



 [Print whole section](#)

APRA fund reporting and administration

Key reporting and administrative obligations for your APRA-regulated super fund.

Reporting and lodgment



Reporting obligations and lodgment dates for APRA funds.

Administration obligations



Administrative information for APRA funds.

QC 105081

Reporting and lodgment

Reporting obligations and lodgment dates for APRA funds.

Last updated 19 November 2025

Reporting member data

Funds are required to report different types of member data to us within specific timeframes.

Where a due date falls on a weekend or public holiday, the lodgment or payment may be made on the first business day after the due date without incurring a penalty or general interest charge.

Member contributions

These must be reported within **10 business days** of the event or allocation to a member's account by using the Member Account Transaction Service (MATS).

Member account phases and member details

You're required to report the following using the Member Account Attribute Service (MAAS) within **5 business days** of:


- opening new accounts
- any updates
- closures.

Member contribution balance amounts

These must be reported annually. The member contribution amounts as at the 30 June must be reported no later than 31 October following the end of the financial year they relate to.

Payment variation advice

You must complete the super payment variation advice to notify us you can't accept certain payments or requests.

You can report electronically using the approved format set out in the [Payment variation advice – electronic reporting specification](#) .

Alternatively, you can report using the paper form Super payment variation advice.

For more information, see Super payment variation form and instructions.

Lost members and unclaimed super

Reporting is required twice each year, please see the following dates for full details.

Important member reporting dates

14 August

Departing Australia super payment (DASP) payment summaries issued in the last financial year can be:

- included in the funds PAYG payment summary annual report for payments not reported and finalised through Single Touch Payroll (STP)
- reported separately by 31 October.

For more information, see **Annual reporting and Withholding and reporting**.

31 October

Annual balances:

- you're required to report the 30 June balance of your member accounts no later than 31 October each year or you may choose to report member account balances more frequently
- PAYG withholding payment summary – annual report for DASP data records if you didn't report these by 14 August with other payment summaries you issued for the last financial year
- last date to assess and report a change in Lost member's, lost status account attribute on or after 30 June but before 31 October
- last date to report and pay unclaimed super money statement for the period 1 January – 30 June including for
 - small or insoluble lost member accounts
 - inactive low-balance accounts.

Due date for:

- lodgment and payment of unclaimed super money statement for former temporary residents unclaimed super to us.

30 April

Last date to:

- assess and report a change in Lost member's, lost status account attribute on or after 31 December but before 30 April
- report and pay unclaimed super money statement for the period 1 July – 31 December including for
 - small or insoluble lost member accounts
 - inactive low-balance accounts.

Due date for:

- lodgment and payment of unclaimed super money statements that relate to unclaimed super for former temporary residents.

Fund business reporting requirements

Income tax

You must lodge an annual income tax return each year. The general date for lodgment is 31 October. In practice, most fund's returns are lodged in accordance with their tax agent's lodgment program which will dictate the date required.

For more information, see [Companies and super funds](#).

Pay as you go (PAYG)

PAYG instalments are notified on your activity statements and payment of any net amount must be made on or before the activity statement lodgment due date.

14 August

Due date for PAYG payment summary annual report for payments not reported and finalised through Single Touch Payroll (STP).

Note: DASP summaries issued in the last financial year can be included in this report.

For more information, see [Annual reporting](#) and [Important member reporting dates](#).

Employer reporting to funds

Employers must pay employees super contributions to funds by the **super payment due dates**. When a super due date falls on a weekend or public holiday, contributions must be received by the fund on or before the next business day.

If employers have missed the quarterly payment due date or made late super payments, they'll need to lodge a SGC statement and pay the SGC to us. These member contributions are then paid by us to the funds which then have [reporting obligations for member data](#).

Unclaimed super



Unclaimed super money is reported and paid to us.

Transfer balance cap – Commissioner's commutation authority



Find out about the Commissioner's commutation authority when a member exceeds their transfer balance cap.

