



Paying super contributions

Paying super contributions for eligible employees, including how much to pay, how and where to pay and payment dates.

How much super to pay

Work out how much super guarantee you must pay and what's considered ordinary time earnings (OTE) and overtime.

How to pay super

Employers must make super guarantee contributions to their employees' complying funds or retirement savings accounts.

Super payment due dates

An employee's fund must receive their super payments on or before the quarterly super due dates.

Which super fund to pay into

As an employer, where you pay eligible employee's super contributions is important to meet the super fund choice rules.

How much super to pay

Work out how much super guarantee you must pay and what's considered ordinary time earnings (OTE) and overtime.

Last updated 5 November 2024

On this page

[Work out how much to pay](#)

[Ordinary time earnings](#)

[Overtime](#)

[Maximum contribution base](#)

[Back pay](#)

Work out how much to pay

As an employer, it's compulsory to pay your eligible employees super guarantee (SG) at least 4 times a year.

The minimum SG rate you must pay for each eligible employee from 1 July 2024 is 11.5% of their ordinary time earnings (OTE). This is scheduled to progressively increase to 12% on 1 July 2025.

If you don't pay the required SG amount by the **quarterly due date**, you must pay the **super guarantee charge**.

Before you calculate how much SG to pay, you should **work out if you have to pay super**.

To work out how much SG to pay, you can use our calculator below.

[Super guarantee contributions calculator](#)

The **super guarantee percentage** is the minimum required by law. You may pay SG at a higher rate under an award or agreement.

To manually work out how much super to pay for a quarter, multiply your employee's OTE, based on salary and wages paid in the quarter (before tax), by the SG rate.

The SG rate applied is based on when you pay your eligible workers, not when they earned their income. If you're paying super at a higher rate, use that rate.

For employees who started during the quarter, work out their super based on any salary and wages paid in the quarter.

Example: working out minimum super contribution

Xuan employs Danni. During the July 2024 – September 2024 quarter of the 2024–25 financial year. Danni's ordinary time earnings are \$15,000.

Xuan works out the minimum super contribution for Danni for the quarter:

- $\$15,000 \times 11.5\% = \$1,725$.

Xuan contributes \$1,725 to Danni's super fund by the quarterly due date of 28 October 2024. If Xuan fails to do this, he will have to pay the super guarantee charge, which is more than the SG he would have paid.

Example: working out correct super contribution rate – fortnightly pay period

Peter employs Sue. For the fortnightly pay period ending 30 June 2024, Sue's ordinary time earnings are \$3,000. Peter pays Sue for this work on 3 July 2024. The minimum super contribution for Sue for the pay period is:

- $\$3,000 \times 11.5\% = \345 .

Peter contributes \$345 for the July to September quarter to Sue's super fund by the quarterly due date of 28 October 2024.

The SG rate on the date the salary is paid applies. The SG rate increased to 11.5% on 1 July 2024. As Peter pays Sue after 1 July, the new rate is applied to calculate her SG.

Example: working out the correct super contribution rate – monthly pay period

XYZ Pty Ltd employs Neil and pays him a monthly salary. Neil works from 22 June 2024 to 19 July 2024 and earns \$6,200 in ordinary time earnings. XYZ Pty Ltd pays Neil for this work on 20 July 2024.

Even though some of the period Neil works is prior to 1 July, as XYZ Pty Ltd makes the payment after 1 July 2024, they need to calculate Neil's super based on the new rate of 11.5%.

The minimum super contribution for Neil for the pay period is:

- $\$6,200 \times 11.5\% = \713 .

XYZ Pty Ltd contributes \$713 for the July to September SG quarter. They ensure that it is received by Neil's super fund by the quarterly due date of 28 October 2024.

Ordinary time earnings

Ordinary time earnings (OTE) is the gross amount your employees earn for their ordinary hours of work (before tax). It includes:

- over-award payments
- commissions
- shift loading
- annual leave loading
- some allowances
- bonuses.

For information on which payments count as OTE, see our [List of payments that are ordinary time earnings](#).

Ordinary hours

Your employee's ordinary hours are the normal hours they work unless their hours are specified in an award or agreement.

If you can't determine their normal hours of work (such as for casual workers), the actual hours the employee works are their ordinary hours of work.

The *Fair Work Act 2009* definition of ordinary hours for workers not under an award or agreement caps them at 38 hours. This definition does not override the super laws.

If you pay an **independent contractor** mainly for their labour, you calculate SG on the labour component of the contract.

Overtime

Overtime payments are not OTE, provided the employee's ordinary hours of work are clearly identified.

If you can't distinctly identify overtime amounts, all the hours actually worked are included in the employee's ordinary hours of work.

These rules also apply if the payments are calculated as an annualised or lump sum component of a total salary package. Overtime payments must be clearly identifiable, otherwise all hours worked are OTE.

Maximum contribution base

You don't have to pay SG for your employee's earnings above a certain limit, called the maximum contribution base.

This **maximum contribution base** amount is indexed annually and is usually available before the start of the financial year. The income limit for the 2024–25 financial year is \$65,070 per quarter.

The base doesn't apply to other mandated contributions, such as contributions you pay under an award.

Example: maximum contribution base for SG

Rory is the Marketing Manager of ABC Pty Ltd.

During the July–September quarter of the 2024–25 financial year, Rory's OTE is \$70,000.

The quarterly maximum contribution base for 2024–25 is \$65,070.

ABC Pty Ltd uses the maximum contribution base to work out the SG contribution for Rory for the quarter:

- $\$65,070 \times 11.5\% = \$7,483.05$.

Rory's OTE above \$65,070 is ignored.

Back pay

You must pay super on back pay of amounts that are OTE, even if the employee no longer works for you. SG is calculated and payable based on when you make the payment of salary and wages. This is regardless of the period the back pay payment relates to.

If you don't pay, you'll be liable for the super guarantee charge (SGC).

Example: back pay for an employee that has finished employment

On 30 June 2024, Sue finishes her employment with company ZYX. In September 2024, ZYX realises the company has been underpaying its employees. The company needs to give Sue back pay of an extra 2% for the period 1 January 2024 to 30 June 2024.

ZYX must pay an SG contribution for the back pay by the quarterly due date of 28 October 2024. That is 28 days after the quarter in which Sue is actually paid.

Between 1 January to 30 June 2024, Sue's OTE is \$60,000. ZYX works out the total back pay amount for this period:

- $\$60,000 \times 2\% = \$1,200$.

ZYX pays Sue on the 6 September 2024.

The company calculates Sue's SG contribution at 11.5% of her back pay. This is because her salary and wages back payment was made after 1 July 2024, when the rate increased from 11% to 11.5%.

SG contributions must be paid on the back pay for the quarter that corresponds to the date of payment – in this case, the September 2024 quarter. The payment would usually be made to the fund the company paid Sue's last super contribution into.

