



# Guide to completing the Super Guarantee Charge (SGC) Statement

Instructions and information on how to complete the Superannuation guarantee charge (SGC) statement.

**Published** 15 November 2024

## On this page

[Instructions for completing the SGC statement](#)

[What the form calculates](#)

[Calculating the Super guarantee \(SG\) shortfall](#)

[Claiming late payment offset](#)

[Choice liability](#)

[Declaration tab](#)

[Lodging for businesses](#)

[Lodging for tax professionals](#)

[Paying the SGC](#)

[What to do if you made an error](#)

[Amending the SG shortfall or choice liability for an employee to zero](#)

[More information](#)

# Instructions for completing the SGC statement

To complete your *Superannuation guarantee charge (SGC) statement*:

- Always use the latest form available from [Super guarantee charge \(SGC\) statement](#).
- On the **Employer details** tab, complete the **Date of lodgment field** to allow the nominal interest component to auto-calculate.
- Complete one spreadsheet for every quarter that you need to report for. Don't complete multiple spreadsheets for the same quarter or provide information that doesn't relate to the quarter you are reporting for.
- On the **Employee details** tab, provide **full employee information** for all employees, including:
  - Enter the tax file number (TFN), **or**
  - If your employee doesn't have a TFN, you must provide the employee's full legal name, date of birth, and last known address
    - enter the full legal name in the following format – first, middle and last name
    - enter a value in either the SG shortfall **or** Choice liability column
    - if you need to add additional rows to the **Employee details** tab, right click on a row **above** the **Totals** row and select **Insert**.
- The form can calculate nominal interest for up to a **maximum of 3,000 employees**.
- Check the **Totals** tab is correct. If there are any #NUM! errors on the Totals tab, check the following fields have been completed on the **Employer details** tab and update appropriately
  - date of lodgment
  - period ended.
- Only use the .xls format when you save the spreadsheet.

## What the form calculates

After completing the **Date of lodgment** field and all employee shortfall amounts, the spreadsheet will automatically work out the:

- nominal interest component for each employee. The nominal interest component is calculated from the first day of the quarter, to the quarterly due date or the date the quarterly SGC statement is received by the ATO (whichever occurs later)
- total super guarantee shortfall for all employees on the form
- total SGC payable for the quarter.

## Calculating the Super guarantee (SG) shortfall

Employers need to pay the minimum level of superannuation to their employees each quarter by the due date.

This amount is calculated on the [salary and wages the employee is paid](#) for the quarter multiplied by the applicable SG percentage.

The SGC charge is made up of:

- SG shortfall amounts (including any choice liability capped at \$500) calculated based on your employee's salary or wages (including overtime)
- nominal interest on those amounts (currently 10% per annum)
- administration fee of \$20 per employee, per quarter.

You can use the [SGC statement and calculator tool](#) to work out the SGC liability for your eligible workers. Use the information captured in the PDF to complete the Excel version of the SGC statement.

## Claiming late payment offset

If you claim a late payment offset in **column G** of the **Employee details** tab you **must** disclose the relevant shortfall for the employee in **column E**.

Once you have elected to claim a late payment offset for any given employee, the late payment:

- is no longer tax-deductible
- can't be treated as an early payment or pre-payment for any other quarter
- can't subsequently be reduced or revoked.

For more information about the late payment offset and late payment options, see [Missed and late super guarantee payments](#).

## Choice liability

Employers must offer eligible employees a [choice of super fund](#) and a *Superannuation standard choice form* (NAT 13080).

If you have failed to meet your choice obligations you must pay a choice liability equal to 25% of the employee SG shortfall (limited to \$500 per notice periods, per employee).

You must declare a choice liability if you failed to offer an eligible employee a choice of fund in **Column F** of the **Employee details** tab. Note the relevant choice liability for each employee.

## Declaration tab

If you are lodging using [Online services for business](#) or [Online services for individuals](#), the Declaration tab doesn't need to be signed.

If you are lodging using [Online services for agents](#), the Declaration tab doesn't need to be signed and you don't need to provide us with a copy of your client's declaration to you.

The authentication process to access ATO online services is considered an acceptable form of electronic signature.

For more information, see [Client declarations and lodgments online](#).

## Lodging for businesses

To lodge via [Online services for business](#) or [Online services for individuals](#):

1. Open **Secure mail**.
2. Select **New message**.

3. Select **Superannuation** as the topic.
4. Select **Lodge SGC statement** as the subject.
5. Attach the completed **Excel spreadsheet** in a XLS file type.

You can lodge up to 6 attachments each message. Each attachment has a maximum file size of 6 MB.

[Log in to Online services for business](#)

## Lodging for tax professionals

To lodge via [Online services for agents](#):

1. Go into **Practice mail** and select **New**.
2. Select **Superannuation** as the topic.
3. Select **Lodge SGC statement** as the subject.
4. Attach the completed **Excel spreadsheet** in a .XLS file type.

You can lodge up to 6 attachments each message. Each attachment has a maximum file size of 6 MB.

[Log in to Online services for agents](#)

## Paying the SGC

You can minimise the general interest charge (GIC) that accrues on any outstanding SGC by making your payment straight away.

To pay your SGC you need a [payment reference number](#) (PRN).

If you have an SGC-related notice or payment slip from us for the same ABN or WPN, you can use the same PRN on it to pay us.

You can find your PRN In Online services for business or Online services for individuals at the:

- **Print** option on the SGC lodgment summary screen
- **Accounts summary** screen
- **Payment** screens for BPAY or Other payment methods.

If you don't have a PRN, you can phone us on **1800 815 886** between 8:00 am and 6:00 pm, Monday to Friday. Make sure you have your ABN or WPN and contact details with you when you call.

Once you have your PRN, you can pay us the SGC.

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

## What to do if you made an error

If you made an error on an SGC statement you lodged, you need to lodge an [SGC amendment](#). You can submit an amendment to your assessment within 4 years of the date it was made.

When amending a statement include only those employees whose information needs to be corrected.

## Amending the SG shortfall or choice liability for an employee to zero

If you need to amend one or more of your employee's shortfall or choice liabilities to zero, you will need to do the following:

1. Complete an SGC statement containing those employees.
2. Enter 'Zero' at the shortfall or choice liability.
3. Check the **Amendment** tick box on the **Employer details** tab.

## More information

For more information on SG compliance, rates, penalties, thresholds, and charges, see:

- [Simple checks for super success](#)
- [Super guarantee](#)
- [General interest charge \(GIC\) rates](#)
- [Super guarantee penalties](#)
- [Super guarantee charge amendments or objections](#)
- [Superannuation Guarantee: understanding our compliance approach](#)

QC 102860

## 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).