



## Simple checks ahead of the super guarantee (SG) due date

SG contributions are due by 28 October. Use our simple checks to help you pay in full, on time and to the right fund.

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Paying your employee's super doesn't need to be complicated. Follow our simple checks to meet your super obligations:

- Pay super for all eligible workers – make sure you correctly classify your workers. There are extra rules for some, such as independent contractors, international workers and those under 18.
- Select the right fund – make sure you select the right fund (whether it's your employee's chosen fund, a stapled super fund, or your default fund) and you confirm your employee's tax file number (TFN).
- Apply the correct rate – the super guarantee (SG) rate increased to 12% on 1 July. You'll need to apply the 12% rate for all salary and wages paid to eligible workers on and after 1 July. This is even if some or all of the pay period it relates to is before 1 July.
- Pay contributions on time – SG contributions for eligible workers must reach their super fund by the quarterly due date (28 October) to be considered paid on time. To meet this deadline, you'll need to make the payment early enough to allow for processing times.
- Payment frequency – remember SG contributions must be paid by each quarterly due date, but you can pay more frequently to help with your cashflow.

- Missed or late payments – if you miss a payment, you must lodge the **super guarantee charge (SGC) statement** and pay the SGC by the due date.
- Small business superannuation clearing house (SBSCH) – consider your alternatives ahead of the 1 July 2026 closure. Check your existing software and payroll packages – they may already include super functions. Or look at options offered by super funds, commercial clearing houses or other payroll software or providers.


Use our **checklist** for more information or speak to your registered tax professional.

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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.

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