KiwiSaver Scheme



Rules for super providers who accept New Zealand-sourced amounts when reporting USM.

Return of FHSS released amounts for APRA funds



What funds need to know when a First home super saver (FHSS) released amount is returned.

QC 24759

Unclaimed super

Unclaimed super money is reported and paid to us.

Last updated 19 November 2025

Unclaimed super obligations

APRA funds have reporting and payment obligations under the *Superannuation (Unclaimed Money and Lost Members) Act 1999*

(SUMLMA).

Funds are also obliged to take a member's individual circumstances into account, in line with the *Superannuation Industry (Supervision) Act 1993*.

Twice a year, you must report and pay to us:

- unclaimed super of members aged 65 years or older, non-member spouses and deceased members
- unclaimed super of former temporary residents
- small lost member accounts and inactive accounts of unidentifiable members
- inactive low-balance accounts.

Members can see all USM amounts online where we can match these accounts to their tax file number (TFN). By showing their USM on our online services, they can find their super more easily and make an informed decision about consolidating their super money.

Your reporting obligations



You may need to report, pay or provide a non-lodgment advice for unclaimed super money twice a year.

How to pay USM



How to pay unclaimed super using these payment methods.

Adjusting unclaimed super



How to lodge an adjustment to correct a mistake on your unclaimed super money (USM) statement with us.

Your reporting obligations

You may need to report, pay or provide a non-lodgment advice for unclaimed super money twice a year.

Last updated 19 November 2025

When to determine and report unclaimed super

For your unclaimed super, lost member, inactive low-balance accounts and former temporary residents you must report to us twice a year, on 31 October and 30 April.

You determine your unclaimed super, lost member and inactive low-balance accounts as at the end of the unclaimed money day. You must report and make the payment by the scheduled statement day.

If you have no unclaimed money, lost member accounts or inactive low-balance accounts to report and pay, you're required to submit a non-lodgment advice.

Former temporary resident unclaimed super reported in response to a section 20C notice must also be reported and paid by the scheduled statement day. However, if we give you the notice less than 28 days before the scheduled statement day, the due date will generally be the following scheduled statement day.

For more information, see [Unclaimed superannuation money protocol](#).

How to report

SuperStream

When you identify an account as USM for a reporting period, you can use the SuperStream data standard rollover USM data message and transfer the money using the USM rollover payment message.

In response we'll send a rollover outcome response message to you.

This doesn't apply to USM that includes a New Zealand (NZ)-sourced amount.

Paper lodgment

The USM statement paper form is for super providers with reporting and payment obligations under the *Superannuation (Unclaimed Money and Lost Members) Act 1999 (SUMLMA)* and for funds reporting NZ sourced USM amounts.

If you're a fund reporting for no more than 6 members, you can either:

- report electronically
- use the approved USM statement paper form.

If you're a fund reporting USM that includes a NZ-sourced amount:

- use the approved USM statement paper form.

Don't use this USM statement if you're lodging for 7 or more members – unless you're reporting a NZ sourced amount. A USM statement with 7 or more members, not including NZ sourced amounts, must be lodged electronically.

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

Non-lodgment advice

You must submit a non-lodgment advice by the scheduled statement day if, at the end of the unclaimed money day, you're not required to report and pay any of the following:

- unclaimed super of members aged 65 years or older, non-member spouses or deceased members
- small accounts or inactive accounts of unidentifiable members
- inactive low-balance accounts.

If you have no unclaimed super, lost member or inactive low-balance accounts to report, you can submit one NLA for all.

If you meet one of the criteria for reporting USM and one of the criteria for submitting an NLA, you must lodge both a reporting statement and an NLA.

Complete the [NLA template \(XLSX, 35KB\)](#)  and lodge it through [Online services for business](#).

You don't have to submit an NLA if:

- your fund is a regulated super fund with no more than 6 members
- your fund is a state or territory public sector super scheme that reports and pays, by law, unclaimed super to its relevant state or territory authority.

