



Paying super contributions

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

How much quarterly 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.

Quarterly 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.

Get your super guarantee reporting right

Tips to check that your employee and payroll information reported to the ATO through STP and to super funds is correct.

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How much quarterly super to pay

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

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.

Your super guarantee obligations

Before you calculate how much super guarantee (SG) to pay, you should [work out if you have to pay super](#).

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

The [SG percentage](#) is the minimum SG rate you must pay for each eligible employee. From 1 July 2025 this is 12% of their ordinary time earnings (OTE) for the quarter. OTE are a subset of an employee's salary and wages. You may pay SG at a higher rate under an award or agreement.

If you don't pay the required SG amount by the [quarterly due date](#), you must pay the [super guarantee charge](#).

Work out how much SG to pay

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

Super guarantee contributions calculator

To manually work out how much SG to pay for a quarter, multiply your employee's OTE (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 SG based on any OTE in the quarter.

Example 1: working out the super guarantee contribution

Xuan employs Danni. During the July to September quarter of the 2025–26 financial year, Xuan pays Danni a weekly wage of \$1,036.52.

This includes:

- base pay of \$1,012.60
- first aid allowance of \$13.42
- cold work allowance of \$10.50.

The SG percentage for the 2025–26 financial year is 12%. Xuan uses this SG percentage to calculate his SG liability for Danni each pay:

- $\$1,036.52 \times 12\% = \124.38 .

Xuan then works out the SG contribution for Danni for the quarter:

- $\$124.38 \times 13 \text{ weeks} = \$1,616.94$.

Xuan contributes \$1,616.94 to Danni's super fund by the quarterly due date of 28 October 2025. 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 2: working out the correct super guarantee contribution rate – fortnightly pay period

Peter employs Sue. For the fortnightly pay period ending 30 June 2025, Sue's pay includes:

- salary of \$2,500
- higher duties allowance of \$500
- overtime of \$118.42
- overtime meal allowance of \$25.

Overtime and overtime meal allowances are not payments in respect of Sue's ordinary hours of work. This means Sue's OTE are:

- $\$2,500 + \$500 = \$3,000$.

Peter pays Sue for this work on 3 July 2025. To work out his minimum SG contribution for Sue for the pay period, Peter uses the SG rate on the date he paid her salary. As of 1 July 2025, this is 12%.

- $\$3,000 \times 12\% = \360 .

Example 3: working out the correct super guarantee contribution rate – monthly pay period

XYZ Pty Ltd employs Neil and pays him a monthly salary. Neil works from 22 June 2025 to 19 July 2025 and earns \$6,200 in ordinary time earnings. XYZ Pty Ltd pays Neil for this work on 20 July 2025.

Some of the period Neil works is prior to 1 July. However, as XYZ Pty Ltd makes the payment after 1 July 2025, they need to calculate Neil's super based on the new rate of 12%.

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

- $\$6,200 \times 12\% = \$744.$

Ordinary time earnings

Ordinary time earnings (OTE) are a subset of the pre-tax payments you make to your employees in respect of their [ordinary hours](#) of work.

OTE is a specific term defined in the *Superannuation Guarantee (Administration) Act 1992* (SGAA). It reflects the minimum legislative amount upon which employers must base their SG contributions.

You don't have to pay SG for your employee's earnings above the [quarterly maximum contribution base](#) (MCB).

There may be additional obligations to contribute super amounts on payments defined in [industrial instruments](#) [↗](#) (awards or agreements). However, those additional industrial amounts are not OTE.

Special rules apply to the calculation of contributions to defined benefit super funds. These funds pre-date the enactment of the SGAA and their conditions are preserved.

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

Some payments in respect of the ordinary hours of work don't count as OTE. For more information, see [Payments that are not OTE](#).

Ordinary hours

Your employee's ordinary hours are those ordinary hours that are specified in an award or agreement. If the award or agreement doesn't specify an employee's ordinary hours, then their ordinary hours will be the regular or customary hours worked by the employee.

If you can't determine their regular or customary hours of work (such as for some 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 per week. This definition doesn't override the SG laws.