The additional super contribution for Sue for the period is:

- $\$1,200 \times 11.5\% = \138 .

If the company doesn't pay the minimum super on time to a complying super fund or retirement savings account, they will have to pay the SGC to us.

List of payments that are ordinary time earnings

Use this list to work out which payments count as ordinary time earnings (OTE) or salary and wages for super guarantee.

QC 33745

List of payments that are ordinary time earnings

Use this list to work out which payments count as ordinary time earnings (OTE) or salary and wages for super guarantee.

Last updated 5 November 2024

On this page

[About payment types](#)

[Payment types](#)

[Payment type examples](#)

About payment types

As an employer, you use:

- **OTE** to work out the minimum super guarantee contribution for your employees. OTE is the amount you pay employees for their ordinary hours of work, including things like commissions and shift loadings.
- **salary and wages** to work out the super guarantee charge. You only need to do this if you missed paying the minimum super guarantee contribution by the due date. Salary and wages are similar to OTE but also includes any overtime payments.

Payment types

Overtime

Payment	Salary or wages	OTE
Overtime hours over and above the ordinary hours stated in an award or agreement (see example)	Yes	No
Overtime where the ordinary hours of work are not stated in an award or agreement, or not separated from other hours (see example)	Yes – all hours worked	Yes – all hours worked

Casual work, piece work and commissions

Payment	Salary or	OTE
---------	-----------	-----

	wages	
Casual employee shift loadings	Yes	Yes
Casual employee overtime payments	Yes	No
Piece-rates – no ordinary hours of work stated (see example)	Yes	Yes
Commission	Yes	Yes

Allowances

Payment	Salary or wages	OTE
Allowance that are not a predetermined amount to offset a particular expense (for example, allowances for paperwork completion)	Yes	Yes
Allowance by way of unconditional extra payment (for example, the employee has complete discretion on whether to spend the allowance)	Yes	Yes
Expense allowance expected to be used in full (see example)	No	No
Danger or site allowance (these are OTE unless they are intended to offset particular expenses)	Yes	Yes
Retention allowance	Yes	Yes
On-call allowance outside ordinary hours of work	No	No
Hourly on-call allowance for ordinary hours of work for doctors	Yes	Yes

Expenses

Payment	Salary or wages	OTE
Reimbursement of expenses, including travel costs (see example)	No	No
Payment for unfair dismissal	No	No
Workers' compensation – returned to work	Yes	Yes
Workers' compensation – not working	No	No

Bonuses

Payment	Salary or wages	OTE
Performance bonus	Yes	Yes
Christmas bonus	Yes	Yes
Bonus labelled as ex gratia but in respect of ordinary hours work	Yes	Yes
Bonus in respect of overtime only	Yes	No

Leave

Payment	Salary and wages	OTE
Annual leave	Yes	Yes
Annual leave loading – clearly linked to lost opportunity to work overtime	Yes	No
Annual leave loading – all other	Yes	Yes

Family and Domestic Violence leave	Yes	Yes
Sick leave	Yes	Yes
Parental leave – e.g. maternity leave, paternity leave, adoption leave	No	No
Ancillary leave – e.g. jury duty, defence reserve service	No	No
Long service leave	Yes	Yes

Termination payments

Payment	Salary and wages	OTE
Termination payments – in lieu of notice	Yes	Yes
Termination payments – unused annual leave, long service leave or sick leave	Yes	No

Payment type examples

Example: overtime identified in award or agreement

Ennio is employed under a collective agreement that incorporates terms from an award. If there's inconsistency between the agreement and the award, the agreement prevails.

Under the award, the ordinary hours of work are 38 hours per week and the employer can require an employee to work reasonable overtime. However, the agreement provides for a shift roster in which employees work an average of 44 hours per week. The shift roster identifies the ordinary hours of work as 40 hours, with the additional 4 hours paid at a penalty rate.

The payment to Ennio for his 40 ordinary hours of work is OTE. The 4 hours of overtime payments are not OTE.

The payment for all 44 hours is salary or wages because it is a reward for his services.

Example: ordinary hours of work not stated

Kim works in a call centre. Under her contract she works a minimum number of hours per week. She also works extra shifts when needed, though there is no clear pattern to this.

There is no award or agreement that specifies Kim's ordinary hours of work, and she is not paid overtime rates for her extra shifts.

All of Kim's wages are OTE. As there are no stipulated ordinary hours of work, and no pattern of regular or usual hours, Kim's ordinary hours of work are all the hours she actually works.

All the payments to Kim are also salary or wages.

Example: piece-rates where no ordinary hours stated

Evan works as a fruit picker for Green Apples Ltd. He is paid 15 cents for every kilogram of apples he picks. There are no ordinary hours specified in any award or agreement.

Evan picks 5,000 kilograms of apples in his working hours in the week and is paid \$750 by Green Apples Ltd.

The \$750 paid to Evan is OTE. As his ordinary hours of work are not specified in any award or agreement, his ordinary hours of work are the hours that he actually works.

The \$750 paid to Evan is also salary or wages.

Example: expense allowance expected to be used in full

Matteo is a salesman. In addition to his usual salary, he is paid \$300 per month to cover expenses he is expected to incur while visiting clients, such as travel and mobile phone expenses. It is expected that Matteo will use the whole allowance in the course of visiting clients.

The \$300 allowance is not OTE or salary or wages because it's not a reward for Matteo's services.

Example: reimbursement

Fernando travels by train on behalf of his employer and pays for the train ticket himself. He provides a receipt to his employer for the \$14.50 cost of the train ticket, and the employer reimburses him \$14.50.

The payment is not OTE or salary and wages, because it's not a reward for Fernando's services.

Superannuation on annual leave loading [>](#)

Annual leave loading is included in ordinary time earnings (OTE) unless it is clearly linked to lost overtime.

Super for long-distance drivers [>](#)

How to calculate super guarantee (SG) and ordinary time earnings for long-distance drivers.

QC 33860

Superannuation on annual leave loading

Annual leave loading is included in ordinary time earnings (OTE) unless it is clearly linked to lost overtime.

Last updated 5 November 2024

On this page

[How it works](#)

[Evidence you will need](#)

[Annual leave loading for previous quarters](#)

How it works

Annual leave loading is an extra payment that may be paid to an employee on top of their base rate during periods of annual leave.

As an employer, you work out super guarantee payments for your employees based on their OTE. OTE includes annual leave pay but not overtime.

Generally, you include annual leave loading in OTE because it's related to annual leave. However, you don't include annual leave loading in OTE if you can show that it's paid to compensate employees for being unable to work overtime while on leave.

If this is your situation, this information explains the evidence you will need.

Evidence you will need

To omit annual leave loading from your employees' OTE, you need written evidence showing that the leave loading is linked to a lost opportunity to work overtime.

