Print whole section

Paying super contributions

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

How to pay super

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

Quarterly super payment due dates

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

QC 65745

How to pay super

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

Last updated 1 July 2026

This information is only for employee earnings paid up to 30 June 2026.

> For employee earnings paid from 1 July 2026, the new Payday Super rules apply.

How to pay

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

Pay employee super guarantee 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.

For periods prior to 1 July 2026 you must pay super guarantee contributions by the quarterly due dates – 28 days after the end of each quarter – to avoid the super guarantee charge.

For periods starting on or after 1 July 2026 you must pay super guarantee contributions on payday. These contributions need to be received by your employee's super fund (with all the necessary information to allocate the contribution to the employee's member account) within 7 business days after paying your employee. There are some circumstances where you may have a longer time to make the super payment, such as if it is the first contribution for a new employee.

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 super guarantee obligations.

Check for complying super funds

Super guarantee must be paid to a complying super fund. 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 ends up being non-complying, 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 super guarantee obligations
- won't be tax-deductible
- may incur a fringe benefits tax (FBT) liability.

Claim a tax deduction

Super guarantee contributions you make for your employees are tax deductible.

You can only claim the deduction in the financial year payments are made.

Missed or late payments may incur the super guarantee charge.

The super guarantee charge for periods before 1 July 2026 is not tax deductible.

Example: timing of super payments affects tax deduction claim year

Malia has 5 employees. She wants to claim a tax deduction for super guarantee contributions made in 2025–26.

To do this, Malia needs to pay super guarantee contributions to her employee's complying funds or RSAs by 30 June 2026 (end of the financial year).

However, Malia does not pay the super guarantee contributions for the fourth quarter of 2025–26 until 5 July 2026.

Therefore, Malia cannot claim these fourth quarter contributions as tax deductions until the next financial year (2026–27).

Small Business Superannuation Clearing House

The SBSCH closed 1 July 2026 and is no longer available.

QC 44703

Small Business Superannuation Clearing House

The SBSCH closed 1 July 2026 and is no longer available.

Last updated 16 July 2026

The SBSCH closed 1 July 2026

The Small Business Superannuation Clearing House (SBSCH) closed permanently from 1 July 2026 as part of the Payday Super reform. It can no longer be used to make payments or download records.

Super guarantee contributions for the quarter ending 30 June 2026 remain due on 28 July 2026. As the SBSCH will no longer be available, you should make these payments through an alternative method of payment. If you do not meet this date, you will need to lodge a super guarantee statement and pay the super guarantee charge to us.

If your payment was received on time but subsequently refunded to you, you will not be able to claim a deduction for it in the 2025–26 year.

Alternatives to the SBSCH

Check your existing payroll software, as it may already include super functions you can use to pay your employees' super guarantee. Alternatively, you can look for payroll software and service providers in our Super Product Register.

Some large super funds may also have online payment services you can use, or you could use a commercial Clearing House.

For information on alternative payment methods see SuperStream for employers.

Clearing house terms and conditions

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

QC 44705

Clearing house terms and conditions

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

Last updated 24 June 2026

The SBSCH service will close from 1 July 2026

The Small Business Superannuation Clearing House (SBSCH) will be closed permanently from 1 July 2026 as part of the Payday Super reform. It is not accepting new registrants.

If you're an existing registered user, you can continue using the SBSCH until 11:59 pm AEST on 30 June 2026. After this time, it will no longer be available and can't be used to make super payments or download records.

Payments may take 4 business days or more to be received by the SBSCH. You must ensure that your payment is accepted by the SBSCH before closure as at 11:59 pm AEST on 30 June 2026.

For information about switching to an alternative payment method see Small Business Superannuation Clearing House.

What the SBSCH does

The ATO provides the SBSCH service until 11:59 pm AEST on 30 June 2026. 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. When you use the SBSCH, you 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 be registered with the SBSCH to use the service. (The service was closed to new registrants from 1 October 2025.)
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 before 11:59 pm AEST on 30 June 2026 and it has not been dishonoured
    - you have provided payment instructions before 11:59 pm AEST on 30 June 2026 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. You need to ensure your payment is received by the SBSCH before 11:59 pm AEST 30 June 2026. Thus, you need to factor in the timing of usual banking processes. It can take 4 business days or more for payments to be received by the SBSCH.

    If we do not receive the payment prior to 11:59 pm AEST 30 June 2026, any amount received after this time will be returned to you. If the payment we return to you includes a super guarantee amount, and it has not been subsequently paid to the employee's fund before the relevant super guarantee payment date, you will be liable for the super guarantee charge.

12. If you make a payment to the SBSCH and it is received before 11:59 pm AEST on 30 June 2026, but you have not lodged a payment instruction, we will retain the payment for no more than 7 business days, noting payment instructions must be received before 11.59 pm AEST on 30 June 2026.

    If you do not lodge the payment instruction within that time, and before 11:59 pm AEST on 30 June 2026 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 employee's fund before the relevant super guarantee payment date.

13. 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 to let you know. You can then contact the employee to get the updated super fund details and contact us to re-send the payment to the new fund.

If you correct the payment instructions before 11:59 pm AEST on 30 June 2026 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 before 11:59 pm AEST 30 June 2026, 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 employee's fund before the relevant super guarantee payment date

14. Changes to employee details in the SBSCH cannot be made after 11:59 pm AEST 30 June 2026.

15. The SBSCH may provide your details to super funds to assist in the resolution of problems relating to contributions to those super funds.

16. 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.

17. While designed as a 24/7 service, the availability of the SBSCH service, and your access to it, is not guaranteed and is closed from 11:59 pm AEST on 30 June 2026. Functionality is also contingent on services provided by telecommunication bodies and other external factors beyond our control.

18. 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.

19. The SBSCH will communicate clearing house updates to you by our website. We will also email you directly about matters relating to your use of the SBSCH. You are responsible for accessing the notices and information provided to you.

20. 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.

    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 of SBSCH services
    - the failure of SBSCH services to operate and
    - the closure of the SBSCH at 11:59 pm AEST on 30 June 2026.

    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.

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

Quarterly super payment due dates

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

Last updated 25 February 2026

> **This information is only for employee earnings paid up to 30 June 2026.**
>
> For employee earnings paid from 1 July 2026, the new Payday Super rules apply. See What payments are qualifying earnings.

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 must 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.

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.

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