An employee's actual hours of work may vary over a longer period of time under an award or agreement, for example over a fortnight or a

month. In these cases, the ordinary hours of work per week will equate to the hours stipulated in an award or agreement, provided the total hours worked within the period do not exceed the total hours specified in the award or agreement. In these cases, there may be weeks where the ordinary hours worked are higher than the average, but the payment for these hours is still OTE.

Example 4: variation in ordinary hours

Megan's ordinary hours are 70 per fortnight, or an average of 35 hours per week. Her employer issues a roster ahead of each pay period.

For the fortnight from 18 March to 31 March, Megan works:

- 38 hours in the first week
- 32 hours in the second week.

This means she worked 3 more hours in the first week than her average ordinary hours of 35 hours per week. However, these hours are still included in the calculation of Megan's OTE as her ordinary hours are spread across the fortnightly roster period.

If you pay an [independent contractor](#) mainly for their labour, you calculate SG on the labour component of the contract.

If you pay employees under the *Road Transport (Long Distance Operations) Award 2020*, see [Super for long-distance drivers](#).

Quarterly maximum contribution base


You don't have to pay SG for your employee's earnings above a certain limit, called the quarterly [maximum super contribution base](#) (MCB).

This MCB amount is indexed annually and is usually available before the start of the financial year. The income limit for the 2025–26 financial year is \$62,500 per quarter.

The MCB applies only to ordinary time earnings (OTE) for SG purposes. Once an employee's OTE for the quarter exceeds the MCB, you're not required to pay SG contributions on the excess amount.

The MCB doesn't apply to voluntary contributions, such as salary sacrifice arrangements.

MCB doesn't apply to other mandated super contributions, such as contributions you pay under an award. If these other super contributions are paid on earnings in excess of OTE for the purposes of the SGAA, these amounts are not SG contributions.

You may have additional obligations to pay super on certain payments under an [industrial instrument](#)  (award or agreement) that are not OTE. Those payments are not considered for the MCB.

The MCB can't be calculated for a period other than the quarter, such as per pay period or per year. The amount of OTE paid so far in a quarter is compared to the MCB. Once the OTE paid exceeds the MCB, no additional SG contributions are required for that quarter.

If you miss the SG due date, you must:

- lodge a [Super guarantee charge \(SGC\) statement](#) with the ATO
- pay the SGC on salary and wages up to the MCB.

Any unpaid super on earnings above the MCB should be paid directly to the employee's fund, but it doesn't need to be included in the SGC statement.

Example 5: maximum contribution base for SG

Rory is the Marketing Manager of Brian's Books Pty Ltd.

During the July to September quarter of the 2025–26 financial year, Rory's earnings are \$70,000.

The quarterly MCB for 2025–26 is \$62,500.

Brian's Books Pty Ltd uses the maximum contribution base to work out the SG contribution for Rory for the quarter:

- $\$62,500 \times 12\% = \$7,500$.

Brian's Books Pty Ltd does not pay SG for Rory's OTE above \$62,500.

Amounts above the \$7,500 MCB limit are not included on the SGC statement or paid to the ATO.

SG above the MCB, such as additional mandated super contributions under awards or enterprise agreements are paid directly to the employee's super fund.

If Brian's Books Pty Ltd included the additional amount in the SGC statement, the ATO will reduce this amount back to the MCB limit.

As a result, Brian's Books Pty Ltd would not have met Rory's mandated contributions.

Example 6: using the maximum contribution base where super is also paid on other amounts

Susan is the Store Manager for Groceries-R-Us Pty Ltd.

During the October to December quarter of the 2025–26 financial year, Susan's pay for her ordinary hours of work is \$70,000. This includes \$4,000 for paid parental leave. The SGAA excludes paid parental leave from OTE. However, Susan's award includes a clause that requires employers to contribute superannuation for all paid leave.

The quarterly MCB for 2025–26 is \$62,500.

Groceries-R-Us Pty Ltd uses the MCB to work out the SG contribution for Susan for the quarter.

