Print whole section

Unclaimed superannuation money (USM) protocol

The unclaimed super money (USM) protocol provides guidance for APRA funds with their unclaimed super obligations.

Guiding principles and legislation for unclaimed super

How APRA funds are obligated to report and pay unclaimed super money (USM) under binding legislation.

Super interest of non-member spouse for unclaimed super

Protocol on splitting unclaimed super money (USM) payments for a non-member spouse in APRA funds.

Super interest of deceased members for unclaimed super

Unclaimed super money (USM) protocol for deceased members of APRA funds.

Former temporary residents with unclaimed super

Fund reporting protocol for unclaimed super money (USM) of former temporary residents in APRA funds.

Super interest of members over eligibility age

USM fund reporting protocol for members at eligibility age who trustees have lost contact with.

Lost member accounts for super funds

Unclaimed super money (USM) protocol for lost member accounts in APRA funds.

Inactive low-balance accounts for unclaimed super

Unclaimed super money (USM) protocol for low-balance superannuation accounts in APRA funds.

Trustee voluntary payments

Unclaimed super money (USM) protocol for trustee voluntary payment amounts.

ATO guidance on unclaimed super wording

General guidance for APRA funds in relation to the Superannuation (Unclaimed Money and Lost Members) Act 1999.

QC 55891

Guiding principles and legislation for unclaimed super

How APRA funds are obligated to report and pay unclaimed super money (USM) under binding legislation.

Last updated 1 October 2026

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*.

A fund should decide whether its actions are appropriate to members by:

- ensuring the member's best interests are your primary concern
- always making reasonable attempts to contact the member to advise them of their entitlement to a super benefit before reporting their account
- applying unclaimed money tests at the member level, not the account level.

After you have determined a member’s benefit, report and pay the amount to the ATO on the next scheduled statement date.

State and territory super schemes

The information in this protocol doesn't apply to funds that are trustees of a state or territory public sector super scheme, where the:

- relevant state or territory has laws requiring the reporting and payment of unclaimed super money to the state or territory government

- state or territory public sector super scheme complies with relevant state or territory laws.

Contact your state or territory authority to check whether your reporting obligations are to them or the ATO.

How to report to ATO

Where a state or territory doesn't have laws requiring the reporting of unclaimed super money to the state or territory government, the state or territory public sector super scheme is required to report to the ATO, as outlined in this protocol.

Funds must report and pay in the approved form by the scheduled statement due dates. For information on when and how to report unclaimed super, see Your reporting obligations.

Separately report any accounts with New Zealand sourced amounts or unclaimed super.

If you have no unclaimed money, lost member accounts or inactive low-balance accounts to report and pay, you're required to advise us of this by lodging a non-lodgment advice.

If exceptional or unforeseen circumstances impact your ability to lodge or pay by a due date, you can request a deferral of your reporting obligations

For more information on how successor fund transfers (SFT) and intra fund transfers (IFT) impact unclaimed super money and lost member reporting, see Successor and intra-fund transfer reporting.

Scheduled due dates for unclaimed super

APRA funds are to report and pay unclaimed super money (USM) in the approved form by the scheduled statement due dates as follows:

- for an unclaimed money day being 31 December of any year – 30 April of the following year
- for an unclaimed money day being 30 June of any year – 31 October of that year.

Note: These scheduled due dates don't apply to trustee voluntary payments (TVPs). However, the existing USM effective dates can be

used to report TVP.

The approved form contains all the information, statements, and declarations you're required to provide. You don't have the discretion to determine what information will or will not be provided.

If you have no unclaimed money, lost member accounts or inactive low-balance accounts to report and pay, you're required to advise us of this by lodging a non-lodgment advice.

Reporting where more than one type of USM applies

Where a member of a super fund meets the definition of having more than one type of unclaimed super money (USM), the order of precedence is outlined in legislation as follows:

1. Non-member spouse or deceased member
2. Member who is a former temporary resident identified on a section 20C notice
3. Member who has reached eligibility age
4. Small or insoluble lost member account
5. Inactive low-balance account
6. Trustee voluntary payment

Make sure lodgment has been accepted

To ensure lodgment is successful:

- USM parent form lodgment and payment total amounts need to match.
- Payment with a matching PRN must be sent at the same time as the message to the ATO SuperStream bank account. PRNs are case and space sensitive.

If we successfully process your data message, we will send your gateway an unclaimed super money outcome response (USMOR) message within 3 working days. USMORs may be delayed during peak USM lodgment periods.

You must take action in the following situations to make sure that we have accepted and processed your lodgment:

- If your gateway didn’t receive an USMOR, and
  - also didn't receive a technical receipt – your gateway provider should re-send the message
  - did receive a technical receipt – lodge a request via the Super Enquiry Service with details of the technical receipt.
- Prompt notification of reporting issues is critical to ensure your members are not affected. You must reconcile your data and payment messages in a timely manner.
- If you get a data message error – you must take the necessary corrective action and resend the message within 30 days. When you re-send your data, use the same payment reference number (PRN) on the matching payment message to ensure synchronisation occurs. For help with matching new messages with old payments lodge a request via the Super Enquiry Service.
- If we receive a payment but we reject or don’t receive the matching data message, we will not return the payment to you. Payments of USM cannot be automatically refunded, please refer to why we can't automatically refund USM for more information.

