



Super fund stapling: 3 things every employer needs to know

The ATO is reminding employers of 3 key things they need to know about super fund stapling.

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Super fund stapling is helping more Australians keep their super consolidated, with nearly 80% of people now holding only one super account, and the Australian Taxation Office (ATO) is reminding employers of the key things they need to know when onboarding new employees.

ATO Deputy Commissioner Ben Kelly said employers play a critical role in making sure the system works as intended.

‘Super fund stapling is designed to keep workers connected to the same super account as they move between jobs, helping them avoid unnecessary duplicate accounts and fees, and employers are central to making that work’, said Mr Kelly.

As at 30 June 2025, more than 14 million Australians had a single super account, continuing a steady shift away from multiple accounts and unnecessary duplicate fees.

Mr Kelly said, ‘this trend reflects the impact of reforms such as super fund stapling, which is designed to keep workers connected to their existing super as they move between jobs.’

1. New laws strengthen employee choice, without adding to employer obligations

Recent legislative changes to super fund stapling are intended to improve employee choice, while keeping employer onboarding

obligations the same.

Under associated changes around advertising of super funds, there is a requirement that new employees must be shown information about their existing super fund, if they have one, alongside any other advertising of information about alternative funds. This helps prevent employees from unintentionally or inadvertently opening new super accounts.

‘These reforms make it easier for employees to see and choose their existing super fund, but they don’t introduce any new steps for employers.’

‘Superannuation software and onboarding providers are now prevented from advertising or promoting alternative super funds until they are also able to show information about any existing super accounts the employee may have so the employee can make an informed choice’, Mr Kelly said.

The changes do not affect how employers’ access ATO systems. Employers that are partnered with or using payroll or onboarding software and wish to allow them to request stapling results on their behalf, should ensure their service provider is authorised to do so via [Access Manager](#).

2. Requesting stapled super through the ATO helps protect against fraud

Requesting stapled super fund details through the ATO is a key safeguard against fraud, and the ATO confirms a genuine employer-employee relationship before releasing information to protect privacy.

Mr Kelly said, ‘stapled super only works when the right checks are in place. Without proper verification, there is a real risk of fraud and super being misdirected.’

‘To help ensure stapled fund requests are successful, employers need to establish the employment relationship early in the onboarding process by submitting an STP pay event or lodging a tax file number declaration.’

‘The quality of the information provided matters. Stapled fund requests can’t be completed where employee details don’t match ATO records. Providing accurate and complete information helps us correctly match records and return stapled fund details to employers, so double check

with your employee that the details they've provided will match with ATO records.'

Employers using payroll or onboarding software should confirm their provider is authorised to act on their behalf. This helps ensure only legitimate and authorised requests and information provided to the ATO is accurate.

In the 2024–25 year the ATO received 61,000 requests for superannuation information where there was no employer-employee relationship established (19% of all requests received).

3. Super fund stapling is reducing multiple accounts and delivering results


Since its introduction in 2021, super fund stapling has helped reduce the number of Australians holding multiple super accounts, a key driver of duplicated fees and insurance costs that can erode retirement savings.

ATO data shows the proportion of people with a single super account has increased steadily in recent years, rising from 76% in 2022 to 79% in 2025, reinforcing a clear trend towards consolidation.

Mr Kelly said, 'super stapling is working exactly as it was designed to, reducing duplicate accounts and helping people keep their super together as they change jobs.'

'For employers, the most important step is using the correct, ATO- authorised processes when requesting stapled super details, so employees receive the full benefit of the system.'

Notes to journalists

- Deputy Commissioner Ben Kelly is available for interviews on request.
- A high-resolution headshot of [Deputy Commissioner Ben Kelly \(JPEG, 1.29MB\)](#)  is available for download from our media centre.
- [ATO stock footage and images](#) are available for use in news bulletins from our media centre.
- For information on how to authorise someone to act on your behalf see [Access Manager for business | Australian Taxation Office](#).

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