Susan's total OTE is greater than the MCB. However, the MCB can only be applied to the OTE that excludes paid parental leave, in line with the SGAA:

- $\$70,000$ (OTE) – $\$4,000$ (paid parental leave) = $\$66,000$.

This is greater than the MCB of $\$62,500$:

- $\$62,500 \times 12\% = \$7,500.00$.

Groceries-R-Us Pty Ltd contributes $\$7,500.00$ of SG to Susan's super fund by the quarterly due date of 28 January 2026.

They also contribute an additional superannuation amount for her paid parental leave, in line with Susan's award.

Back pay

You must pay SG 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 to your employee. This is regardless of the period the back pay payment relates to.

[Back pay](#) refers to payments that were payable before the current period. This may also include arrears payments that were payable more than 12 months ago. These payments are classified as [lump sum E](#).

You must work out OTE on back pay or arrears payments based on the actual components being paid. For example, if an arrears payment includes ordinary hours, higher duties allowance, paid annual leave and overtime, all but the overtime is OTE.

Example 7: back pay for an employee that has finished employment

On 30 June 2025, Sue finishes her employment with Proud Puzzles Pty Ltd. In September 2025, Proud Puzzles Pty Ltd realise they have been underpaying employees. The company needs to give Sue back pay for the period 1 January 2025 to 30 June 2025. During this period, Sue had been underpaid for ordinary hours and overtime.

Proud Puzzles Pty Ltd works out Sue's total back pay amount for this period to be:

- \$2,475 of ordinary hours
- \$812 of overtime.

Proud Puzzles Pty Ltd pays Sue on 6 September 2025. They must pay an SG contribution for the OTE component of the back pay by the quarterly due date of 28 October 2025. That is 28 days after the quarter in which Sue is actually paid.

The company calculates Sue's SG contribution at 12% of the OTE component of her back pay. This is because her salary and wages back payment is made after 1 July 2025, when the SG rate increased from 11.5% to 12%.

SG contributions must be paid on the back pay for the quarter that corresponds to the date of payment – in this case, the July to September 2025 quarter. The payment would usually be made to the fund the company paid Sue's last SG contribution into.

The additional SG contribution for Sue for the period is:

- $\$2,475 \times 12\% = \297 .

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

Death of an employee

Where an employee has died, you will need to pay any outstanding salary or wages, allowances, bonuses or similar payments to the employee's legal personal representative.

When this happens:

- any payments that were OTE for the employee are still OTE
- SG contributions for the OTE are required.

You may pay the SG to the employee's super fund or to the deceased employee's legal personal representative. In the case where you've paid the SG to the legal personal representative, the payment will be treated as though you've paid it to a complying super fund.

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.

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 30 April 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](#).

About payment types

As an employer, you use:

- **ordinary time earnings (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. OTE is defined in the *Superannuation Guarantee (Administration) Act 1992* (SGAA).
- **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 include any overtime payments.

The following tables are a non-exhaustive list of common amounts employers pay. They are aligned to the [Single Touch Payroll Phase 2 reporting guidelines](#) and indicate which amounts are considered salary and wages and OTE.

You can use these tables to help you work out the minimum SG contribution for your employees. You may have additional superannuation obligations under an [industrial instrument](#) (award or agreement) to pay super on amounts that are not OTE.



Gross

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) (award or agreement) to pay super on amounts that are not OTE.

Table 1: Gross

Payment	Salary and wages	OTE (for the purposes of SGAA)
Ordinary hours of work : <ul style="list-style-type: none"> as defined in an award or agreement, or if the ordinary hours of work are not stated in an award or agreement, or not separated from other hours, the total hours 	Yes	Yes
Casual loading	Yes	Yes
Shift penalties (including public holiday penalties)	Yes	Yes
Workers compensation – payment for hours an employee performs work or is required to attend work See Workers' compensation (paid leave type W)	Yes	Yes
Piece rates for work done during ordinary hours	Yes	Yes

