstances:

- When rolling to or from a non-complying fund.
- Closed products – a product that doesn't receive any contributions or rollovers, but for which a member's withdrawal benefit may be rolled over to another super entity.
- The calculation of preservation components or asset drawdown for partial rollovers – these calculations are done in line with other legal requirements prior to completing the rollover in SuperStream
- Rollover amendments and cancellation – these are managed through other processes between the relevant parties.
- In-specie rollovers – these can be managed through a process agreed between the parties.
- Internal fund rollovers – these can be handled by appropriate accounting and registry entries.

See also:

- [SuperStream standard](#) 
- [Reporting to receiving funds and members](#)

- [Member account reporting and validation](#)
- [SuperTICK user guide](#)
- [Fund Validation Service user guide](#)

QC 47562

Fund Validation Service

Registering rollover and contribution details of products for APRA funds.

Last updated 20 October 2021

Your APRA-regulated fund must provide rollover and contribution details of its products on the Fund Details Register. You do this using the Fund Validation Service (FVS).

FVS web services

The FVS consists of the following web services:

- Lodge (FVSU) – this is the service you use to update your fund's unique superannuation identifier (USI) details. That is, the rollover and contribution details of your fund's products.
- Get (FVSG) – enables funds, intermediaries and employers to get details of a super product. This includes bank details, electronic service address and contact details.
- List (FVSL) – enables funds, intermediaries and employers to get a list of product names and USIs.

The FVS is accessed through the Standard Business Reporting (SBR) framework. You may need to build FVS-enabled software or purchase it from a digital service provider (DSP).

Mandatory use of the FVS

Use of the FVS is mandatory for APRA-regulated funds and retirement savings account (RSA) providers. The [FVS user guide](#) explains how to

use it and the [FVS terms and conditions](#) details who can access the service and their responsibilities.

Exempt public sector super schemes may choose to be listed on the register.

Updates to the FVS are only accepted through the FVSU (lodge) web service. Any super provider not able to access the FVSU web service must have alternate arrangements in place with a third-party provider.

To support the voluntary adoption of the standard by a life insurance company, we may publish details of annuity products in the register.

Self-managed super funds (SMSFs) are not included in the FVS. Payments to SMSFs will continue to be made at the fund level.

Unique superannuation identifier

A USI is used to identify super funds and individual super fund products for electronic rollovers and contributions. A super fund may have one USI or it may have a USI for each product. The USI allows monies to be paid to funds at the product or sub-fund level instead of fund level.

A fund is not limited by the regulations regarding the number of USIs it can nominate per registrable super entity. However, there are practical consequences flowing from a large number of USIs, including:

- the extra administrative burden of maintaining the associated fund details
- the potential to make it harder (rather than easier) for employers and funds to deal with you electronically.

You should consider minimising the number of USIs, bank accounts and service addresses a sender has to deal with. Wherever possible, it makes good business sense to shield external parties from the internal complexity of your systems, reducing the likelihood of allocation errors.

You can use a product's super product identification number (SPIN) as a USI.

Electronic service address

The regulations state that a trustee must provide one electronic service address for each USI of an entity, which will be a gateway intermediary service as its end-point. A second electronic service address may be provided for a USI if a fund chooses a different gateway intermediary for contributions and rollovers. In this instance, we will treat the contributions address as the primary service address and the rollover address as the secondary service address.

We have approved the use of a uniform resource locator (URL) as one kind of digital address for the receiving electronic communications.

Primary and secondary data

In the register, data to be used for contributions is recorded as primary data. Data to be used for rollovers is recorded as secondary data.


Only some data fields will have primary and secondary fields. Where a fund only provides primary data, this will by default be used for secondary (rollover) messages and payments.

Correcting errors

The fund trustee has the legal responsibility to correct errors.

If you discover a significant error in the register and this error is likely to cause rollovers or contributions to fail or be misdirected, you should immediately re-lodge an update to the USI record via the web service. The register will then be corrected.

When there is an error in critical information, such as effective dates, financial institution account details or service addresses, you should also advise us by emailing SPREnablingServices@ato.gov.au.

For critical issues relating to fund details in the Fund Details Register, visit the [software developers site](#)  for more information.

Security and fraud risks

We've identified two main threats:

- A threat agent (internal staff or external collaborator) could attempt to create false USIs on your behalf or change the bank account or service address details of authentic USIs.

- A threat agent (internal staff, external collaborator and/or hacker) could try to change, steal or otherwise compromise the bank account details and other identifiers of funds by accessing your systems or intercepting your communications or download sessions with us.