QC 104079

Super interest of non-member spouse for unclaimed super

Protocol on splitting unclaimed super money (USM) payments for a non-member spouse in APRA funds.

Last updated 1 October 2026

Payment splits of super

When a relationship ends, super accounts or payments (pensions or annuities) can be divided by agreement or court order.

A payment split happens when:

- a payment becomes payable, and the non-member spouse is entitled to a portion
- a splitting order applies.

A splittable payment of a non-member spouse includes a payment to:

- the spouse
- another person on behalf of the spouse
- the spouse's legal representative, if the spouse has passed away
- a reversionary beneficiary (someone who inherits the super) after the spouse's death
- the legal representative of a reversionary beneficiary, if they have passed away.

When the amount is unclaimed super

If all of the following conditions apply, the amount is considered unclaimed money:

- A payment split applies to a splittable payment on an interest that a person has as a member of a fund.
- The non-member spouse (or their legal representative) is entitled to the payment.
- After making reasonable attempts and after a reasonable period has passed, you're unable to ensure the non-member spouse or their legal representative receives the payment.

Example: member who starts account-based income stream

Jane starts an account-based income stream in the XYZ super fund. Her account is subject to a splitting order, so her non-member spouse, Barry, is entitled to an income stream payment.

Barry has lost touch with XYZ super fund. No new contact details have been found, despite extensive efforts to trace him.

Barry's money is **unclaimed**.

Although Jane's account is active, the money belonging to Barry is unclaimed money. This is because, after making a reasonable effort, XYZ super fund is unable to ensure Barry receives his entitlement.

QC 61050

Super interest of deceased members for unclaimed super

Unclaimed super money (USM) protocol for deceased members of APRA funds.

Last updated 1 October 2026

Unclaimed benefits for deceased members

When you're notified of the death of a member of your super fund, you should make all reasonable efforts to contact the beneficiaries. This is in accordance with the governing rules of the fund and the law.

Whether some or all the member's money becomes unclaimed depends on the circumstances.

An amount payable in respect of a member is taken to be unclaimed super money (USM) when **all** the following apply:

- The member has died.
- You determine that, under the governing rules of the fund or by operation of law, a benefit (other than a pension or annuity) is immediately payable in respect of the member.
- You have not received an amount in respect of the member (and, in the case of a defined benefits super scheme, no benefit has accrued for the member) within the last 2 years.
- After making reasonable attempts to contact and after a reasonable period has passed, you're unable to ensure the benefit will be received by the person who is entitled to receive the benefit.

For example, if all beneficiaries have been identified, but some cannot be contacted despite reasonable attempts (or you're unable to ensure the benefit will be received by the identified individual), the entitlements for those will be unclaimed money.

Information required after reporting

If we are contacted by a potential beneficiary of a deceased estate, we will contact you. This is regardless of whether money is paid to us as unclaimed money, a lost member account, an inactive-low balance account or superannuation of former temporary residents.

We need to establish whether you were either:

- the holder of the money at the time of the member’s death
- under a binding obligation to pay the member's benefit to a specific or nominated person.

This information is necessary to help us determine claims to the money.

Example: no amounts received for over 2 years

ABC super fund receives confirmation a member has died. They determine a benefit is immediately payable in respect of the member.

There have been no amounts received for over 2 years. Over a reasonable period of time, they make extensive efforts to identify and contact potential beneficiaries.

They determine that 3 beneficiaries are entitled to claim a death benefit – Brian, Gertrude and Ali – but can only locate Brian.

They have satisfied themselves of Brian's entitlement, so his determined share of the money can be paid to him as a death benefit.

The fund is unable to locate or contact Gertrude or Ali, so their share of the money becomes unclaimed money.

Example: amounts received shortly before the member's death

TUV fund receives notification that a member, Angelique, has died. Angelique's employer sends a contribution shortly before her death.

Over a period of 18 months following Angelique's death, TUV fund make extensive efforts to identify and contact potential beneficiaries. Their efforts are unsuccessful.

Angelique's money is not unclaimed. Although she is deceased and the fund has made reasonable efforts over a reasonable period to identify and contact the people entitled, the money is not unclaimed. This is because it has been less than 2 years since a contribution was made to Angelique's account.

QC 61051

Former temporary residents with unclaimed super

Fund reporting protocol for unclaimed super money (USM) of former temporary residents in APRA funds.