Daily rates for employees compensated using a flat daily rate	Yes	Yes
Flexi time: <ul style="list-style-type: none"> all ordinary hours paid to employees under a flexi time arrangement flexi time arrangements are considered different to rostered days off (RDOs) and time off in lieu (TOIL) 	Yes	Yes
Breach of break payments  , such as for rest, meal and crib: <ul style="list-style-type: none"> where an employee doesn't get an appropriate break, some awards require employees to be paid at overtime rates until the employee is released from duty even though the employee is being paid at overtime rates, they are working ordinary hours 	Yes	Yes
Time for travel or training paid within the span of ordinary hours	Yes	Yes
Charge rates for work performed, outcomes achieved, or targets met by contractors	Yes	Yes
Public holidays  – not worked, or worked as ordinary hours. For more information see overtime .	Yes	Yes

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 part time as a fruit picker for Golden Fruit Farm Pty 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 30 working hours in the week and is paid \$750 by Golden Fruit Farm Pty Ltd, as the piece rate amount is higher than his minimum wage guarantee under the Horticulture Award.

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.

Paid leave and other payments

Paid leave includes the various forms of payment including absences, cashing out in service or upon termination.

Other paid leave (paid leave type O)

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

Table 2: Other paid leave (paid leave type O)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Annual leave ↗	Yes	Yes
Annual leave loading that is clearly linked to a lost opportunity to work overtime	Yes	No
Annual leave loading ↗ – all other	Yes	Yes
Long service leave ↗ that is not paid under a portable long service leave scheme	Yes	Yes
Long service leave that is paid by a scheme administrator under a portable long service leave scheme ↗	No	No
Family and domestic violence leave ↗	Yes	Yes
Rostered days off ↗ – time taken and paid at ordinary rates	Yes	Yes
Sick, personal and carers leave ↗	Yes	Yes
Time off in lieu (TOIL) of overtime ↗ – time taken and paid at ordinary rates	Yes	Yes

Study leave	Yes	Yes
Special paid leave	Yes	Yes
Gardening leave	Yes	Yes

Paid parental leave (paid leave type P)

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

Table 3: Paid parental leave (paid leave type P)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Employer paid parental leave ↗ , such as maternity leave, paternity leave or adoption leave	No	No
Government paid parental leave (GPPL)	No	No

Workers' compensation (paid leave type W)

When considering workers' compensation for OTE purposes, this refers only to amounts you pay in relation to compensation schemes administered by either a:



- federal, state or territory workers' compensation authority
- federal, state or territory road and transport accident authority.

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are

not OTE.

Table 4: Workers' compensation (paid leave type W)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Workers compensation  – payment for hours an employee performs work or is required to attend work	Yes	Yes
Workers compensation  – employee is not required to work, including any top-ups or make-up pay to bring the amount paid on these absences up to their normal rate of pay	No	No

Ancillary and defence leave (paid leave type A)

Fair Work defines a range of leave types that are collectively referenced as 'ancillary' leave.

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.



You may have additional super obligations under an [industrial instrument](#)  (award or agreement) to pay super on amounts that are not OTE.

Table 5: Ancillary and defence leave (paid leave type A)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Community service leave  , including voluntary emergency management activities for bodies such as a State	No	No

Emergency Service, Country Fire Authority and the RSPCA		
Jury duty leave  , including attendance for jury selection and jury duty	No	No
Defence reserve leave  , paid to volunteers of the Australian Defence Forces to undertake defence services	No	No

Cash out of leave in service (paid leave type C)

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.




You may have additional super obligations under an [industrial instrument](#)  (award or agreement) to pay super on amounts that are not OTE.

Table 6: Cash out of leave in service (paid leave type C)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Cashed out annual leave  and leave loading in service Refer to Overtime for leave loading that is referable to the lost opportunity to work overtime	Yes	Yes
Cashed out long service leave in service Refer to Other paid leave (paid leave type O) for long service leave paid under a portable leave scheme	Yes	Yes
Cashed out sick, personal and carer's leave in service 	Yes	Yes

Cashed out rostered days off in service	Yes	Yes
Cashout of TOIL of overtime pay in service	Yes	No

Unused leave on termination (paid leave type U)

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

This section only applies to the specific leave types referenced below. For other types of leave paid upon termination, see [Termination payments](#) [↗](#)

Table 7: Unused leave on termination (paid leave type U)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Annual leave or leave loading ↗ accrued after 17 August 1993 paid on a normal termination, such as voluntary resignation, employment terminated due to inefficiency, or retirement	Yes	No
Long service leave ↗ accrued after 17 August 1993 paid on a normal termination, such as voluntary resignation, employment terminated due to inefficiency, or retirement	Yes	No

Allowances

[Allowances](#) [↗](#) may be paid to compensate employees:

- for their work efforts to recognise a higher skill level
- to compensate for adverse work conditions
- to compensate for the employee incurring an expense.