You should consider how to mitigate risks to your systems. At a minimum, ensure you follow the lodgment and verification processes and security guidelines in the [Fund Validation Service user guide](#).

You are responsible for applying appropriate fraud prevention and security controls within your environment. We have in place a comprehensive set of security and fraud controls to mitigate the risks associated with managing the register and associated interactions with you on data collection and dissemination.

Appointing another entity to access FVS updates

To appoint another entity to access FVS updates on your behalf:

1. The principal authority or authorisation administrator for the fund logs into [Access Manager](#).
2. Select **who has access to my business** from the left menu.
3. You'll see a list of businesses already authorised for at least one activity. Check if the business you're seeking to appoint already has a current business appointment from your fund. If so, you don't need to take any further action.

If the business does not appear:

4. Click **appoint new business**.
5. Enter the ABN of the business you want to appoint.
6. Select **continue**.
7. Under the **Business Details** heading you'll see a list of online functionality. Select **Lodge super product details**.
8. **Save** the record. You have now granted the other entity the authority to update the FVS register on your behalf.

Table 1: Access Manager permissions and descriptions

Web-service name	Access Manager description	Business appointments
FVS Lodge (FVSU)	Lodge super product details	Available
FVS List (FVSL)	List super products	Available
FVS Get (FVSG) – Single	View super product details	Available
FVS Get (FVSG) – Bulk	Not displayed	Not available

If authorisation of an agent is withdrawn, you should remove the business appointment using Access Manager.

Fund validation service terms and conditions



Terms and conditions for the use of the Fund validation service.

QC 47563

Fund Validation Service terms and conditions

Terms and conditions for the use of the Fund validation service.

Last updated 26 April 2021

This document provides users with the terms and conditions relating to the Fund Validation Service.

SuperStream Fund Validation Service

The Fund Validation Service (FVS) is a suite of services supporting the implementation of the Superannuation Data and Payment Standard. It's also known as 'the standard' and is part of the government's Super Reform package.

The FVS supports the standard by providing a service for funds to meet their regulatory obligation to provide rollover and contribution information for the Fund Details Register.

The FVS also provides a number of lookup services for funds, employers and intermediaries to access this information to support rollovers and contributions in the standard.

Effective 1 July 2013, the transitional FVS was delivered via spreadsheet. Effective 13 July 2015, the FVSG web-service is the authoritative version of the Fund Details Register.

See also:

- [Fund Validation Service user guide](#)

What the FVS is designed for

The FVS is designed to allow super providers to:

- provide required message and payment delivery data to us
- obtain message and payment delivery data about other super providers required for the electronic processing of rollovers and payments.

The FVS is designed to allow employers to obtain equivalent message and payment delivery data about super providers in order to facilitate electronic contribution messages and payments.

The register may only be used for the purposes of making an employer contribution in accordance with SuperStream, or when an employer has express permission from a trustee to use the message or payment delivery data as part of an alternate arrangement.

The FVS is designed for internal use only and must not be incorporated into external services that a super provider, EPSSS, RSA provider, employer or their agents may provide.

Information provided to an authorised recipient may be reused to support the payment of contributions and rollovers by employers and

super providers.

See also:

- Regulation 3B.03 of the [Superannuation Industry \(Supervision\) Regulations 1994](#)
- Regulation 3A.03 of the [Retirement Savings Accounts Regulations 1997](#)
- [Fund Validation Service user guide](#)

Who can access the FVS


To access the FVS for a super provider or employer, you must hold a machine credential on behalf of either:

- that super provider or employer
- an entity with a current appointment or authorisation on behalf of that super provider or employer.

Your machine credential must have permission to access the FVS. This is granted through Access Manager.

To access the fortnightly electronic file, you will be provided with access to a data transfer facility after receipt of your mandatory user data.

See also:

- The data requirements for super providers and employers are detailed in the [Fund Validation Service user guide](#)
- [Business software user or provider](#) 
- Assigning permissions in [Access Manager](#)

Using the FVS

Computer system, software and data compatibility and risks

It is your responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained through the FVS is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

We accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to the FVS.

It is your responsibility to ensure that information received through the FVS to support SuperStream contributions and rollovers is managed appropriately to reduce the risk of fraud or error.

Accuracy of information

The FVS depends on information received from third parties (super providers). As such, we cannot make any guarantees as to the accuracy of the information. However, users should have a high degree of confidence in the accuracy of the FVS because super providers have a legal obligation to provide the Commissioner with up-to-date and correct information.