Last updated 1 October 2026

Who is a former temporary resident

A person is a former temporary resident if:

- they held a temporary visa that has ceased to be in effect, except for
  - subclass 405 (Investor Retirement) visa
  - subclass 410 (Retirement) visa

- they left Australia after starting to hold the visa (regardless of whether their visa ceased to have effect before, when or after they left Australia)
- at least 6 months has passed since the later of either the
  - visa ceased to be in effect
  - person left Australia
- they are not an Australian or New Zealand citizen
- they do not hold a current temporary visa or permanent visa
- they do not have an undetermined application for a permanent visa.

The super benefit of a former temporary resident becomes unclaimed when the person has departed Australia but has not claimed their benefit from their fund.

Responding to section 20C notices

We will provide you with a written section 20C notice where we believe you have a member with a super interest and they're a former temporary resident.

When you receive this notice you're required to report and pay the amount to us by the next scheduled statement day (31 October and 30 April each year).

You'll receive a notice for each member account held by the former temporary resident that we are aware of. If you identify other member accounts, include the information in your response to us.

You're required to respond to us even if either:

- the person doesn't have a super interest in the fund
- you're not required to pay an amount to us.

Less than 28 days to the next scheduled statement

If it is less than 28 days to the next scheduled statement day when you receive the section 20C notice, you have until the **following** scheduled statement day to provide the required information and payment.

Calculating the member's super interest

When responding to a section 20c notice, you must also calculate and pay the identified member's super interest if required. To do this you must work out the:

- timing for the calculation
- amount to be paid.

Timing of the calculation

You must calculate the member's super interest **immediately** before you pay the amount to the ATO.

Example: reporting large numbers over a longer period

PQR fund receive a section 20C notice in respect of 400 members in May 2024. They must report and pay (if applicable) by the next scheduled statement day – 31 October 2024.

Due to the time required to calculate the members' benefits, they decide to process them over a period of time. They report and make a payment in June 2024, July 2024, August 2024 and September 2024 (100 members per statement).

They are required to calculate the member's interest immediately before the day on which they send the reporting and payment statement.

Amount to be paid

Once you determine the date on which the former temporary resident's interest should be calculated, you work out the amount to be paid to the ATO using the:

- starting amount
- amount to be paid to member.

Apply the following formula as at the date on which the former temporary resident's interest should be calculated:

Starting amount −amount to be paid to member =excess amount (payable to the ATO)

There is no minimum amount payable. You must pay us **all amounts** held for a member identified in a section 20C notice.

Starting amount

The **starting amount** is the notional amount that would have been paid to the member at the calculation time if they had requested payment.

The starting amount:

- excludes
  - any previous payments to the member
  - the Departing Australia superannuation payment (DASP) tax that would otherwise apply
- includes
  - any interest or earnings that would normally be included
- is reduced by
  - any fees or charges that would have been incurred if the member had asked for payment
  - any reduction related to a payment split under the *Family Law Act 1975*.

The starting amount will be reduced by any of the following:

- If the member has met a condition of release and requested an amount be paid to them, the starting amount is reduced by the amount to be paid.
- If the member has died, the starting amount is reduced by the amount that has been, or is required to be, paid to an entitled beneficiary because of the member's death.
- The amount that supports a super income stream.
- An amount (if any) worked out under the Regulations.

You must not withhold any tax from the amount paid to the ATO.

Revoking a section 20C notice

We will revoke a section 20C notice if **either** the:

- notice should never have been given because the notice was given in error
- circumstances have changed since we issued the notice – that is, a notice is no longer relevant.

Examples include that the person:

- never held a temporary visa
- held a temporary visa, but have not left Australia
- is an Australian or New Zealand citizen
- is the holder of a current temporary or permanent visa, or has applied for a permanent visa
- held a visa prescribed by the Regulations. Regulation 4B of the *Superannuation (Unclaimed Money and Lost Members) Regulations 1999* currently prescribe subclass 405 (Investor Retirement) and subclass 410 (Retirement) visas.

We don't expect you to undertake extensive tests to verify whether a section 20C notice should have been issued. This is particularly if some of this information (such as citizenship) wouldn't generally be available to you.

If you're in contact with the member and learn new information about their situation, or your records indicate the account is still receiving contributions, we will work with you to determine whether a section 20C notice should have been issued.

You can request a revocation by writing to the ATO and attaching any relevant documents. You must submit your request for revocation before responding to the section 20C notice for that member.

If we agree with your request:

- we will issue a written revocation notice to revoke the original notice
- you will no longer need to respond to the notice or pay an amount to us. If you want to respond to the notice, you can do so using the relevant error code after revocation has been granted.

A revocation notice will have no effect if:

- the fund made a payment before the original section 20C notice was revoked
- both of the following apply
  - the notice of revocation is given to the fund less than 28 days before the fund is required to respond (including deferred dates)
  - the fund has responded or made payment (if required) by the due date.

This second condition allows funds who have already started the process of responding to the ATO's original section 20C notice to ignore the revocation notice and continue with their processing.

If it is apparent that a revocation will have no effect because of either of the conditions above, we are not required to revoke the original section 20C notice.

Example: revoking a section 20C notice

QRS fund receives a section 20C notice on 15 April 2024 advising that one of their members is a former temporary resident.