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.


You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

Table 8: Allowances

Payment	Salary and wages	OTE (for the purposes of SGAA)
Hourly on-call allowance for ordinary hours of work	Yes	Yes
Task allowances for: <ul style="list-style-type: none"> • work efforts or skills – such as industry allowances, higher duties, leading hand, first aid or supervisor allowances • adverse conditions – such as allowances for working at heights, in confined spaces, in the cold, wet or heat, or danger • staying employed with the current employer – such as for retention allowances. These are reported as allowance type KN in your STP reporting.	Yes	Yes
Expense allowances that are paid with the reasonable expectation that the money will be fully expended by the	No	No


employee in the course of providing their services		
<p>Allowances that represent partial compensation for expenses likely to be incurred by employees that are paid:</p> <ul style="list-style-type: none"> • regardless of whether or not the employee incurred the expense, or • where the allowance amount has no relationship to the actual cost incurred by the employee. 	Yes	Yes

Example: expense allowance expected to be used in full

Matteo is paid a tool allowance under the [Joinery and Building Trades Award](#) . It is expected that Matteo will use the whole allowance to supply and maintain his tools.

Matteo's employer doesn't make SG contributions on the tool allowance as it is not OTE.

Overtime

[Overtime](#)  payments are not OTE, provided the employee's ordinary hours of work are clearly identified in the award or agreement.

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

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 considered ordinary hours of work.

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

Table 9: Overtime

Payment	Salary and wages	OTE (for the purposes of SGAA)
<p>Overtime ↗ payments – provided the employee's ordinary hours of work are clearly identified such as:</p> <ul style="list-style-type: none"> • beyond their ordinary hours of work • outside the agreed number of hours • outside the spread of ordinary hours (the times of the day ordinary hours can be worked) 	Yes	No
Annual leave loading referable to the lost opportunity to work overtime	Yes	No
<p>Time off in lieu (TOIL) ↗ – cash out of TOIL in service</p> <p>For unused TOIL on termination, see termination payments</p>	Yes	No
On call allowance for hours outside ordinary hours of work	Yes	No
Call back allowance	Yes	No
Bonuses and commissions paid solely for work performed entirely outside ordinary hours	Yes	No

Example: overtime identified in an award or agreement

Pierre is employed under an award to work 38 ordinary hours per week with additional reasonable overtime. However, Pierre's roster includes shifts with planned overtime. He works a total of 48 hours per week including 10 hours of overtime paid at overtime rates.

The payment to Pierre for his 38 ordinary hours of work is OTE.

The 10 hours of overtime payments are not OTE.

The payment for all 48 hours is salary or wages.

Bonuses and commissions

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.

You may have additional super obligations under an [industrial instrument](#) [↗](#) (award or agreement) to pay super on amounts that are not OTE.

Table 10: Bonuses and commissions

Payment	Salary and wages	OTE (for the purposes of SGAA)
Commission payments ↗	Yes	Yes
Commission solely for work performed entirely outside ordinary hours	Yes	No
Performance bonus	Yes	Yes
Christmas bonus	Yes	Yes
Bonus labelled as ex gratia but in respect of ordinary hours work	Yes	Yes

Sign-on bonus for new employees	Yes	Yes
Referral bonus	Yes	Yes
Return to work bonus after parental leave	Yes	Yes
Bonus solely for work performed entirely outside ordinary hours	Yes	No

Example: bonus paid in respect of overtime

Jessie is in IT, on an above award annual salary which includes payment for reasonable additional hours. His ordinary hours are Monday to Friday. As part of a project, Jessie works on Sunday. As a reward for meeting a project milestone which was entirely due to the work they did on Sunday, members of the team are each paid a \$1,000 bonus.