This evidence can be either:

- the relevant award or agreement
- a documented policy, understood by you and your employees, that states the reason for the leave loading entitlement.

If you don't have written evidence, you need to either:

- obtain it as soon as possible
- start including annual leave loading in your employees' OTE when working out their super guarantee payments.

If you obtain written evidence as soon as possible, we won't review how you treated annual leave loading in previous quarters.

Example: documenting the reason for annual leave loading

QWERTY Co has a mix of day workers and shift workers, who are all covered by a modern award.

For day workers, the award includes an entitlement to annual leave loading and paid overtime. However, the award doesn't clearly link overtime and annual leave loading.

For shift workers, the award has a different annual leave loading entitlement and no paid overtime. The award indicates that this annual leave loading compensates shift workers for the lost opportunity to earn shift allowances while on leave.

QWERTY Co believes the day workers are paid annual leave loading to compensate for the lost opportunity to work overtime while on leave. This is based on advice the company has received about the historical reasons for the annual leave loading.

QWERTY Co prepares a policy document that clarifies the reason for annual leave loading. It includes the following paragraph:
The entitlement to annual leave loading under clause [X] is compensating for the lost opportunity for overtime, except where [the award] indicates otherwise.

QWERTY Co regularly deals with a union representing its workers. The company provides a copy of the policy document to the union to ensure it reflects their understanding of the reason for annual leave loading.

When working out super guarantee for its workers, QWERTY Co self-assesses the annual leave loading as:

- excluded from OTE for day workers
- included in OTE for shift workers.

Annual leave loading for previous quarters

We understand that some employers have been unsure how to correctly treat annual leave loading. Also, you may not have evidence that identifies the purpose of annual leave loading paid in previous quarters.

We won't review how you've treated annual leave loading in previous quarters if both of the following apply:

- you self-assessed that annual leave loading was not OTE because it was for a loss of opportunity to work overtime
- there is no evidence that the annual leave loading was for something other than overtime.

However, if there is evidence that the annual leave loading was for something other than overtime, then the loading should have been included in OTE. In this case you have a super guarantee shortfall. You will need to lodge a super guarantee charge (SGC) statement with us and pay the shortfall.

We cannot waive any of the components of the SGC, including interest and administration fees. However, we can reduce the additional penalties, considering:

- the uncertainty and practical difficulties employers have faced in this area
- the fact that you voluntarily lodged an SGC statement.

QC 58207

Super for long-distance drivers

How to calculate super guarantee (SG) and ordinary time earnings for long-distance drivers.

Last updated 5 November 2024

Super calculation methods

For drivers covered by the *Road Transport (Long Distance Operations) Award 2020*, ordinary hours of work are 38 hours per week. In some cases, ordinary hours may be determined as an average of up to 28 consecutive days.

[Ordinary time earnings](#) (OTE) are defined in the same way as other employees. Employers should seek advice if you are unsure how to calculate ordinary time earnings for employees when multiple methods are involved in determining the ordinary hours earning base for super.

You can calculate super guarantee (SG) for long-distance drivers using one of the following 3 methods:

- [minimum-guaranteed-wage method](#) – you can't use this method if the driver's wages are more than the minimum under one of the other 2 methods
- [hourly-driving-rate method](#)
- [cents-per-kilometre method](#)

The following examples are based on the award. Employers should seek advice if the terms of your enterprise agreement vary from the award.

Example: minimum-guaranteed-wage method

Marge is a long-distance driver Grade 6 working under the *Road Transport (Long Distance Operations) Award 2020*. The award stipulates a minimum guaranteed wage payment of \$1016.40 per week. This is regardless of how long Marge actually drives.

As Marge receives only this minimum payment under the award, during the July–September quarter of the 2024–25 financial year, her employer calculates her OTE using that amount:

Marge's super guarantee is calculated as:

= OTE × SG rate

= \$1016.40 × 11.5%

= \$116.88 per week.

Example: hourly-driving-rate method

Sean is a long-distance driver Grade 6 working under the *Road Transport (Long Distance Operations) Award 2020*. He is paid under the hourly-driving-rate method.

The hourly driving rate of \$39.64 for full-time employees includes 2 components:

- an industry disability allowance of 1.3 times a base rate
- an overtime allowance of 1.2 times a base rate.

Although the hourly rate includes a component referred to as an overtime allowance, the allowance is not deducted from the total when calculating OTE. This is because the whole hourly driving rate is paid for what are defined to be ordinary hours of work (except where the hours worked exceed 38 hours).

Sean works his ordinary hours of 38 hours in each of the last 3 weeks of August 2024.

Sean's super guarantee for each week is calculated as:

= OTE × SG rate

= ordinary hours × hourly rate × SG rate

= 38 hours (as defined in the award) × \$39.64 × 11.5%

= \$173.23.

Example: casual employee using hourly-driving-rate method

Rosie is a long-distance driver Grade 6 working under the *Road Transport (Long Distance Operations) Award 2020*. She is a casual employee and paid under the hourly-driving-rate method.

The hourly driving rate for casual employees is \$45.59. Casual employees are paid an additional 15%. The rate includes 2 components:

- an industry disability allowance of 1.3 times a base rate
- an overtime allowance of 1.2 times a base rate.

Although the hourly rate includes a component referred to as an overtime allowance, the allowance is not deducted from the total when calculating OTE. This is because the whole hourly driving rate is paid for what are defined to be ordinary hours of work (except where the hours worked exceed 38 hours).

Rosie works her ordinary hours of 38 hours in the first 3 weeks of July 2024.

Rosie's super guarantee is calculated for each weeks as:

= OTE × SG rate

= ordinary hours × hourly rate × SG rate

= 38 hours (as defined in the award) × \$45.59 × 11.5%

= \$199.23.

Example: cents-per-kilometre method

Jack, a Grade 6 long distance driver, travels from Melbourne to Darwin during July 2024 via the Stuart and Western Highway (3,749 km). He is paid using the cents-per-kilometre method under the *Road Transport (Long Distance Operations) Award*

2020. The minimum cents per kilometre rate for a full-time employee is 52.85c/km.

Jack receives:

- $52.85\text{c/km} \times 3,749 \text{ km} = \$1,981.34.$

As this amount exceeds the minimum guaranteed payment stipulated in the award, Jack's employer uses his ordinary hours of 38 hours per week to work out his OTE.

For simplicity, we allow the cents-per-kilometre rate to be applied to the kilometres driven during 'ordinary hours of work' based on an average driving speed of 75 km per hour.

Therefore, a reasonable method of calculating the distance travelled during ordinary hours of work is:

- $38 \text{ hours} \times 75 \text{ km} = 2,850 \text{ km}.$

The calculation to determine Jack's minimum amount of super guarantee required is:

= OTE \times SG rate

= c/km \times 2,850 km \times SG rate

= 52.85c/km \times 2,850 km \times 11.5%

= \$173.22.