They report and make a payment for the member by the next scheduled statement day.

However, afterwards they become aware that the member has dual citizenship with Britain and New Zealand.

They write to the ATO requesting the notice be revoked because the member is a New Zealand citizen. However, as they have already reported the member and made a payment, a revocation will have no effect. Therefore, the ATO is not required to revoke the notice.

QRS fund can instead seek a refund of the overpayment.

Requesting a refund of an overpayment

If you have paid an amount because of a section 20C notice but the amount should not have been paid, or the amount paid was greater than it should have been, we will refund that amount to you.

Examples of where an overpayment may occur include:

- An error was made in the calculation of the member's interest and too much was paid to the ATO.
- The person's interest was paid to the ATO, but it is later determined that the person doesn't meet the definition of a former temporary resident.

If you become aware of an overpayment because you formed the view that a section 20C notice was incorrect, lodge a request via the Super Enquiry Service with the:

- fund name
- fund Australian business number (ABN)
- member's name
- member's date of birth
- details about why the section 20C notice may have been incorrect (for example, dates of recent contributions).

We will help you by confirming whether the section 20C notice was incorrect.

If you made a calculation error, or you paid the interest of a person who was not identified in the section 20C notice, you may request an adjustment of unclaimed super.

QC 61052

Super interest of members over eligibility age

USM fund reporting protocol for members at eligibility age who trustees have lost contact with.

Last updated 1 October 2026

Super provider responsibilities

Super providers must attempt to contact the relevant person and advise them of their entitlement to a super benefit as soon as practical after a member has reached eligibility age.

Identifying unclaimed accounts for members who have reached eligibility age

Under subsection 12(1) of the SUMLMA, an amount payable to a member of a fund (both accumulation and pension) is taken to be unclaimed money if all the following apply:

- the member has reached eligibility age
- the super provider has not received an amount in respect of the member (and, in the case of a defined benefits super scheme, no benefit has accrued in respect of the member) within the last 2 years
- after a 5 year period since the super provider last had contact with the member, the provider has been unable to contact the member again after making reasonable efforts.

Eligibility age

Under section 10(1) SUMLMA, eligibility age means:

- in the case of a man – 65 years old (or another age if prescribed by the regulations)
- in the case of a woman – 60 years old (or another age if prescribed by the regulations).

For the purposes of USM we accept that eligibility age for both men and women is 65 years old under section 4A Eligibility *Superannuation (Unclaimed Money and Lost Members) Regulations 2019*.

Under section 10(2) SUMLMA, when determining whether a member of a fund has reached eligibility age:

- If the super provider does not know the member's gender – the member is taken to be a man
- If the super provider does not know the member's date of birth – they may determine the member

- attained a particular age on a particular date (if the super provider reasonably believes that to be the case)
- turned 18 years of age on the day they first became a member of the fund
- turned 18 years of age on the day the super provider first received an amount in respect of him or her
- turned 18 years of age at the start of their eligible service period.

Example: member over 65 years old

ABC Fund receives one instance of returned mail for a member. The member has not received any contributions for 2 years.

ABC Fund's system show that the member last logged into their online account 2 years ago. They have now reached 65 years old.

As ABC Fund is concerned the member is at risk of becoming lost, they lodge a request to the ATO using the provision of details (POD) service for information about the member.

ABC Fund assesses the member and determines that they have not met the USM – general provisions. This is because they have had contact with the member within the last 5 years.

As the address returned by the ATO matches that held on ABC Fund's system, the fund believes that the instance of returned mail may suggest that the member can no longer be contacted at that address.

ABC Fund makes reasonable attempts to contact the member using the data returned from the ATO. The fund successfully contacts the member on the telephone number provided and verifies their current address.

The member is not USM – general. The member's address has been verified in the past 2 years. Although the member has reached 65 years old, all other conditions have not been met.

QC 108128

Lost member accounts for super funds

Unclaimed super money (USM) protocol for lost member accounts in APRA funds.

Last updated 1 October 2026

What is a lost member account

A member of a super fund's account is lost if:

- they're uncontactable
- they're an inactive member
- they joined the fund from another fund as a lost member.

For more information, refer to Lost members register protocol.

General principles for held unclaimed super

The unclaimed super money (USM) held for the lost member remains with you. That is unless it meets the definition of a lost member account (small accounts and insoluble lost member) at the end of an unclaimed money day. You must provide the ATO with a statement and make a payment by the scheduled statement day.

When a member is defined as lost, you have no further obligation to contact or locate them.

Small lost member account

You must report and pay to the ATO amounts that meet the following definition of lost member account – small account.

An account in a fund is taken to be a **lost member account – small account** if all the following apply:

- The member on whose behalf the account is held is a lost member.

- The balance of the account (on the unclaimed money day) is less than $6,000.
- The account doesn't support or relate to a defined benefit interest.

At the end of an unclaimed money day, you must identify any accounts that belong to lost members where the balance is less than $6,000.