Penalties may apply if you:

- don't report your USM or lodge your NLA correctly and pay any amount outstanding to us by the due date
- provide statements that are false or misleading
- fail to keep records or you keep records incorrectly.

Prescribed state and territory public sector super schemes are permitted to transfer unclaimed super to us. If you're a state or territory government fund, contact your state or territory authority to confirm whether you can transfer unclaimed super to us.

QC 24736

How to pay unclaimed superannuation money

How to pay unclaimed super using these payment methods.

Last updated 19 November 2025

Payment method for SuperStream

To comply with the SuperStream payment standards you must make payment by electronic transfer to our SuperStream bank account:

- The details are
 - Bank – Reserve Bank of Australia
 - BSB – 092-009

- Account – 121781
- Title – Australian Taxation Office Official Administered Receipts SuperStream Account.
- The data and money must be linked by a unique payment reference number (PRN). If there is no unique identifier, we can't match the payment to your reported USM.
- The PRN in the data message and payment must be identical (case and space sensitive). If they're not identical, we can't allocate the payment.

You can't pay by cheque.

Payment method for paper

Payment of unclaimed super money (USM) must be made with your USM statement. Refer to [How to pay](#).

If you don't meet payment obligations

The general interest charge (GIC) may apply when you don't pay USM (including small or insoluble lost member accounts) owing to us by the due date.

You may also be found guilty of an offence and need to pay an administrative penalty if you don't give us the statement by the due date.

QC 24738

Adjusting unclaimed superannuation

How to lodge an adjustment to correct a mistake on your unclaimed super money (USM) statement with us.

Last updated 19 November 2025

When we must make a refund

The *Superannuation (Unclaimed Money and Lost Members) Act 1999* (SUMMLMA) states that where the Commissioner is satisfied that an amount paid by a reporting fund exceeded the amount payable (if any) under the relevant subsection with respect to an individual, the Commissioner must refund the excess to the reporting fund. If the reporting fund no longer exists, the Commissioner must refund the excess to an equivalent fund.

The Commissioner will be satisfied that an amount paid exceeded the amount (if any) that was payable under the relevant subsection, once the Commissioner has processed an adjusted USM statement and this results in a material decrease in the amount payable with respect to a person.

When to lodge USM adjustments


You have 30 days from when you find a mistake or omission on your reported USM statement to lodge an adjustment.

The adjustment request should be because of a genuine fund reporting error, not a change of mind by fund or member.

For example, you can request an adjustment if you:

- incorrectly reported an amount
- forgot to include a member
- incorrectly reported a member.

How to lodge USM adjustments

For all USM adjustment requests, you'll need to download the [USM adjustment template \(XLSX 45KB\)](#) .

Increase adjustments

If your adjustment involves an increased USM amount, report this to us by sending a new USM lodgment for the additional amount via SuperStream.

Decrease adjustments

If your adjustment involves a decreased USM amount for a member a partial adjustment request will need to be lodged. We'll cancel the lodgment, and you can then send a new USM lodgment to report the correct entitlement for the member via SuperStream.

Ensure complete and accurate information is provided on the USM adjustment template as per the data specifications. Failure to do so may require you to resubmit a corrected template.

How to lodge your template

Lodge your completed USM adjustment template through Super enquiry service or Online services for business.

Super enquiry service

To lodge your template through the Super enquiry service:

1. Select **Fund enquiries**, then **USM reporting**.
2. For the request type, select **USM – adjustments**.
3. Complete the required information.
4. Attach your file, then **submit**.

Online services for business

To lodge your template through Online services for business:

5. Select **Communication, Secure mail**, then **New**.
6. Select **Superannuation** as topic.
7. Select **Lodge USM adjustment templates / Non-lodgment advice**.
8. Attach your file, then complete the declaration and **send**.

Why we can't automatically refund USM

Lodging and paying your USM to us is a tax obligation under section 17(1) of SUMLMA. Under this section, the obligation to pay USM to us is a tax-related liability. This means any payment received in respect of a current or anticipated debt must be allocated in accordance with our legislation and can't be automatically refunded.