QC 44710

How to pay super

Employers must make super guarantee contributions to their employees' complying funds or retirement savings accounts.

Last updated 28 November 2024

On this page

[How to pay](#)

[Check for complying super funds](#)

[Claim a tax deduction](#)

How to pay

Super guarantee (SG) contributions are payments employers must make to their employees' complying funds or retirement savings accounts to avoid the SG charge.


Pay employee SG contributions electronically to either a:

- complying super fund – a fund that meets specific requirements and obligations under super law
- retirement savings account (RSA) – an account that provides a low cost and low risk savings strategy for retirement.

Report payments electronically through:

- SuperStream
- Single Touch Payroll.

You must ensure the fund or RSA meets rules on:

- [MySuper products](#) 
- choice of super fund.

You must pay SG contributions by the **quarterly due dates** – 28 days after the end of each quarter to avoid the SG charge.

Eligible small businesses can pay super for their employees through the **Small Business Superannuation Clearing House**. This service will be closed from 1 July 2026.

Some super funds require employers to contribute monthly. By registering with these funds, you agree to make monthly contributions to that fund.

Award obligations

Some industrial awards require employers to pay super contributions to a specific super fund. Make sure you check if this affects your employees.

Personal super contributions

You can arrange to make post-tax super payments on behalf of your employees. These payments are personal super contributions.

You must make these contributions according to:

- the employee's terms of employment
- legal requirements
- industrial award conditions.

Your employee's personal super contributions don't count towards your SG obligations.

Check for complying super funds

You can use [Super Fund Lookup](#)  to check if a fund is compliant.

If they are not listed, you can get written confirmation from the fund's trustee.

Written confirmation must state that the fund:

- is a complying super fund
- intends to accept your super contributions
- will continue to meet the relevant legal requirements.

If the fund fails to comply, written confirmation will protect you from penalties.

If you pay contributions to a **non-complying** super fund, the contributions:

- won't count towards meeting your SG obligations
- won't be tax-deductible
- may incur a fringe benefits tax (FBT) liability.

Claim a tax deduction

SG contributions you make for your employees are tax deductible. You can only claim the deduction in the financial year payments are made.

To claim a deduction, a contribution must be made:

- in accordance with an industrial award or agreement
- to reduce the liability of the SG charge
- 28 days after a person turns 75.

Missed or late super payments may incur the SG charge. The SG charge is not tax deductible.

You can make a late payment:

- to reduce the super guarantee charge
- as pre-payment of a future super contribution (for the same employee).

Example: timing of super payments affects tax deduction claim year

Malia has 5 employees. In 2019, she wanted to claim a tax deduction for SG contributions made in 2017–18.

To do this, Malia needed to pay SG contributions to her employee's complying funds or RSAs by 30 June 2018 (end of the financial year).

However, Malia did not pay the SG contributions for the fourth quarter of 2017–18 until 5 July 2018.

Therefore, Malia could not claim these fourth quarter contributions as tax deductions until the next financial year (2018–19).

SuperStream is a standard requiring all employers to provide payments and related data to super funds electronically.

Small Business Superannuation Clearing House

How eligible employers can pay super for their employees using the Small Business Superannuation Clearing House (SBSCH).

QC 44703

SuperStream for employers

SuperStream is a standard requiring all employers to provide payments and related data to super funds electronically.

Last updated 29 October 2024



The Australian Government is now in Caretaker.

Announced measures that are not yet law will be subject to consideration by the incoming government. In these circumstances, you need to self-assess based on the current law. If you choose to anticipate new law in line with the announcement and it is not enacted, you may need to seek an amendment.

For more information, see [Administrative treatment of retrospective legislation](#).

On this page

[How it works](#)

[How to meet SuperStream requirements](#)

SuperStream is the way all employers must pay employee superannuation guarantee contributions to super funds. With SuperStream, money and data are sent electronically in a standard format.

How it works

Your employee super information is linked to your super contributions by a unique payment reference number (PRN).

This means you can make all your super contributions in a single transaction, even if the payments are going to multiple super funds.

If the only contributions you make are personal contributions for yourself or contributions to a related self-managed super fund (SMSF), you don't need to use SuperStream because these are excepted contributions.

Keeping your employee information safe

All SuperStream communications:

- are encrypted
- use sending and receiving protocols that all parties must follow.

Employee information security is important and starts with you, and all your dealings in the super system. This means you should:

- apply security best practices when personal information is stored in payroll solutions or sent over the internet
- make sure any service providers you use have strong information security policies, and terms and conditions.

How to meet SuperStream requirements

In just 3 simple steps, you can meet SuperStream requirements.

Step 1: Choose an option


To meet SuperStream requirements, you can use the following electronic options:

- [Payroll system](#)
- [Super fund online system](#)
- [Super clearing house](#)
- [Small Business Superannuation Clearing House](#)
- [EFT or BPAY direct to the fund](#)
- [Messaging portal](#)

You can also ask your accountant or bookkeeper to help you with one of these options.

Payroll system

Check with your software provider to ensure your payroll system is SuperStream-compliant. You may need to update your software.

You can also use the [SuperStream Certified Product Register](#)  to check if your software is compliant.

Some payroll systems cover data and payments, and some are data only. This means you may need to make payments to each fund separately. The payment must be electronic (electronic funds transfer or BPAY®).

Super fund online system

Large super funds have online payment services you can use. Check with your super fund to ensure it is SuperStream compliant.

Super clearing house

A clearing house pays super to your employees' super funds for you. You send a single electronic payment to the clearing house with all your employees' super contribution data, and the clearing house does the rest.

You can use the free **Small Business Superannuation Clearing House** if you have either:

- 19 or fewer employees
- An annual aggregated turnover of less than \$10 million a year.

You can also choose to use:

- other commercial clearing house options

- your super fund's clearing house.

Talk to your super fund to see what they offer.



Small Business Superannuation Clearing House

The **Small Business Superannuation Clearing House** (the clearing house) is a free service you can use if you are a business with either:


- 19 or fewer employees
- an annual aggregated turnover of less than \$10 million.

You make your super guarantee contributions for all employees as a single electronic payment to the clearing house. The clearing house will then distribute the payments to each employee's super fund.

Even if you outsource some parts of making super contributions, you're still responsible for ensuring your employees' super contributions are paid correctly.

The clearing house is accessed via our [Online services for business](#) , [Online services for agents](#)  or ATO online services in myGov.

The SBSCH service will be closed from 1 July 2026

The recent [government announcement](#)  provided more detail about the implementation of Payday Super.

As part of this reform, from 1 July 2026 the ATO's Small Business Superannuation Clearing House (SBSCH) will be closed.