As the bonus is being paid in respect of work that was done entirely outside of ordinary hours, the \$1,000 is overtime and not OTE.

Directors' fees

Directors' fees include payments to:

- the director of a company
- a person who performs the duties of a director of the company
- a member of the committee of management of the company, or as a person who performs the duties of such a member if the company is not incorporated.

Directors' fees may include payment to cover travelling costs, costs associated with attending meetings and other expenses incurred in the position of a company director.

Table 11: Directors' fees

Payment	Salary and wages	OTE (for the purposes of SGAA)
Remuneration you pay to a working director	Yes	Yes
Remuneration you pay to a non-working director	Yes	Yes

Lump sum payments

Payments in arrears (lump sum E)

Lump sum E refers to [back pay or an arrears payment](#) that was payable more than 12 months before the payment was made. Regardless of the period to which the payment relates, OTE is worked out on the actual component of pay that is being paid.

For example, if the back pay or arrears payment includes ordinary hours, higher duties allowances, paid annual leave and overtime, then all but the overtime is OTE.

Return to work payments (lump sum W)

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.


You may have additional super obligations under an [industrial instrument](#) (award or agreement) to pay super on amounts that are not OTE.

Table 12: Return to work payments (lump sum W)

Payment	Salary and wages	OTE (for the purposes of SGAA)
Bonus paid to an ex-employee to encourage them to return	Yes	Yes

to the employer		
Bonus payments made to end industrial action and have employees resume work	Yes	Yes
Bonus paid to an employee who has resigned and is encouraged to withdraw their resignation	Yes	Yes

Termination payments

Payments made in consequence of the [termination of employment](#)  are generally not OTE.

How you work out OTE might be impacted if your employee has a [salary sacrifice](#) arrangement in place.




You may have additional super obligations under an [industrial instrument](#)  (award or agreement) to pay super on amounts that are not OTE.

Table 13: Termination payments

Payment	Salary and wages	OTE (for the purposes of SGAA)
<p>Unused leave on termination, including annual leave, annual leave loading and long service leave.</p> <p>This applies regardless of the reason for termination or treatment for tax purposes.</p>	Yes	No
<p>Payment in lieu of notice , for all termination reasons.</p> <p>This applies regardless of the reason for termination or treatment for tax purposes.</p>	Yes	Yes
<p>Unused personal/carers leave on termination, for all</p>	Yes	No

<p>termination reasons.</p> <p>This applies regardless of the reason for termination or treatment for tax purposes.</p>		
<p>Unused rostered days off (RDOs) and time off in lieu (TOIL) of overtime paid on termination</p>	Yes	No
<p>Other payments in consequence of the termination of employment, such as:</p> <ul style="list-style-type: none"> • a gratuity or golden handshake • genuine redundancy  or early retirement scheme payments above the tax-free limit • severance pay • non-genuine redundancy • compensation for loss of job • compensation for wrongful dismissal • invalidity payments other than compensation for personal injury • lump sum payments paid due to the death of an employee. 	No	No

Example: termination of employment due to genuine redundancy

Unfortunately, Michael's job is no longer required to be performed by anyone. His job is now redundant, and after consulting with Michael, his employer pays him a genuine redundancy on 14 March 2025. It totals \$40,000, and comprises:

- payment of \$10,000 in lieu of notice for 4 weeks of wages

- redundancy payment of \$25,000
- ex-gratia payment of \$5,000.

Out of the total payment of \$40,000, only the \$10,000 payment in lieu of notice is OTE. Michael's employer must pay SG on the payment in lieu of notice, and works out the SG as follows:

$$\$10,000 \times 11.5\% = \$1,150.$$

Salary sacrifice

Generally, when an employee has a [salary sacrifice arrangement](#) in place, you need to consider how the salary that is being sacrificed is taken into account when determining the employee's OTE and salary and wages under the SGAA.