The reporting and payment of USM occurs in accordance with the SuperStream rollover standard, however the associated obligations are contained in the SUMLMA.

The obligations to report and pay USM are 2 separate obligations and if a message is rejected the obligation to pay still stands.

If the reporting period relating to the adjustment request is not balanced to zero or the fund is still lodging and paying, we're unable to refund as there are current reporting obligations to be met.

Show reasonable care

You have a responsibility to submit accurate and complete USM reporting. You should ensure you have appropriate processes in place to meet your legislative obligations. Your assessment of whether an account meets the appropriate definitions under the SUMLMA should be complete at the time of lodging your statement.

Where adjustments are later lodged, we'll review them to check if they're the result of a lack of reasonable care. If they are, we may consider penalties for false and misleading statements.

QC 53866

Transfer balance cap – Commissioner's commutation authority

Find out about the Commissioner 's commutation authority when a member exceeds their transfer balance cap.

Last updated 19 November 2025

What is a commutation authority

A commutation authority is a notice we issue to a super fund when a member has exceeded their transfer balance cap (TBC) and we've

sent the member an excess transfer balance determination. The member has either:

- not commuted the excess amount in the determination in full by the due date
- made an election for us to send a commutation authority to their fund to have the excess amount commuted.

The commutation authority details the amount that must be commuted from the specified income stream for that member.

Commuting the full amount

You must commute the full amount, including cents, by the due date stated in the commutation authority, from the income stream stated in the notice. If you don't allow cents to be commuted, you must round up.

You must lodge a TBAR by the due date to tell us you have complied in full.

Commuting a partial amount

If you can't commute the full amount stated on the commutation authority because:

- the amount is higher than the value of the interest supporting the income stream, you must commute the value of the interest and close the account. You should consider any pro-rata minimum pension payments that need to be met when calculating the value of the interest than can be commuted.
- the income stream account stated in the notice was closed before we issued a commutation authority.

You must also lodge a TBAR by the due date to tell us you've complied in part.

What to do if you or your member disagree with the commutation authority

If either you or your member disagree with the commutation authority:

- you can't object to the commutation authority

- your member can't direct you not to comply.

The commutation authority only authorises you to commute the specified income stream.

If you commute another income stream, you haven't complied with the commutation authority. The member is now at risk of having their assets removed from retirement phase twice, given this commutation doesn't remove your obligation to comply with the commutation authority.

To minimise the impacts on your member you should report the member-initiated commutation to us as soon as possible. We may be able to revoke the commutation authority we've sent you.

If the member has sufficient funds in their preferred account to commute the full amount and you consider there is time to process and report it to us in time for us to revoke the commutation authority, you may consider choosing to do so.

If you follow the member's request you need to report this to us as soon as possible, no later than the due date stated in the commutation authority, to allow us to revoke the commutation authority. If you don't report this to us in time for us to do this, you'll still need to comply with the commutation authority. The consequences of not complying with the commutation authority will still apply.

If you think the amount on the commutation authority doesn't take into account a prior commutation this may be because the member commuted their income stream after the due date on the Excess Transfer Balance (ETB) determination or there was a delay in reporting the commutation to us.

If the member disagrees with the way we calculated their excess, they can seek an extension of time to lodge an objection to the ETB determination. However, this doesn't remove your obligation to comply with the commutation authority by the due date, once it's issued.

If an objection is lodged to the ETB determination and we allow the objection in full, then we will revoke or amend the commutation authority, if we are able to do this, by the due date. Otherwise, you'll still need to action the commutation authority by the due date.

For more information, see **Transfer balance cap, Super transfer balance account report instructions, LCR 2016/9 Superannuation reform: transfer balance cap.**

QC 54147

KiwiSaver Scheme


Rules for super providers who accept New Zealand-sourced amounts when reporting USM.