We'll ensure there is sufficient notice and information for small business to transition to an alternative. Find out more about **Payday Super**.

EFT or BPAY direct to the fund

If you pay directly to a super fund with EFT (direct credit or direct debit) or BPAY, you must also send the employees information electronically (not by email).

Direct contributions can only continue with special agreement from each of your super funds.

Contact your fund to see if direct contributions can continue or if any changes are required.

If you can continue paying direct to the fund, you can also use a messaging portal for the electronic information requirements. A messaging portal will generate reference numbers to use in your online banking.

Messaging portal



A messaging portal can convert contribution data for your employees to a SuperStream compliant format and send it to the relevant funds for you.

You still need to make one electronic payment.

Talk to your messaging portal provider and financial institution about your options.

Step 2: Collect employee information

Collect the following information from your employees:

- your employee's tax file number (TFN)
- the Australian business number (ABN) of your employee's super fund
- the unique superannuation identifier (USI) of your employee's super fund. You can look these up through:
 - [Super Fund Lookup](#)  – USI and product names
 - [SuperStream – Fund USI and SPIN lookup table](#) 

You can also use the online service, EmployerTICK, to validate employee details. For more information on the service, see the [EmployerTICK user guide](#).

Employees with SMSFs

If your employees have an SMSF, you'll need the following information:

- your employee's TFN
- the ABN of your employee's SMSF
- the bank account details of your employee's SMSF
- the electronic service address of your employee's SMSF.

If your employee wants you to contribute to their SMSF, provide them with a standard choice form and ask them to return it to you within

28 days. If you don't receive the information you may make the contributions to your default fund.

If you're paying your own super contributions to your own SMSF, you don't need this information for these contributions.

Step 3: Paying with SuperStream

You must send the payment and data on the same day. This lets the super fund match your payment and information and allocate the contribution to the fund member's account.

If you use a commercial clearing house, the employee's super contribution is counted as being paid on the date the super fund receives it, not the date the clearing house receives it from you. Check with your clearing house to make sure you allow enough time for your payments to be processed before the quarterly due dates.

If you use our Small Business Superannuation Clearing House, your super obligations are met on the date the clearing house accepts the payment (so long as the super fund doesn't reject the payment). This is because the clearing house is an approved clearing house under government regulations.

If you don't have an ABN

If you're not eligible for an ABN, you can use your withholding payer number (WPN) to use SuperStream.

Your WPN is found on your pay as you go (PAYG) withholding registration advice or your activity statement.

A WPN is shorter than an ABN so, depending on your SuperStream solution, you may need to:

- enter your 8 or 9-digit WPN into the WPN field without any leading zeros, if you are registering for the **Small Business Superannuation Clearing House**
- add leading zeros when providing your WPN, if you are paying contributions directly to super funds.

Small Business Superannuation Clearing House

How eligible employers can pay super for their employees using the Small Business Superannuation Clearing House (SBSCH).

Last updated 13 November 2024



The Australian Government is now in Caretaker.

Announced measures that are not yet law will be subject to consideration by the incoming government. In these circumstances, you need to self-assess based on the current law. If you choose to anticipate new law in line with the announcement and it is not enacted, you may need to seek an amendment.

For more information, see [Administrative treatment of retrospective legislation](#).

On this page

[The SBSCH service will be closed from 1 July 2026](#)

[Eligibility](#)

[About the SBSCH](#)


[Using the clearing house for the first time](#)

[Accessing the clearing house](#)

[Making payments](#)

[Help and support](#)

The SBSCH service will be closed from 1 July 2026

The recent [government announcement](#)  provided more detail about the implementation of Payday Super.

As part of this reform, from 1 July 2026 the ATO's Small Business Superannuation Clearing House (SBSCH) will be closed.

We'll ensure there is sufficient notice and information for small business to transition to an alternative. Find out more about **Payday Super**.

Eligibility

You're eligible to use the Small Business Superannuation Clearing House (clearing house) service if your business has either:

- 19 or fewer employees, or
- **annual aggregated turnover of less than \$10 million.**

You must meet one of these eligibility criteria each time you use the service.

If your circumstances change and you're no longer eligible, you will need to make other arrangements to **meet SuperStream requirements**.

About the SBSCH

The clearing house is a free online service provided by the Australian Government through the Australian Taxation Office.

You can use the SBSCH to pay super for all your employees through a single payment. The SBSCH will then distribute the money to each employee's super fund according to your instructions.

With the SBSCH, you can:

- nominate a regular amount for each employee or change the amount when you make a payment
- meet your super guarantee (SG) obligations when your payment and instructions are accepted by the SBSCH by following the **terms and conditions**
- pay online to meet **SuperStream requirements**

- see records of your past super contributions.

Using the clearing house for the first time

You must register the first time you use the clearing house. To do this, you'll need to provide information about:

- your business and employees
- your employees' choice of fund
- your default fund – this is where payments will go if the employee doesn't choose a fund
- anyone authorised to use the clearing house on your behalf, such as a bookkeeper.

If you need to provide information about an employee whose chosen fund is a self-managed super fund (SMSF), speak with your employee to ensure that:

- their fund's bank account information is correctly recorded with us (in Online services) against the fund's superannuation account
- the details they have provided to you exactly match those listed on the SMSF record.

You won't be able to make a payment to the employee's SMSF if the bank account information doesn't match (or no details are listed on the SMSF record).

Print the clearing house privacy statement and give this to your employees.

Accessing the clearing house

Using Online services for business

If you're a business or an individual employer with an Australia business number (ABN), you can access the clearing house through Online services for business:

- Select **Employees**.
- Select **Small Business Super Clearing House**.

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

You can authorise someone else (such as a staff member) to use the clearing house on behalf of your business. You can authorise them in [Relationship Authorisation Manager \(RAM\) External Link](#) and customise their permissions in Access Manager.

Accessing Online services for business

To access Online services for business, you will need to sign in using myID.

If you're new to online services, you will first have to set up your myID, then link it to your business in RAM. For more information, see [Accessing online services with myID and RAM](#).

Using ATO online services via myGov

If you're an individual employer with an ABN or a withholding payer number (WPN), you can access the clearing house using your myGov account linked to ATO online services.

Individuals with a WPN include people who employ domestic staff.

[Sign in to myGov](#)

Non-individual employers

Non-individuals with a WPN include school canteens, sporting clubs and embassies.

If you represent a non-individual with a WPN, you can:

- register for the clearing house by phoning **1300 660 048**
- complete the [SBSCH – Employee list spreadsheet \(XLSX, 57KB\)](#)
- email the spreadsheet to SBSCHenquiries@ato.gov.au – include the words 'WPN HOLDER' in the email subject line.

Making payments

Due date and scheduled maintenance

The quarterly due dates for super guarantee payments are:

- 28 October
- 28 January
- 28 April
- 28 July.

