



Keep your super obligations on track

If you missed the latest SG due date, you need to get your super obligations back on track and lodge an SGC statement.

Last updated 27 October 2025

Employers play a critical role in ensuring the future financial security of their employees by paying Super Guarantee (SG) contributions in full, on time, to the right fund and at the correct rate.

The most recent due date for quarterly SG contributions was 28 October. If you've missed this date, you need to get your super obligations back on track by lodging a Super Guarantee Charge (SGC) statement and paying the SGC to us by **28 November** to avoid penalties. We take non-payment of SG seriously.

What is the SGC

The SGC statement lets us know of any missed or late SG payments. The SGC amount is paid to us and includes more than the regular super contributions. Unlike on time SG contributions, you can't claim a tax deduction for the SGC. It includes:

- SG shortfall (based on salary and wages, not ordinary time earnings)
- choice liability (capped at \$500)
- nominal interest (10% per annum)
- administration fee (\$20 per employee, per quarter).

What amounts you pay SGC on

When completing the SGC statement, only report and pay SGC on amounts up to 12% of salary and wages to us, if your employees are entitled to SG above 12%, pay the excess directly to their super fund.

Common errors we see

If you've incurred SGC and aren't sure why, some common errors we see include:

- paying the SG contribution late by not allowing sufficient processing time
- not paying the full contribution amount
- not paying to the right super fund
- incorrectly calculating the maximum contribution base.

Remember, if you use a commercial clearing house, you need to allow time for payments to reach your employee's super fund by the due date.

Tips for completing an SGC statement

If your SGC statement is incorrect or has incomplete information, this might mean delays to entitlements reaching your employees' super funds which may result in additional penalties and interest. Follow these tips to get it right:


- follow our **SGC statement** guide for step-by-step instructions
- don't modify the spreadsheet format
- provide complete and accurate employee details, including:
 - tax file number (TFN)
 - full legal name
 - date of birth
 - postal address
- ensure your ABN and TFN match the employer lodging the statement
- have your payment reference number (PRN) ready to pay your SGC.

Work with us to get back on track

We understand there may be pressures on your business. Contact us as soon as possible if you're behind, or at risk of falling behind, with your SG obligations. While we can't extend the SG due date, we can work with you to get you back on track.

If you need help to work out how much super you need to pay for your employees and eligible independent contractors, you can:

- use our [super guarantee contributions calculator](#)
- speak with your registered tax practitioner.

You can find more information on our [website](#) or watch our helpful [video](#) .

Keep up to date

We have tailored communication channels for medium, large and multinational businesses, to keep you up to date with updates and changes you need to know.

Read more articles in our online [Business bulletins newsroom](#).

Subscribe to our free:

- fortnightly [Business bulletins email newsletter](#) 
- **email notifications** about new and updated information on our website – you can choose to receive updates relevant to your situation. Choose the 'Business and organisations' category to ensure your subscription includes notifications for more *Business bulletins newsroom* articles like this one.

QC 102892

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).