Non availability, interruptions and faults using the service

While we will make reasonable efforts to ensure that the FVS is made available, we make no guarantees that it will be continuously available or that access to it will be uninterrupted or fault free.

Breach of these terms and conditions

The FVS must only be used by or on behalf of super providers or employers and only for the purposes for which it is designed. Any breaches of the terms and conditions must be reported as a soon as possible to the Commissioner.

If you are the holder of a machine credential and access or use the FVS for purposes other than in accordance with these terms and conditions, we may:

- revoke the machine credential or your access to the data transfer facility or to FVS
- report the matter to the entity or entities who authorised your access.

This is in addition to any other rights we may have.

Privacy

We are a government agency bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs).

You must ensure that any individuals whose personal information has been collected using the service are made aware of any matters referred to in subclause 5.2 of the Australian Privacy Principles as are reasonable in the circumstances. You must do this at the time, or before the time you use the FVS. If that is not practicable, you must do so as soon as practicable after you use the service.

See also:

- Privacy law requirements: [Your privacy](#)

QC 28146

Online services and using information

Online services for large super funds.

Last updated 6 March 2019

Online services for your members

Our online services – which can now be accessed through myGov – allow your members to:

- see all their super information in one place
- request the consolidation of their super accounts online – regardless of which fund holds their super.

We also prompt them to contact you or their other funds to decide how they may want to manage their super.

Information displayed

All super accounts

Via ATO online services, your members are able to see:

- all of their super accounts as reported by you via the Member Account Attribute Service (generally, the only accounts not displayed will be closed accounts)
- contributions information you have reported via the Member Account Transaction Service (MATS).
- any ATO-held super amounts we hold for them.

Fund information displayed online

Your members can still see the name of your fund online. Remember, this may not be your commercially known name your members recognise instantly. It will be the name you have recorded on the Australian Business Register (ABR). Your entity name, such as Trustee of XYZ Super Fund will be displayed.

Your members can see all of their super accounts reported to us (including pension accounts and inactive accounts).

Your members can see if:

- they have received any contributions for each account in the last financial year
- there is an insurance benefit attached to the account.


Member information displayed online

We show your member's address as last reported to us. Your member can see if the address you have for them is not current, and this may prompt them to contact you to provide their correct information.

If the account is a lost account, our online service for individuals shows your phone number as provided by you. We will display a message online to encourage the member to contact you so you can remove them from the lost members register at the next reporting date.


The number of inactive super accounts is expected to decline because members will be able to see these accounts on our online services and can consolidate these accounts online.

Image: Screenshot of member's super account balance

 This shows the member's super accounts (including whether accounts are held by the ATO) and displays the account balance last reported to us on the MCS. It also provides hyperlinks to ato.gov.au help content for ATO-held content and super holding accounts (SHA) special account (active).

The image above is an example of how online services displays information for individuals. It also shows member super accounts including if accounts are held by us and displays the account balance last reported to us.

Image: Screenshot of super fund details


 From the previous Super Accounts screen more information is available when the member clicks on the '+' (expand button). The fund details will appear for each super account; such as account balance last reported, account details and fund information.

The image above is an example of how fund details will appear for each account.

Consolidating super


With the information displayed online, your members can consolidate their super accounts using the 'transfer super' functionality. Members can request the transfer of ATO-held super to a nominated super fund or the full rollover of an existing super account to their chosen fund.

Image: Screenshot of the Select accounts menu

 An example of how members can consolidate their super using the online service. Once your member has selected the account they want to transfer their super from, they can select the fund they want to transfer their super to.

In the Select accounts screen, members can select the account they want to transfer super from and to. Your member can only request transfer or rollover of the whole account. Partial transfers or rollovers are not permitted. The member is advised to contact their fund for more information.

Image: Screenshot of transfer pending indicator

 This screen shows that if a member has previously submitted a request the 'Transfer pending' indicator will appear and show that the account will not be available to be transferred again.

After the super transfer is completed, the 'Transfer pending' indicator will appear and this account will not be available for further transfers.

Once a MAAS report is received by us, the super accounts displayed on online services is updated with the most recent member information.

What you need to do

Once your member has submitted the request to rollover super accounts online, an *Electronic portability form* (EPF) is generated with most of the mandatory information required.

The EPF is an outbound message we send a super fund, or an intermediary acting on behalf of a fund, to notify the fund of a member's election to roll over their whole super benefit balance to another super fund

QC 52060

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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