Last updated 19 November 2025

Trans-Tasman super portability


The Trans-Tasman super portability arrangement helps Australian and New Zealand (NZ) citizens – who emigrate between the 2 countries and intend to stay indefinitely or permanently – to take their retirement savings with them when they move across the Tasman.

The law

Treasury Laws Amendment (2021 Measures No. 5) Act 2021 was enacted to improve the operation of the Trans-Tasman retirement savings portability arrangement between Australia and NZ. The law allows the ATO to directly transfer unclaimed super money (USM) of NZ residents to the [KiwiSaver provider](#)  (KSP).

Reporting NZ-sourced amounts

When reporting USM or trustee voluntary payments (TVP) to us, the NZ-sourced amounts must be reported separately from the Australian sourced amount. This is only required for Australian super providers who receive NZ-sourced amounts and have identified the NZ component when reporting USM.

The NZ-sourced amount doesn't include any returning Australian-sourced amount. This is generally an amount that was previously received by a participating [KiwiSaver](#)  scheme from an Australian super provider and was originally accrued in an Australian complying super fund.

When reporting any accounts with NZ-sourced amounts, these need to be reported by completing the **Unclaimed super money statement paper form** (NAT 71864). If not reported separately, members may not receive their full entitlements.

Conditions of release

Generally, rollovers to other super funds don't require the member to satisfy a condition of release, subject to the governing rules of your fund. For information on the Kiwi Saver scheme, see **Trans-Tasman retirement savings transfers**.

Defined benefits


Australian sourced retirement savings from an Australian untaxed source, or a defined benefit interest in an Australian defined benefit scheme, can't be transferred to a NZ KiwiSaver scheme.

Payment statement

Use this statement to provide information about the member's super interest to be transferred from a complying Australian Prudential Regulation Authority (APRA)-regulated super fund to a KiwiSaver scheme under the Trans-Tasman portability arrangement.

If you're a complying Australian super fund (other than a defined benefit fund, unfunded public sector scheme or self-managed super fund), complete the **KiwiSaver scheme payment statement** (NAT 74638) when you pay a member's super benefits to a KiwiSaver scheme in NZ. You must pay the full super interest held by the member (other than defined benefit amounts).

You don't have to use this form – you can use a similar paper form that collects the same information.

A completed statement provides information about the member's super benefits, including the interest to be transferred from a complying APRA-regulated super fund to a [KiwiSaver](#)  scheme under the Trans-Tasman portability arrangement.


Completing the statement

The Australian super fund must complete all sections in the [payment statement](#).

Section A: Receiving KiwiSaver scheme details

You can't make payment to a KiwiSaver scheme without this information.

3a KiwiSaver registration number

The KiwiSaver registration number can be confirmed by checking the NZ Financial Markets Authority website at [KiwiSaver for scheme providers](#) .

Section B: Member details

Provide the member details for the super interest you're paying to the KiwiSaver scheme.

Section C: Payment details

Record amounts in Australian dollars.

10 Source component

Australian sourced amount

You need to include the Australian-sourced amounts at labels A and B.

You must identify any restricted non-preserved amount and unrestricted non-preserved amount held by the member on this statement.

If the member later returns to Australia, any returning non-preserved Australian amounts that are not identified here will be treated as preserved benefits.

Returning NZ sourced amount

Where applicable, you'll need to include any returning NZ sourced amount at label **C**.

The sum of components **A + B + C** must be equal to the total payment at label **11**. The amount of the total payment must be equal to the amount being paid to the KiwiSaver scheme.

Section D: Australian super fund

As the payer of a super interest to a KiwiSaver scheme, provide your fund details.

Section E: Declaration

Complete the declaration that applies to you. Print your full name, and sign and date the declaration.

Record keeping

You're required to keep a copy of this statement in your records for 5 years.

You must send a copy of the completed statement to the member. Your member should:

- keep their copy of this completed statement indefinitely for their records
- provide copies of their super records, including this statement, to their chosen APRA-regulated fund in the event they decide to return to Australia in the future and bring their super savings with them.

