



# Paying super for your employees

## From 1 July 2026 employers pay super guarantee for their employees for each payday.

Find out who to pay super for, how much to pay, when to pay, and how to meet your reporting obligations.

### Key things to know

- Super eligibility rules remain the same from 1 July 2026 (including for independent contractors).
- Super guarantee is 12% of qualifying earnings.
- Pay super for each payday and ensure contributions are received by the fund within 7 business days after payday.
- Pay super to the right fund for each employee using SuperStream.
- Report qualifying earnings and super liability through Single Touch Payroll.
- Monitor and fix errors quickly.

### Who do I need to pay super for?

You pay super guarantee for:

- most employees (full-time, part-time and casual)
- employees aged 18 and over
- employees under 18 if they work more than 30 hours per week
- independent contractors paid mainly for their labour.

If you're unsure, the ATO has information to help you [work out if you need to pay super](#).

### What stays the same

Many rules stay the same under Payday Super. You still:

- apply the same eligibility rules to work out who you pay super for

- calculate super using the same 12% rate
- pay into a complying super fund
- pay using SuperStream.

### How much super do I have to pay?

The super guarantee rate is 12% of your eligible employee's qualifying earnings.\*

Qualifying earnings includes:

- ordinary time earnings, such as wages and salary, paid leave, allowances and bonuses
- all commissions
- salary sacrifice amounts (that would otherwise be superable)
- payments to workers under the extended definition of employee (including eligible independent contractors).

You must pay super guarantee in full, on time and to the right fund.

If you don't, you're liable to pay the super guarantee charge, including:

- unpaid super amounts
- notional interest
- an administrative amount.

Additional amounts may apply if you haven't followed the choice of fund rules.

\* The super guarantee rate for Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027.

If you make a mistake, or forget to pay, the most important thing is to pay the correct amount as soon as you can to your employee's super fund (if you haven't received a notice of assessment of super guarantee charge from us).

## When do I pay super?

From 1 July 2026, you must pay super so it's received by your employee's super fund (with enough information to allocate to the employee's account) within 7 business days after each payday, to avoid the super guarantee charge.

To meet this requirement you should:

- pay super at the same time as wages where possible
- allow enough time for your payroll system, clearing house or provider to process the payment
- understand how long your chosen payment method takes.

In limited circumstances (such as when making the first contribution for a new employee), you may have a longer time period to pay. Check [Payment deadlines for Payday Super](#) to find out when this applies.

## How do I pay and report super contributions?

You pay your employee's super guarantee contributions electronically to either a complying super fund or a retirement savings account. You can use [Super Fund Lookup](#) to check if a fund is compliant.

You must pay your employee super guarantee contributions using [SuperStream](#). This sends money and data in a standard format.

You need to report the year-to-date amount of qualifying earnings and super liability for each employee through Single Touch Payroll (STP).

## Checking payments and fixing errors

You need to monitor your super contributions for errors after you submit them.

A super fund has 3 business days to allocate or reject a payment. If a payment is rejected or returned by a super fund you must identify the issue and fix it quickly.

There's no extension to the 7 business day deadline if a payment is rejected by the fund.

You should:

- know where errors will appear (for example, in your payroll software or clearing house)
- understand common error messages
- correct issues as soon as possible so your payment can be resubmitted.

## Examples

### Example: employer pays super guarantee on time

On Friday 10 July 2026 Grace pays her employee Alan, his weekly wage of \$1,000. This wage is for Alan's ordinary hours of work, so it is qualifying earnings. Grace calculates Alan's super guarantee as 12% of \$1,000, which is \$120. She pays the \$120 super contribution to Alan's super fund on Friday 10 July 2026. It reaches his super fund on Monday 20 July 2026 with enough information to allocate to Alan's member account.

### Example: employer doesn't pay super guarantee on time

Michelle pays her employees each fortnight and has made super guarantee contributions for each payday since 1 July 2026. She pays her employee Jason his usual wage of \$2,500 of qualifying earnings on 4 January 2028. However, she forgets to contribute 12% of this amount (which is \$300) to Jason's super fund as super guarantee.

On the next payday, 18 January 2028, Michelle realises her mistake. She pays Jason \$2,500 of qualifying earnings as usual. Because the ATO hasn't sent her a notice of assessment, she contributes \$600 to his super fund on the same day. This includes \$300 for each of the two paydays on 4 January 2028 and 18 January 2028.

The \$600 reaches Jason's super fund on 25 January 2028. Making the missed payment as soon as possible reduces notional earnings Michelle would need to pay. Michelle has made super guarantee contributions on time since Payday Super began and corrected her missed payment as soon as she realised.

## More information

For more information visit [ato.gov.au/PaydaySuper](https://ato.gov.au/PaydaySuper)