



Managing member benefits

Guidance on managing member super benefits.

Managing and calculating member benefits

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QC 45229


KiwiSaver scheme payment statement

Australian super funds complete this statement when they pay a member's super benefits to a KiwiSaver scheme in NZ.

Last updated 29 October 2020

Use this form 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 TransTasman portability arrangement.

Next step:

- Download the Portable Document Format (PDF) version of [KiwiSaver scheme payment statement \(PDF 352KB\)](#)  (NAT 74638)

QC 64101

Government super contributions recovery notice

Government super contribution recovery notices sent to funds to advise them of members who have received an overpayment.

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Why we send super recovery notices

Government super contributions recovery notices are sent to funds to advise them of members who've received an overpayment from us. The notices contain details of super co-contribution or low income super tax offset (LISTO) payments to be recovered from members accounts.

We send you a super recovery notice when we've recalculated a member's entitlement. We reassess a member's entitlement when either:

- their fund has amended the contribution information previously reported to us, declaring that the contributions for the member have decreased
- the member's income tax return has been amended (which can be initiated by us or by the member).

For more information, see [Government super contributions](#).

The recovery notice

The recovery notice details the overpaid amounts that must be returned to us. We send this notice electronically via SuperStream, along with the overpaid member list.

Recovery notices are generally issued to funds on the fourth weekend of each month.

Notifying members

We don't advise your members at the time of the recovery. The recovery transaction is between us and you. You can decide how you wish to advise affected members. You may notify members in their annual super statement.

What you need to do

You must action recovery notices within 28 days of issue. You can find the due date in the electronic commerce interface (ECI) file.

If you can't return an overpaid co-contribution or LISTO amount, you must lodge a super payment variation advice (PVA). The PVA has codes for explaining why you can't action the recovery notice, including:

- member contributions have been paid or transferred out
 - the member's contributions have been transferred from the member's account
 - the member's contributions were in the course of being transferred from the member's account
 - action to pay a pension or annuity has commenced
- member account has insufficient funds.

If the member account has funds, but the amount is insufficient to satisfy a recovery notice in full, you must return as much as you can. For example, if we advise we require the return of \$1,000 and you only have \$900 remaining in the member's account, you can't ignore the notice and you must return the \$900 to us. You must also lodge a PVA for the missing \$100 using the code that explains the shortfall.

As an overpayment of a government contribution is a debt to the Commonwealth, amounts not repaid to us within 28 days of the notice will incur the general interest charge.

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

Stapled super fund details for APRA Funds

Information for Super Funds on the Single Default Account (stapled super fund) changes.

Last updated 10 December 2021

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From 1 November 2021, if an employer has new employees start and the employees do not choose a super fund, employers may have an extra step to take to comply with choice of fund rules. The employer may now have to request their new employees '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.

The change aims to stop new super accounts from being opened every time an employee starts a new job.

How will a stapled super fund be selected?

The stapled super fund selection will be based on information we hold about the employee's super fund membership, as reported to us by funds.

If an employee holds an existing eligible super account, this will be notified to the employer as the stapled super fund account for contributions.

To be eligible to be selected as a stapled super fund for an employee, a fund must be an open retirement savings account (RSA), complying

superannuation fund or complying superannuation scheme in the same financial year as the stapled super fund request is made. The employee must be a member of the fund/scheme, or holder of that RSA, when the request is made.

Where an employee has multiple existing eligible super accounts, we will apply 'tiebreaker' rules as outlined in the regulations to select the stapled super fund. These rules consider, as applicable:

- whether we have previously identified an account as a stapled super fund
- how recently contributions have been made to each of the accounts
- the account balances
- how recently each of the accounts were created.

If a member is concerned how the tiebreaker rules will be applied, they should be encouraged to use a super standard choice form to nominate their preferred fund.

Defined Benefit Accounts

Any fund, including a defined benefit fund, can be provided to an employer by the ATO as a stapled super fund. However, some defined benefit accounts may not be able to accept contributions from all employers. If an employer advises us that a stapled super fund notified by us cannot accept contributions, we will provide an alternate stapled super fund if the employee has another stapled super fund.

Successor Fund Transfers

A successor fund meets certain conditions and confers certain rights on the member. A superannuation interest may be transferred from an employee's super fund account, default fund or stapled super fund to a successor fund without the consent of the member. Contributions by the employer to the successor fund for the benefit of the employee will satisfy the choice of fund requirements and the employer will not need to give the employee a standard choice form or request a stapled super fund.

If the employer requests a stapled super fund, the account details returned by the us will follow the tiebreaker rules outlined above.


Encouraging choice of super fund

The new stapled super fund step only applies from 1 November 2021 when a new employee does not choose their own super fund.

You can support your members to choose their own super fund by:

- helping them to understand the super standard choice form
- reminding them of the benefits of choosing their own super fund and keeping track of their super
- directing them to **Super for individuals** to understand how they can find their super fund details to complete their super standard choice form.

You should offer members the newest copy of the **Superannuation standard choice form** to elect their choice of super fund.

You can't provide recommendations or advice about super to your members, unless you are licensed by the Australian Securities & Investments Commission (ASIC) to provide financial advice. Visit [ASIC Communicating with employees about choice of superannuation fund: What you can and cannot do](#)  for more information on how you can communicate about superannuation choices without breaking the law.