The balance at this time should not reflect any amounts yet to be credited or debited from the account. You're not required to add interest or deduct fees to determine whether the account is a lost member account.

You must provide information relating to the account to the ATO on the scheduled statement day.

Example 1: balance over $6,000 on scheduled statement day

XYZ fund identifies that Jane, a member who meets the definition of lost member, has an account balance of $5,999 on the unclaimed money day of 31 December. As such, it is a small lost member account.

Before the corresponding scheduled statement day, 30 April, Jane's super account is credited with interest of $3.50, bringing the account balance to $6,002.50.

As the value of the account is below $6,000 on the unclaimed money day, and Jane remains a lost member on the scheduled statement day, the account must still be reported and paid to the ATO.

Example 2: account under $6,000 and member is inactive

Anna has $5,400 in her super account with a fund that has her correct contact information.

She joined the fund as a standard employer-sponsored member 7 years ago. She has not received any contributions or rollovers to her account for the last 5 years.

Anna is a lost inactive member with a small balance. The fund must report and pay the balance to the ATO on the next reporting date as a small lost member account.

Example 3: member with multiple accounts on scheduled statement day

Uma has 2 super accounts with the same fund and is a lost member. Account 1 has a balance of $5,500 and Account 2 has $6,800.

Although the combined value of both accounts is over $6,000, the fund is required to report and pay Account 1 as a lost member account to the ATO when the value of that account is below $6,000 on the unclaimed money day.

The fund must report and pay the amount to the ATO on the next scheduled statement day as a small lost member account.

Example 4: unpresented cheque or returned electronic payment

Jesminder is a member of a fund with an account in pension phase. The account commenced more than 12 months ago and has a current balance of $3,000.

Pension payments are returned as an unpresented cheque.

Jesminder has not made any contact or act of engagement within the last year. The fund is unable to contact him to get new contact details or payment details.

Jesminder's money is unclaimed.

This is a small lost account so the fund must report and pay this amount to the ATO.

Insoluble lost member (inactive) account

You must report and pay to the ATO amounts that meet the definition of a lost member account – inactive account of an unidentifiable member. This type of lost member account is commonly referred to as an insoluble lost member account.

An account is also taken to be an insoluble lost member account if all the following apply:

- The member on whose behalf the account is held is a lost member.
- You have not received an amount in respect of the member within the last 12 months.
- You're satisfied it will not be possible, considering the information reasonably available, to pay an amount to the member.
- The account doesn't support or relate to a defined benefit interest.

At the end of an unclaimed money day, you must identify any accounts belonging to lost members (as defined by the relevant regulations), and who meet the definition of an insoluble lost member (inactive account of unidentifiable member).

Examples of amounts that are received in respect of the member include:

- contributions, such as employer or personal contributions
- rollovers
- transfers.

Amounts received in respect of the member don't include interest or earnings that may be credited to the account by you.

Assessment of an insoluble lost member account

Considering the information reasonably available, you must be satisfied that you would never be able to pay an amount to the member because you could not be confident of verifying ownership. For example, if you had a name and a default date of birth it may not be sufficient for you to establish the member’s ownership of the account.

The decision is to be made based on any information reasonably available to you, but it is expected you will, if you have not already done so, follow up any information that could be made available to you at this time.

This allows you to make a reasonable assessment of whether the amount will meet the definition of an insoluble lost member account.

For example, if an account would potentially meet the definition of an insoluble lost member account, but you believe you may be able to get further identity information about the member from the employer who contributed on their behalf, it would be expected that you contact (or attempt to contact) the employer.

The decision as to whether the member meets the insoluble lost member account test is to be made on information reasonably available at that time – not on information that may become available in the future.

The term 'reasonable' is not defined within the legislation and must be determined in the context of the information held by you in a particular circumstance.

As a general guide, you must hold a minimum of 2 complete pieces of quality information about the member to enable you to determine and verify the identity of the person whose account you hold.

Even if you hold 2 or more complete pieces of information, you should still assess this information in terms of quality and whether it would truly allow you to correctly establish the identity of the account's owner.

Ultimately, the decision about whether you hold sufficient information to determine the account ownership is up to each individual fund.

Amount to be paid for lost members

If an account is identified as a lost member account on an unclaimed money day, you must make the payment of the account to the ATO by the corresponding scheduled statement day where both of the following apply:

- the account is still held by you on behalf of the person
- the person is still a lost member at the earlier of
  - the calculation time
  - the time payment is made (if an amount is payable)
  - the time the payment is due and payable.

Accounts subject to family law payment splits

If a lost member account that must be paid to the ATO is subject to a payment split in which the non-member spouse is, or could be entitled to be, paid an amount, then work out the amount paid as follows:

1. Work out the member's account balance at the payment date.
2. For the lost member, only take into account their entitlement to payment after any reduction by the payment split.
3. For the lost member, work out the amount that would normally be rolled over or transferred if this had been requested by the member (as set out above).

Members who satisfy permanent exclusions

Funds are not obliged to accept any member as being permanently excluded. They can change a member's status from being permanently excluded.