For more information, visit [Super payment due dates](#).

The processing cut-off date for our annual office closure is 5:30 pm AEDT on 10 December 2024. We will process all super payments with instructions received after this date from 2 January 2025.

Our office and contact centres close at noon on Tuesday 24 December 2024 and re-opens at 8:00 am on Thursday 2 January 2025, local time.

When you submit your payments and instructions in the SBSCH, consider the impact of planned system maintenance on processing times.

Check the ATO Online [system maintenance schedule](#) and the [SBSCH system status](#) [🔗](#) on our website for the latest information.

Steps

1. Work out how much super you need to pay for all your employees.
2. Access the SBSCH through Online services for business or ATO online services.
3. Enter instructions about how to distribute payment to each employee's super fund, noting the payment reference number (PRN).
4. Make a single electronic payment to the clearing house for all your employees including the PRN.
5. The SBSCH distributes the payment to each employee's super fund according to your instructions.

Note: Payments may take up to 7 business days to be transferred through the ATO and super fund before they reach the employee's super fund account.

Payment errors

If your employee's details are incorrect, their super fund may:

- reject the payment
- send the payment back to us.

If the payment is sent back to us, we'll contact you to update the information within 7 business days.


We will resend the payment to the fund if you correct the information. If you don't update the information, the payment will be sent back to you.

If your employee's details change after you submit a payment instruction, but before it's processed, you'll need to:

- update the employee's details
- delete the payment instruction
- lodge a new payment instruction.

Help and support

For help and support:

- see
 - Clearing house troubleshooting
 - Clearing house terms and conditions
- ask our community-driven forum [ATO Community](#) 
- phone us on **1300 660 048**.

Clearing house troubleshooting

How to resolve problems you may have when using the Small Business Superannuation Clearing House (SBSCH).

Clearing house privacy

Information provided to the Small Business Superannuation Clearing House will be used to administer the clearing house.

Clearing house terms and conditions



Terms of use for employers using the Small Business Superannuation Clearing House (SBSCH).

QC 44705

Clearing house troubleshooting

How to resolve problems you may have when using the Small Business Superannuation Clearing House (SBSCH).

Last updated 13 November 2024

On this page

[Message 'Error 22' appears when submitting a payment instruction or updating employee details](#)

['Time out' errors when trying to submit a payment instruction](#)

[Unable to lodge a payment instruction](#)

[Error when trying to update your details or register with the clearing house](#)

[Message 'Invalid reference number' appears when making a payment by BPAY](#)

[Small business can't see link to clearing house in Online services for business](#)

[Tax agent, BAS agent or payroll provider can't see link to clearing house in Online services for agents](#)

[Unable to see any employees in the clearing house](#)

[Message 'Enter a Fund Name to continue' appears when entering an employee's super fund name](#)

[Message 'Enter an account name' appears when entering bank details for returned payments](#)

[Message 'The fund ABN is invalid, enter a different ABN' appears](#)

[Message 'Enter a valid email address' appears when updating your employer details](#)

Message 'Error 22' appears when submitting a payment instruction or updating employee details

Possible cause

Permissions need to be set in Access Manager to allow you to view and lodge.

Resolution

A principal authority or authorisation administrator (in RAM) needs to update permissions for you in Access Manager.

The **View** permission will only allow you to view the clearing house – you will need the **Lodge** permission to allow you to submit.

The principal authority or authorisation administrator will need to log in to Access Manager.

1. Under **Manage permissions**, select the appropriate username.
2. Under the **ATO Transactions** heading, locate the **Small business super clearing house** and make the corresponding **View** and **Lodge** selections.
3. Click **Save**.

'Time out' errors when trying to submit a payment instruction

Possible cause

This issue is caused by an invalid unique superannuation identifier (USI) or ABN in an employee's super fund details.

Resolution

If the system is timing out when trying to submit a payment instruction, check your employee's super fund details are correct. You will need to cancel the instruction, update the super fund details, and create a new payment instruction.

Unable to lodge a payment instruction

If you are unable to lodge a payment instruction due to one of the following possible causes, you can consider submitting your instruction for those employees who have valid super fund details.

You can submit your payment instruction by removing all payment amounts you have entered for employees with an error. Make sure your payment matches the new 'Total to Pay' amount.

Possible cause

There may have been a change in ownership of a superannuation product that one of your employees has chosen.

Your employee will have this information.

Resolution

When a super fund changes an ABN or unique superannuation identifier (USI) you need to:

- update the employee's details with the new ABN and USI
- delete any un-processed payment instruction created before updating the employee's details. Only do this if you have entered a payment amount against the employee with invalid super fund details in the un-processed payment instruction
- create a new payment instruction
- submit the payment instruction.

Possible cause

The bank account details given to you by your employee for their self-managed super fund (SMSF) are invalid. The details may be invalid because they don't match the details listed on the fund's ATO records, or there may be no bank account information listed on the fund's record.

Resolution

If you receive an 'Invalid super fund bank details' error, you need to do the following:

- Ask your employee to confirm that the SMSF bank account details they gave you match those listed on the SMSF record (against the superannuation account). If no details are listed on the SMSF record or they are incorrect, a trustee or the fund's authorised tax agent may need to update information in Online services.
- Update the relevant information in SBSCH Employees, if your employee has provided updated SMSF bank account details which match the SMSF record exactly.


If the only error(s) present on your payment instruction relate to invalid super fund bank details, you can save and exit your payment instruction while you update the employee's details.

Payments to your employee's SMSF will not be accepted by the SBSCH until the SMSF bank account details listed on the employee record match the SMSF record exactly.

Possible cause

A payment is being made to an SMSF with a cancelled ABN. In this scenario you may encounter an error message that reads 'There was an unexpected problem with information entered on this page. Please contact us!'

Resolution

Confirm the ABN status of each SMSF that a payment is being made to via the [Super Fund Lookup](#)  website. If the status of the ABN is cancelled, contact your employee to get alternate superfund details to pay to, as this superfund is not able to receive payments.

Error when trying to update your details or register with the clearing house

Possible cause

You have only entered a mobile number in the mobile phone field.

Resolution

You will need to enter a work number. If a work number is not available, you will need to enter your mobile number into the work hours phone number field in this format:

- Area code: 04
- Phone: XXXXXXXX

Message 'Invalid reference number' appears when making a payment by BPAY

Possible cause

This may be a result of having 2 zeros at the start of the PRN.

Resolution

Remove the 2 zeros from the start of the PRN when making the payment.

Small business can't see link to clearing house in Online services for business

Possible cause

The link to the clearing house doesn't display in the menu.

Resolution

To access the link to the clearing house you need to select **Employees** in Online services for business. A screen displays which will include a link to the clearing house.