For more information see [offering employees a choice of super fund](#).

QC 66737


Notice of intent to claim a deduction

Members can claim or vary a tax deduction for personal super contributions.

Last updated 20 March 2025

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Accepting notices

To help your members claim or vary a tax deduction for personal super contributions, you must:

- accept notices – ensure the notice is valid, in the approved form and given to you within the timeframes
- ensure a variation notice doesn't increase the amount to be claimed
- acknowledge notices
- report a notice of intent to claim a deduction.

Validity

If a notice is invalid, you must not accept it and should advise your member. A notice will be invalid if any of the following apply:

- it is not related to the contribution
- it includes all or a part of an amount covered by a previous notice
- when the member gave you the notice
 - they were not a member of the fund or holder of the retirement savings account (RSA)
 - you no longer held the contribution
 - you had begun to pay a super income stream based in whole or part on the contribution.
- before the member gave you the notice
 - they had made a contributions splitting application in relation to the contribution
 - you had received the application and not rejected it.


A notice can cover only personal contributions. The following are not personal contributions:

- rolled over super benefits
- benefits transferred from a foreign super fund
- a directed termination payment paid by an employer (under transitional arrangements that applied until 30 June 2012)
- salary sacrificed amounts.

Approved form

Ensure your members have used an approved form to provide the notice. An approved form is one of the following:

- Our paper form **Notice of intent to claim or vary a deduction for personal super contributions**
- A branded paper form you provide to your member that contains all the information required as per our form, including the member declaration and **instructions** for completing the form
- A letter from the member stating they wish to claim a tax deduction for a specific amount of their personal super contributions and including at least the following information:
 - first name
 - family name
 - date of birth
 - fund name
 - fund member account number
 - the financial year in which the personal contributions were made
 - the total amount of personal contributions made to the fund or RSA in that financial year
 - the amount they intend to claim as a tax deduction
 - a declaration that they are lodging this notice by the due date
 - a statement that the information contained in the letter is true and correct
 - their signature
 - the date.

- An electronic form, provided the form has been developed in accordance with the [Guide for Super Funds to develop a virtual \(electronic\) form version of the Notice of Intent to claim or vary a deduction for personal super contributions](#) .

If a paper notice doesn't contain all the required information, or a virtual form wasn't developed in accordance with the guide, the member won't be providing a notice in the approved form and may be denied an income tax deduction.

Variations

Only accept variations that reduce the amount of the deduction to be claimed (including reducing it to nil).

A variation is not effective if:

- the person is no longer a member of the fund
- the fund no longer holds the contribution
- the fund has begun paying an income stream based in whole or part on the contribution.

The member can vary their notice of intent to claim a deduction using any of the approved forms for providing a notice. If they are writing a letter to you, they need to include the same information as in their original notice, plus a statement that they wish to vary their previous notice to reduce the amount claimed. They must also specify the amount they now intend to claim (which may be nil).

The member must also have signed a declaration that they're providing this variation within the relevant timeframe.

If a member wants to increase the amount they are going to claim as a tax deduction, they must lodge a separate notice of intent to claim a deduction for the additional amount. This will be a new notice rather than a variation.

Timeframes

A member must give you their notice (or variation) by whichever of the following dates occurs first:

- the day they lodge their income tax return for the income year in which the contribution was made
- the end of the income year following the income year in which the contribution was made.

These timeframes doesn't apply where we've disallowed a member's deduction, and a variation is being made to reduce the amount claimed by the amount not allowable.

The member is required to sign a declaration to say that they've given you the notice (or variation) within the relevant timeframe.

Timeframes when varying the notice

A valid notice of intent can't be revoked or withdrawn but the member may vary the notice to reduce (even to nil) the amount they want to claim. They must do this within the timeframes.

If we disallow a deduction your member has claimed, the member may vary the notice to reduce their claim by that amount. This variation is not subject to the timeframes.

Always advise your members of the reasons for rejecting their notices and of any actions they can take to lodge valid ones. This may reduce the frequency of escalated complaints.

Acknowledging notices

You must acknowledge your member's valid notice immediately, unless the value of their super interest is less than the tax that would be payable if you were to acknowledge the notice.

Your acknowledgment should include:

- a statement that you have received their notice of intent to claim a deduction
- the date
 - your fund received the original notice
 - your fund received any subsequent variations
 - of the acknowledgment
- the member's account and fund details

- the total amount of personal contributions the original notice covers and amount the member currently intends to claim as a deduction
- the date the contributions were made or the income year they were made in.

This information will ensure that your members are able to claim the deductions they're entitled to, and that the correct super co-contributions and excess contributions tax outcomes apply to them.


You must also advise your member if their notice is invalid.

Additional requests for acknowledgment

If your members have lost or failed to receive your acknowledgment, they may request a new acknowledgment. You can either:

- provide them with a copy of the original acknowledgment
- confirm their original notice is valid and provide them with a new acknowledgment.

Reporting of a notice of intent to claim a deduction

You're required to notify us of certain details pertaining to a member's notice of intent that has been received and acknowledged as valid by you. These details, and the specifications regarding how they should be reported, are contained in the [Member Account Transaction Service \(MATS\) Business Implementation Guide](#) .

QC 45248

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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