



Report unpaid super contributions from my employer

Use the online tool to tell us if your employer hasn't paid your superannuation, paid late or to the wrong fund.

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When to use the online tool

You can use the online tool to let us know that your employer hasn't met their super guarantee (SG) obligations.


Use this tool to let us know if your employer has:


- not paid your super
- paid your super late
- paid your super to an incorrect fund.

[Report unpaid super contributions from my employer](#)

Who can use this tool

Anyone can use this tool to let us know their employer has not met their super guarantee obligations.

To check whether you've been paid the correct amount of super, use our [Estimate my super](#)  tool.


If you're unsure whether you're entitled to super, check using our [Am I entitled to super?](#)  tool.

Before you lodge an employee referral

If you believe your employer hasn't met their SG obligations, you can ask them first if you feel comfortable speaking to them. Ask them:

- how often they're currently paying your super
- which super fund they're paying to
- how much they are paying.

It is also worthwhile to check with your super fund to confirm if the correct amount of super was paid by your employer, by:

- checking your member statements from your super fund
- phoning your super fund
- linking to [ATO online via myGov](#)  to view super contributions paid into your super fund by your employer and reported to us.

Employers only have an obligation to pay SG at a minimum of 4 times a year. These quarterly due dates are outlined below in [due dates for lodgment](#).

Employers may pay more frequently, for example, with your salary payment (weekly, fortnightly or monthly). But if they don't, it doesn't mean they have failed to meet their SG obligations. You can lodge a referral after the lodgment due date for any periods that appear to be unpaid.

Due dates for lodgment

Due dates for super guarantee lodgment


Quarter	Period	Payment due date for super funds	Lodgment due date to the ATO
1	1 July – 30 September	28 October	28 November
2	1 October – 31 December	28 January	28 February
3	1 January – 31 March	28 April	28 May
4	1 April – 30 June	28 July	28 August


Information to make a referral

You'll need to enter information relevant to your unpaid super referral, including:

- your personal details – including your tax file number (TFN)
- the period of concern
- your employer's details – including their Australian business number (ABN).

You can locate your employer's ABN:



- on your last payment summary or payslip
- on their business letterhead stationery
- using [ABN Lookup](#)  to search for your employer's ABN online.

Find out what to do if you have a [lost or stolen TFN](#) .

Keeping you informed

Once you've submitted your information, you'll receive a notification online to confirm we have received your referral.


We'll inform you by letter or email if we're able to collect any unpaid super and distribute it to your super fund. This process may take some time, and not every referral results in the collection of unpaid super.



Correspondence will be sent to your [myGov Inbox](#)  or your postal address provided. This may include the address of a person you have nominated to act on your behalf, such as your tax agent. You can [update your contact details or authorised contacts](#)  if you do not want them to be aware of your referral.

There are also other ways to claim your unpaid super, using the legal system and Fair Work Ombudsman.

Confidentiality

When you lodge an unpaid super referral, we will ask for permission to use your name when contacting your employer.

You may qualify for protection as a [tax whistleblower](#)  when reporting unpaid super if you meet certain conditions, including if you provide your name.

If you would like to keep your identity confidential, you can make a disclosure by completing the online [ATO tip-off form](#) . The form is also in the **Help & support** section of the [ATO app](#) . Alternatively, you can phone in your tip-off on **1800 060 062**.

QC 50278

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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