



# 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.

**Last updated** 29 April 2026

## 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 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.

If you're unsure whether you're entitled to super, see [Super from your employer](#) for more information.

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

## Before you lodge an employee referral

If you believe your employer hasn't paid their super guarantee contributions, you can ask them first if you feel comfortable speaking to them. Ask them:

- when did they make their last payment to your super fund
- 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.


From 1 July 2026, your employer needs to make sure their contributions reach your super fund no later than 7 business days after payday (unless longer applies, such as for new employees).

## 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**.

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## **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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