Tax agent, BAS agent or payroll provider can't see link to clearing house in Online services for agents

Possible cause

The link to the clearing house doesn't display in the menu.

Resolution

To access the link, select the client record to bring the client 'in focus', then go to the **Business** menu and select **Small business super clearing house**.

Unable to see any employees in the clearing house

Possible cause 1

Incorrect ABN used when linking your Digital ID such as myID to your ABN in RAM.

Resolution 1

The ABN that you link your Digital ID to in RAM must be the ABN for the entity that is using the clearing house.

See [Principal authority](#)  on the RAM website for details on linking an ABN.

Possible cause 2

You are accessing the clearing house via ATO online services for an individual (through myGov) instead of accessing the clearing house in Online services for business.

Resolution 2

If you are a small business operator or sole trader with an ABN, you need to log in to Online services for business to access the clearing house.

Message 'Enter a Fund Name to continue' appears when entering an employee's super fund name

Possible cause

Certain characters (such as '&') are not accepted.

Resolution

Add the super fund name again replacing '&' with 'and'.

Message 'Enter an account name' appears when entering bank details for returned payments

Possible cause

Certain characters (such as '&') are not accepted.

Resolution

Add the bank account name again replacing '&' with 'and'.

Message 'The fund ABN is invalid, enter a different ABN' appears

Possible cause

Spaces have been included in the ABN.

Resolution

Take out any spaces and retry.

Message 'Enter a valid email address' appears when updating your employer details

Possible cause

All authorised contacts have compulsory email fields that need to be populated.

Resolution

Check the email addresses are valid for each authorised contact listed on the 'Update details' page.

QC 54813

Clearing house privacy

Information provided to the Small Business Superannuation Clearing House will be used to administer the clearing house.

Last updated 28 November 2024



The Australian Government is now in Caretaker.

Announced measures that are not yet law will be subject to consideration by the incoming government. In these circumstances, you need to self-assess based on the current law. If you choose to anticipate new law in line with the announcement and it is not enacted, you may need to seek an amendment.

For more information, see [Administrative treatment of retrospective legislation](#).

On this page

[Employee privacy note](#)

[The SBSCH service will be closed from 1 July 2026](#)

The information you provide to the Small Business Superannuation Clearing House (SBSCH) will be used for the purpose of administering the clearing house.

The ATO is a government agency bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs). For more information about privacy law notices, see ato.gov.au/privacy.

The collection of this information is authorised by the *Superannuation Guarantee (Administration) Act 1992*.

This information may be disclosed to the relevant super funds and financial institutions in relation to payments under the clearing house program, and relevant government agencies, or as authorised or required by law.

To ensure that your business's employees are made aware of how we intend to use and disclose the information collected by the clearing house, we ask that you provide your business's employees with the following Employee privacy note.

Employee privacy note

The information you have provided to your employer will be used by the Small Business Superannuation Clearing House program to facilitate superannuation payments to you.


The collection of this information is authorised by the *Superannuation Guarantee (Administration) Act 1992*.

This information may be disclosed to the relevant super funds and financial institutions in relation to payments under the clearing house program and relevant government agencies, or as authorised or required by law.

While it is not compulsory for you to provide your tax file number (TFN) to your super fund, if you choose not to:

- your super fund may have to pay extra income tax on contributions your employer makes for you (including salary sacrifice) and may take this extra money out of your super account
- your super fund may not be able to accept some contributions
- you may miss out on super co-contributions even if otherwise eligible.

The SBSCH service will be closed from 1 July 2026

The recent [government announcement](#)  provides more detail about the implementation of Payday Super.

As part of this reform, from 1 July 2026 the ATO's Small Business Superannuation Clearing House (SBSCH) will be closed.

Find out more about Payday Super.

QC 38556

Clearing house terms and conditions

Terms of use for employers using the Small Business Superannuation Clearing House (SBSCH).

Last updated 29 October 2024



The Australian Government is now in Caretaker.

Announced measures that are not yet law will be subject to consideration by the incoming government. In these circumstances, you need to self-assess based on the current law. If you choose to anticipate new law in line with the announcement and it is not enacted, you may need to seek an amendment.

For more information, see [Administrative treatment of retrospective legislation](#).


On this page

[The SBSCH service will be closed from 1 July 2026](#)

[What the SBSCH does](#)

[SBSCH terms of use](#)

The SBSCH service will be closed from 1 July 2026

The recent [government announcement](#)  provided more detail about the implementation of Payday Super.

As part of this reform, from 1 July 2026 the ATO's Small Business Superannuation Clearing House (SBSCH) will be closed.

We'll ensure there is sufficient notice and information for small business to transition to an alternative. Find out more about [Payday Super](#).

What the SBSCH does

The ATO provides the SBSCH service. It's a free online service that helps eligible Australian small businesses and eligible withholding payer number (WPN) holders to meet their super guarantee (SG) obligations. You can send your employees' super contributions to a single destination – the SBSCH – which distributes them to the employees' nominated super funds.

SBSCH terms of use

The following terms and conditions apply to the use of the SBSCH service:

1. You must register with the SBSCH to use the service.
2. Australian small businesses, or WPN holders, with 19 or fewer employees, or with an annual aggregated turnover of less than \$10 million, are eligible to use the SBSCH service. You must be eligible to use the SBSCH service
 - at the time you register to use the service
 - each time you use the service.
3. Access to the SBSCH is through the **Online services** (Online services for business and Online services for agents). You are responsible for establishing and maintaining access to these services.

4. You are responsible for the actions of persons using your access to the SBSCH service.
5. Access and use of the SBSCH service is monitored. The SBSCH may suspend or revoke a user's access to the service at any time if it considers it appropriate to do so.
6. Information provided to the SBSCH is treated in accordance with the *Privacy Act 1988*. The Clearing house privacy page describes how the SBSCH intends to use and disclose the information collected by it. You should provide the **employee privacy note** to your employees whose information you provide to the SBSCH.
7. You are responsible for ensuring that the information you provide to the SBSCH is accurate. The SBSCH is not responsible for errors or issues that result from incorrect information provided by you.
8. The SBSCH will, as your agent and in accordance with your payment instructions
 - send the employee super contribution payments to the nominated super funds
 - send the corresponding payment details (or make that information available) to those nominated super funds.
9. If you pay the correct super guarantee contribution amount on or before the relevant payment due date, your super guarantee obligation is discharged at the time of payment to the SBSCH, where the SBSCH accepts the payment.
10. The SBSCH agrees to accept your payment if
 - the SBSCH has received the payment and it has not been dishonoured
 - you have provided payment instructions that correspond to that amount
 - the payment instructions are correct insofar that a super fund can receive and allocate the payment for the benefit of your employee
 - the SMSF bank account details you have provided for your employee match ATO records supplied by the SMSF trustee.