Application under a shared overarching provider

The lost member tests must be applied at the member, not the account level. This concept also applies where the fund is structured with one overarching provider, but the provider administers 2 or more products – for instance, a public offer product and an employer sub-plan product.

Example: member with multiple accounts

ABC Superannuation is the overall super provider. Under it sits ABC Master Trust Fund and ABC Longevity Fund. A member, Mr Smith, has both an:

- active account with ABC Master Trust
- inactive account with ABC Longevity Fund.

When determining if he is a lost member, the fund examines Mr Smith's membership with the overarching super provider, ABC Superannuation. As one of his accounts is active, he is not a lost member.

Example: account subject to family law payment split

An account has been identified as an insoluble lost member account.

On the unclaimed money day, the balance of the account is $9,705.

At the calculation time, the member is still a lost member, and the account is still held by the fund.

Additionally, $95 in earnings had been credited to the account.

Despite minimal information being recorded against the account, the fund is aware that it is subject to a 50/50 family law payment split.

The amount payable to the ATO will be:

($9,705 + $95) ÷ 2) = $4,900.

The fund is also required to pay for the non-member spouse's entitlement after giving effect to the payment split. This is payable to the ATO at the same time as the payment of the lost member account.

The fund must also include details of the non-member spouse (and the payment made for them) in the statement to the ATO.

The non-member spouse's entitlement after the payment split has been applied is $4,900.

The fund is required to report and pay this amount to the ATO at the same time they report and pay in relation to the lost member account.

QC 61054

Inactive low-balance accounts for unclaimed super

Unclaimed super money (USM) protocol for low-balance superannuation accounts in APRA funds.

Last updated 1 October 2026

Identifying inactive low-balance accounts

An inactive and low balance account (ILBA) is a super fund account that meets **all** the following criteria:

- No amount has been received for 16 months.
- The account balance is less than $6,000.
- The account is not a defined benefit account.
- The member has not met a prescribed condition of release.
- Insurance is not being provided in the account.
- The fund is not a self-managed super fund (SMSF) or small APRA fund.

An account in an APRA regulated super fund will not be an ILBA if **any** of the following events occurred in the last 16 months for that account:

- The member has changed investment options.
- The member has made changes to insurance.
- The member has elected to maintain insurance.
- The member has made or changed a binding beneficiary nomination.
- The member has provided a written notice to the super fund that they are not a member of an ILBA. This notice is valid for 16 months.
- The member has made a contribution.

When to pay ATO

Funds must report and pay the balance of an account to the ATO if **all** the following apply:

- An account is an ILBA as at the end of an unclaimed money day.
- The account is held by the fund on behalf of the person.
- The account is still an ILBA at the time immediately before the earlier of the time the
  - payment is made
  - payment is due and payable.

If a payment must be made, the amount is due and payable at the end of the scheduled statement day for the unclaimed money day.

Apply the tests above to determine whether an account meets the definition of an ILBA.

Consider the tests at the product level within an account. That is, the tests apply at a product level and not at an aggregated account level that incorporates multiple products. A product for this purpose is a MySuper product or choice product as defined in the *Superannuation Industry (Supervision) Act 1993*.

Receiving an amount for a member

Whether you have received an amount in respect of a member depends on the type of payment.

An amount that could be received in respect of a member, so that the member's account is not inactive, includes:

- a super guarantee (SG) payment from an employer or another type of concessional contribution
- a personal after-tax contribution or other non-concessional contribution
- a downsizer contribution
- an amount rolled over from another fund or the ATO
- a government contribution amount.

Changes to insurance

An account will not be an ILBA if the member took positive action that resulted in a change to the insurance coverage under the fund. This includes:

- a cancellation of insurance but not where a change was declined or otherwise not actioned.
- if the member has made an election to maintain insurance on that account.

The following are not considered positive actions:

- cancellation of insurance due to your member not opting in for insurance
- if the member applied for insurance and that application was declined.

An insurance claim is also not a change in insurance coverage.

Binding beneficiary nominations

An account will not be an ILBA if the member made or amended a binding beneficiary nomination. It is a matter of fact as to whether a beneficiary nomination is binding on the trustee of a regulated super fund. Where the trustee can exercise discretion in terms of the nomination, the nomination will not be a binding beneficiary nomination under this provision.

If the nomination is not valid, it is not a binding beneficiary nomination for the purposes of determining if an account is an ILBA.

Statement on inactive low-balance accounts

For each unclaimed money day, you must give the ATO a statement in the approved form of information for each ILBA.

If at the end of the unclaimed money day there are no balances held in ILBA, the statement must say so. A fund that has no balances held in ILBA (no members to report), can report through Online services for business using the USM non-lodgment advice (NLA) template.

At unclaimed money day, accounts need to meet the criteria for ILBA. At the scheduled statement day, funds need to determine if those accounts still meet the criteria of being an ILBA and if they need to report to the ATO.