Where to send the completed statement

Don't send the completed statement to us. You must:

- send this statement to the receiving KiwiSaver scheme in section A within 7 days of paying the benefit amount
- provide a copy of this statement to the member identified in section B within 30 days of paying the benefits to their KiwiSaver scheme
- keep a copy in your records for 5 years.

If you don't send the statement to the KiwiSaver scheme or to your member within the required number of days, we may charge you an administrative penalty. **Penalties** range from 1 to 25 penalty units depending on the size of your fund and how long the statement is overdue.

QC 68074

Return of FHSS released amounts for APRA funds

What funds need to know when a First home super saver (FHSS) released amount is returned.

Last updated 19 November 2025

From 15 September 2024, in limited circumstances the ATO may return First home super saver (FHSS) released amounts to super funds.

This is one of several changes to the FHSS scheme.

Conditions of a repayment

A fund will be able to accept a FHSS repayment from us when a release authority:

- has been issued to the fund
- is revoked after the fund has sent the amount to us.

The repaid FHSS amount is treated as a rollover. This should not be recorded as a reversal of a transaction on the fund's registry.

Before making a repayment, we'll check:

- the member's account is not closed
- the member's account is in the accumulation phase
- the fund is not a defined benefit or constitutionally protected fund and can accept contributions, where the FHSS amount is not being returned to the original super fund.

Note: Members can make a new FHSS release request with us. This may result in another release authority from us for the member. The member can do this as soon as their original request is processed.

How we notify about a repayment

We'll issue a refund notification letter to the relevant fund through **Online services for business**. The letter will include the:

- member's name
- fund's name
- Australian business number (ABN)
- unique super identifier (USI)
- member account number
- amount being returned
- date of original release authority issued to original super fund.

We'll advise the member that their FHSS repayment will happen.

How we make a repayment

Where a member still holds a **super interest** in a fund, we'll make the repayment to the fund's relevant bank account on the fund detail register.

The amount can be credited to any super interest the member holds with the fund, provided:

- the super interest is held by the member
- the repayment can be paid out under a later FHSS release authority.

When a fund can't accept a repayment

If the fund that originally released the FHSS amount is unable to accept the repayment, it should contact us through the **Super Enquiry Service**. Use the FHSS classification with 'FHSS returning monies' in the subject heading and provide:

- the FHSS released amount
- the service period start date
- component information
 - tax-free component
 - KiwiSaver tax-free component

- taxable component – taxed element
- taxable component – untaxed element
- preservation amounts
 - preserved amount
 - KiwiSaver preserved amount
 - restricted non-preserved amount
 - unrestricted non-preserved amount.

The fund can [return the FHSS amount](#) to us once we've responded through the Super Enquiry Service.

We'll then:

- pay the returned FHSS amount to an alternate fund held by the member
- issue a refund notification letter to the alternate fund, including the relevant component information provided by the originating fund.

How to repay money to the ATO

A fund can return money to us after advising us, through the Super Enquiry Service, that it is [unable to accept repayment](#) of the FHSS amount.

Funds must pay by electronic transfer to our SuperStream bank account. The details are:

Bank – Reserve Bank of Australia

BSB – 092-009

Account – 121781

Title – Australian Taxation Office Official Administered Receipts SuperStream Account.

The data and money must be linked by a unique payment reference number (PRN). This PRN needs to match the original release authority.

The PRN and payment must be identical (case and space sensitive). Where they are not, we can't allocate the payment.

Funds can't pay by cheque.

Communicate with us

Funds communicating with us regarding repaid FHSS amounts should do so through the Super Enquiry Service. Use the FHSS classification and include 'FHSS returning monies' in the subject heading.

FHSS repayment correspondence in Online services for business has the same permission level as compassionate release of super correspondence. A dedicated FHSS prefix label allows funds to identify and manage this correspondence.

QC 102782

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.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).