11. If you make a payment to the SBSCH without a payment instruction, we will retain the payment for no more than seven (7) business days. If you do not lodge the payment instruction within that time the payment will be returned to you. If the payment we return to you includes a super guarantee amount, you will be liable for the super guarantee charge if the super guarantee amount has not been subsequently paid to, and accepted by, the SBSCH or otherwise contributed before the relevant super guarantee payment date.
12. If you make a payment with payment instructions that are incorrect insofar that a super fund is unable to receive and allocate the payment for the benefit of your employee, we will contact you and request you correct the payment instruction.

If you correct the payment instructions so the super fund can receive and allocate the payment for the benefit of your employee, the SBSCH will accept your payment in accordance with paragraph 10 and your super guarantee obligation is still discharged on the date you made the payment to the SBSCH.

In situations where we have not accepted payment due to incorrect payment instructions and have not received corrected payment instructions, we may refund the payment to you. If the payment we return to you includes a super guarantee amount, you'll be liable for the super guarantee charge if the super guarantee amount has not been subsequently paid to, and accepted by, the SBSCH or otherwise contributed before the relevant super guarantee payment date.

13. The SBSCH may provide your details to super funds to assist in the resolution of problems relating to contributions to those super funds.
14. You can make payments to the SBSCH by BPAY®, credit card or direct credit. You must use the reference number provided by the SBSCH. If using BPAY, you must also use the Biller Code provided by the SBSCH.
15. While designed as a 24/7 service, the availability of the SBSCH service, and your access to it, is not guaranteed. Functionality is also contingent on services provided by telecommunication bodies and other external factors beyond our control.

16. Changes to the SBSCH service (and system) may be made at any time. Where possible, updates or changes will be scheduled to occur outside high volume periods (for example super guarantee processing periods). The SBSCH will endeavour to keep you informed and keep changes to a minimum.
17. The SBSCH will communicate clearing house updates to you by our website. We will also email you directly about matters relating your use of the SBSCH. You are responsible for accessing the notices and information provided to you.
18. The SBSCH can only be used in accordance with these terms and conditions. The terms and conditions that will apply are those when the payment is made. Each time you access and use the SBSCH signifies your acceptance of the terms of use.
19. To the extent permitted by law, the SBSCH is not liable for any claim, loss, liability or expense that you may incur as a result of your use or failure of the SBSCH services.
20. All references in these terms of use to the SBSCH include references to the Australian Government, the Australian Taxation Office and other Commonwealth bodies from time to time responsible for its management.
21. These terms and conditions are governed by, and are to be construed in accordance with, the laws for the time being in force in the Australian Capital Territory.

Note:

The timing of employer deductions for contributions through the clearing house is discussed in **Practical Compliance Guideline (PCG) 2020/6 Timing of income tax deductions for superannuation contributions made through the Small Business Superannuation Clearing House – ATO compliance approach** has now been finalised and published.

QC 38560

Super payment due dates

An employee's fund must receive their super payments on or before the quarterly super due dates.

Last updated 1 June 2023

On this page

[Overview](#)

[Due date considerations](#)

Overview

You must pay super for eligible employees. To avoid the super guarantee charge (SGC), payments must be received by the employee's fund on or before the quarterly super due dates.

Payments can be made at least 4 times a year. This applies from the day employees start working for you. Payment due dates occur quarterly.

Quarterly super payment due dates

Quarter	Period	Payment due date
1	1 July – 30 September	28 October
2	1 October – 31 December	28 January
3	1 January – 31 March	28 April
4	1 April – 30 June	28 July

When a super due date falls on a weekend or public holiday, your contribution must be received by the fund on or before the next business day.

You can also make payments more frequently than quarterly, for example fortnightly or monthly. If you do, ensure you pay your total

super guarantee (SG) contribution for the quarter by the due date.

If you have missed the quarterly payment due date or made late super payments, you will need to lodge a SGC statement and pay the SGC to us. The missed or late super payments are no longer tax deductible.

Clearing houses

A clearing house distributes super contributions to your employees' funds on your behalf.

SG payments made to a commercial clearing house before the SG due date may not reach the super fund until after the due date.

Your employee's super contribution is only considered 'paid' on the date it's received by the super fund. Not the date it's received by the clearing house.

Note: It's important that you leave enough time for your SG payments to reach the super fund and allow for their processing timeframes.

However, if you use the ATO's **Small Business Superannuation Clearing House**, payments may be considered 'paid' on the date they're received.

Check the processing timeframes required by your clearing house to ensure your payments will be processed before the payment due dates.

Due date considerations

Some super funds, awards and contracts require you to pay super more regularly than quarterly.

Meeting the SG contribution payment dates does not ensure compliance with other super funds, awards and contracts.

You should check the contractual obligations you have with your super fund, award or contract to ensure super contributions are paid on time.

QC 33753

Which super fund to pay into

As an employer, where you pay eligible employee's super contributions is important to meet the super fund choice rules.

Last updated 1 November 2021

On this page

[Employee's chosen fund](#)

[Employee's stapled super fund](#)

[Other funds that meet your choice of fund obligations](#)

It's important you pay super guarantee (SG) contributions to the right super fund account to avoid penalties.

SG contributions should be paid to one of the following:

- [Employee's chosen fund](#)
- [Employee's stapled super fund](#)
- Other fund that meets your choice of fund obligations

Employee's chosen fund

You must pay SG contributions to your eligible employee's chosen fund if they nominate a fund. An employee will generally tell you their choice of fund by completing a **standard choice form**.

You have 2 months to start paying contributions into their chosen fund. If you have received a choice of super fund form from a new employee from 1 November 2021, and you must contribute before this time, if you don't pay to the employee's choice fund, you should pay into their stapled super fund or your employer nominated account if the ATO advises you that they do not have a stapled super fund.

Employee's stapled super fund

From 1 November 2021, where your new employees don't choose a super fund, you may need to request their 'stapled super fund' details from us.

You must pay SG contributions to a **stapled super fund** if you have requested stapled super fund details for your employee and we have provided these to you.

If the stapled super fund account provided by us can't accept contributions for the employee, you should make another request for the employee's stapled super fund via ATO online services. This may occur, for example, if the account has since been closed or a defined benefit account won't accept your contributions.

If the stapled super fund account provided by us is a self-managed super fund, you should obtain the electronic services address and bank account details from your employee.

Phone us on **13 10 20** if:

- you make another request for an alternate stapled super fund and the same, or no, stapled super fund details are returned
- your employee can't provide you with their self-managed super fund bank account details.

Other funds that meet your choice of fund obligations

You can pay into your **default fund**, or another fund that meets the choice of fund rules if:

- your employee doesn't choose a super fund
- for new employees from 1 November 2021, we have advised you that they don't have a stapled super fund.

QC 67212

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).