Accounts that do not meet the criteria at unclaimed money day are not in the pool to be determined at statement day. The balance at unclaimed money day, including credited earnings and fees debited on that day, is the balance that ILBA is worked out on:

- balance under $6,000 – is an ILBA and is required to be reported.
- balance over $6,000 – is not an ILBA and is not required to pay the balance to the ATO.

How to pay ILBA

To pay the ATO, for each ILBA:

- download and complete the USM non-lodgment advice (NLA) template
- lodge in Online services for business

Family law payment splits

If your member's account is, or could in the future, be subject to a family law payment split, you should take into account only the member's entitlement to payment remaining after any reduction by that payment split. The amount of any reduction as a result of a payment split is referred to as the non-member spouse amount.

You must also pay the non-member spouse amount to us for the non-member spouse. This amount is due and payable at the end of the scheduled statement day for the unclaimed money day.

Notify members of inactive accounts

The fund should make the member aware of their inactive account. Funds should either:

- offer members the opportunity to consolidate the accounts where this is possible and desired by the member
- receive an indication from the member that they would like the account to be permanently excluded from being considered lost.

Binding beneficiary nomination in effect

When a member meets all conditions for an inactive low-balance account (ILBA) but still has a binding beneficiary nomination in effect, it is not a relevant consideration. That is unless the member has made or amended it in the last 16 months.

QC 61055

Trustee voluntary payments

Unclaimed super money (USM) protocol for trustee voluntary payment amounts.

Last updated 1 October 2026

Identifying trustee voluntary payments

Trustee voluntary payments (TVP) are amounts in respect of a member, former member or non-member spouse where the trustee reasonably believes paying the amount to us would be in the best interest of the person.

Before paying the amount to us as TVP, you must ensure it does not meet the definition of another type of USM outlined in the *Superannuation (Unclaimed Money and Lost Members) Act 1999* (SUMLMA) such as:

- amounts where a payment split applies to a splitable payment
- amounts for members who have reached eligibility age
- deceased member account
- unclaimed super for former temporary residents identified in a section 20C notice
- small or insoluble lost member accounts
- amounts held in an inactive low-balance account.

When to pay

Depending on the status of the person (member, former member or non-member spouse), the fund will need to consider a range of factors when forming a view about whether transferring an amount to us would be in the person's best interests, including:

- the history of contributions, rollover, drawdowns or other activity of the member, former member or non-member spouse
- whether there are any insurance premiums being deducted from the account
- the history of contact with the member, former member or non-member spouse
- whether previous attempts to contact the member, former member or non-member spouse have resulted in a member-initiated change to their superannuation arrangements.

If the fund has recent contact information for a former member, they should make reasonable attempts to provide notice to that member at their last known postal address, to give them an opportunity to provide alternative instructions before transferring any amounts to us.

At the time the fund pays the TVP, the fund must give us an unclaimed superannuation money statement. The information required by the statement may include information necessary to determine the tax free and taxable components of the amount paid to us.

TVP amounts can be paid to us at any time provided at the time the payment is made, the amount does not meet another type of USM outlined in the SUMLMA. For more information see Scheduled due dates for unclaimed super.

Example: compensation amounts owed to a former member

Anna, a former member of your fund, is eligible for a compensation payment for services charged but not rendered. You no longer have Anna's contact details and, despite attempts to contact her, are unable to obtain instructions from Anna about where the amount should be paid.

After assessing the amount against the other types of USM reporting categories outlined in the SUMLMA and determining

that none apply, the trustee reasonably believes that paying the amount to us is in Anna's best interest. The amount can be reported and paid to us as TVP.

Example: compensation amounts owed to a deceased member

Bob, a deceased member, is owed a compensation amount after the account was closed. Having identified the member is deceased and determining that a benefit is immediately payable in respect of Bob you use the information available to you to make reasonable attempts to contact the person who is entitled to receive the benefit. However, after making reasonable efforts and allowing a reasonable period to pass, you're unable to ensure that the benefit will be received by that person.

If the other requirements for deceased member USM under SUMLMA are also met, including that no amount has been received in respect of Bob for at least 2 years, the amount should be reported and paid as deceased member USM. Reporting the amount as TVP is incorrect because the amount already falls within another USM category.

QC 108127

ATO guidance on unclaimed super wording

General guidance for APRA funds in relation to the Superannuation (Unclaimed Money and Lost Members) Act 1999.

Last updated 1 October 2026

Super received for a member

Whether you have received an amount of superannuation for a member depends on the type of payment you have received.

The following are examples of amounts considered as 'received' in respect of members:

- **Contributions** including
  - eligible spouse contributions
  - employer contributions
  - member contributions
  - shortfall component as determined under the super guarantee legislation
  - a downsizer contribution
  - payments to the fund from the super holding accounts (SHA) special account
  - government contributions.
- **Benefits** that were
  - rolled over (paid as a super lump sum within the super system)
  - transferred (members' benefits paid out of, or received by, a regulated super fund or received from another regulated super fund otherwise than upon satisfaction by the member of a condition of release for all those benefits).

The following examples are **not** considered amounts received in respect of members:

- Investment earnings received by the fund – these are a return on a wide range of investments and do not relate to any specific member
- Distributions to accounts by funds due to investment returns and profitability – these earnings are received due to fund investments and do not relate to any specific member
- Fee cap refunds.

What is contact with a member

Contact requires communication between 2 parties and can include:

- a phone conversation

- meeting in person
- member correspondence (written or electronic)
- verification provided electronically via the fund's website – for example, verifying or updating address, membership or investment details or accessing the member portal
- making a pension payment to a member's bank account where the payment is accepted by the bank. This indicates the bank account is active and belongs to that member.

Communication with an authorised third party or representative is also deemed contact. Examples of authorised third parties include:

- financial advisors and planners
- solicitors
- holders of powers of attorney.

Contact with employers is not deemed as contact as they are not authorised to act on the member's behalf.

Examples of communication **not** deemed to be contact include:

- leaving a message on a member's mobile that is never returned by the member
- sending out an annual statement if you're unable to verify the member actually received the statement.

If the member has reached eligibility age and you have not received an amount in respect of the member within the last 2 years, you must make a reasonable effort to contact a member. This must be beginning at least 5 years after the last contact with the member. You should attempt to contact as soon as practicable after the end of the 5-year period. It is a good idea to attempt to contact your members more frequently.

You're required to maintain evidence of your attempts to contact members. You may decide how you record these. The record should include sufficient details to establish the time, manner and outcome of the contact attempt.

Penalties may apply for failing to make reasonable efforts to contact a member.

Last had contact

'Last had contact’ means communication between you and a member, where you have evidence of action on the part of the member which establishes that they received the communication.

For members who have reached eligibility age, you must attempt to establish contact with the member again if:

- it has been 5 years or more since you last had contact with them, and
- the other requirements of the definition of unclaimed money have been met.

If it has been 5 years or more since a super account was established for the benefit of an employee, you must attempt to establish contact with the member if:

- there has never been any contact between you and them, and
- the other requirements of unclaimed money have been met.

Where you're unable to establish contact with the member, the member’s account is to be paid to us as unclaimed money.

Reasonable attempts to contact

The concept of 'reasonable' is not defined in the law. What is considered reasonable depends on the facts and needs to be weighed with the costs and responsibilities of the trustees.

Examples that we consider to be reasonable attempts include:

- phoning the member, or the person who established the account, using the last known telephone numbers
- writing or emailing to the member, or the person who established the account, using the last known addresses
- in the case of new applicants, contacting them upon finding information missing from their applications (for example, name, date of birth, address)
- attempted contact using any details provided by the last known employer or intermediary. However, if you have reason to believe the details were no longer valid (for example, the member has been

reported as a lost member for the last 10 years and there have been no changes in the members details), this wouldn't be considered reasonable

- checking your own records to see if the member has other accounts with more current information
- searching the internet for more current details on the member
- engaging a service like Australia Post to undertake database searches to provide more current details on the member
- contacting the sponsoring employer (particularly where employer contributions are being made on a regular basis)
- contacting any listed intermediaries
- contacting the nominated beneficiaries listed on a binding death nomination.

You must make all reasonable efforts to ensure that a benefit is received by either the non-member spouse or their legal personal representative.

Penalties may apply for incorrect reporting.

Reasonable period

Using current community standards about correspondence is deemed acceptable. For example, allowing 28 days for a response for correspondence within Australia.

In the case of the death of a member, determining a ‘reasonable period’ may require consideration of:

- the period of time since the fund last had contact with the member, especially since the last time that beneficiary details were updated
- whether or not a trust estate is involved
- the likelihood of finding entitled persons such as dependants
- whether any potential beneficiaries may be overseas
- whether you have knowledge of recent family circumstances.

What to do in common situations

Former temporary resident dies

If your member is a former temporary resident for whom you received a section 20C notice, and you also hold an amount in respect of that member that satisfies the definition of unclaimed money in circumstances where the member has died, report the amount as unclaimed money (as a deceased member).

Don't report it as a superannuation interest of a member who is a former temporary resident.

Former temporary resident reaches eligibility age

If your member is a former temporary resident for whom you received a section 20C notice, and you also hold an amount in respect of that member that satisfies the definition of unclaimed money in circumstances where the member has reached the eligibility age, report the amount as a superannuation interest of a member who is a former temporary resident.

Don't report it as unclaimed money of a member who has reached the eligibility age.

Lost member reaches eligibility age

If you hold an account in respect of a member that meets the definition of a lost member account and the amount held with respect to the member also meets the definition of unclaimed money in circumstances where the member has reached eligibility age, report the amount as unclaimed super as a member who has reached eligibility age.

Don't report it as a lost member account.

Inactive low balance account and lost member account

If you hold an account in respect of a member that meets the definition of both an inactive low balance account and a lost member account, report the amount as a lost member account.

Don't report it as an inactive low balance account.

QC 61056

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).