Table 14: Salary sacrifice

Sacrificed amounts	Salary and wages	OTE (for the purposes of SGAA)
Salary sacrificed to superannuation – where the salary that is sacrificed would otherwise be OTE if it was instead paid to the employee	Yes	Yes
Salary sacrificed to superannuation – where the salary that is sacrificed would not otherwise be OTE if it was instead paid to the employee, such as paid parental leave or overtime	Yes	No
Salary sacrificed to other employee benefits – including amounts that are fringe benefits and exempt fringe benefits	No	No

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.

Payments that are not ordinary time earnings >

Check which payments you make to an employee aren't included in their ordinary time earnings (OTE) for super guarantee.

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 1 July 2025

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 1 July 2025

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 \$1,016.40 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 2025–26 financial year, her employer calculates her OTE using that amount:

Marge's super guarantee is calculated as:

= OTE × SG rate

= \$1,016.40 × 12%

= \$121.97 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 2025.

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 × 12%

= \$180.76.

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 2025.

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 × 12%

= \$207.89.

Example: cents-per-kilometre method

Jack, a Grade 6 long distance driver, travels from Melbourne to Darwin during July 2025 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:

$$= \text{OTE} \times \text{SG rate}$$

$$= \text{c/km} \times 2,850 \text{ km} \times \text{SG rate}$$

$$= 52.85\text{c/km} \times 2,850 \text{ km} \times 12\%$$

$$= \$180.75.$$

Payments that are not ordinary time earnings

Check which payments you make to an employee aren't included in their ordinary time earnings (OTE) for super guarantee.

Published 6 August 2025

Payments for ordinary hours that are not OTE

Generally, payments in respect of ordinary hours are [ordinary time earnings](#) (OTE) and must be included when working out [how much super guarantee \(SG\) to pay](#).

However, there are some payments in respect of the ordinary hours of work that aren't OTE. These payments are not included when calculating SG contributions.

Fringe benefits and OTE

A [fringe benefit](#) is like a payment to an employee, but in a different form to salary and wages.

Non-cash benefits are not OTE if they are:

- provided over and above salary and wages
- sacrificed from salary and wages.

These non-cash benefits are excluded salary and wages for SG purposes.

However, salary sacrifice contributions to superannuation are added to an employee's OTE if the amount being sacrificed would otherwise be OTE if it was instead paid to the employee.

Other workers

You may not need to pay SG on payments made in respect of ordinary hours of work in certain circumstances. These include payments made

for employees under 18 years old, or for private and domestic workers, where the employee doesn't work more than 30 hours in a week.

Make sure you [work out if you have to pay super](#).

Reimbursements to employees


[Reimbursements](#) are payments made to employees for actual expenses already incurred and are not OTE.

Example: reimbursement for actual expenses

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.

Overpayments to employees

If you find that you have [overpaid an employee](#) , and the employee is required to repay the overpaid amount to you, the overpaid salary and wages are no longer OTE or salary or wages for SG purposes.

If you allow your employee extra time to repay the overpaid amounts, the law treats you as having made a loan to your employee:

- the loan amount is not subject to SG
- the loan amount is not
 - a payment subject to withholding
 - a payment in respect of the ordinary hours of work
 - salary or wages
 - reportable in STP
- no salary sacrifice can be deducted from the loan amount.

You must decide if the employee is required to [repay the overpaid amount](#).

QC 105313

How to pay super

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

Last updated 5 January 2026

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. Only existing users of the SBSCH have access until 11:59 pm AEST on 30 June 2026. Existing users should

[switch to an alternative method](#) to pay their employees' super guarantee.

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 for employers



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

Small Business Superannuation Clearing House



You should not use the SBSCH for any further payments.

QC 44703

SuperStream for employers

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

Last updated 5 January 2026

How SuperStream works

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.

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
- 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.

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, which will be closed permanently and cannot be used from 1 July 2026, your

super obligations are met on the date the clearing house accepts the payment (as long as the super fund doesn't reject the payment).

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 add leading zeros when providing your WPN, if you are paying contributions directly to super funds.

QC 44706

Small Business Superannuation Clearing House

You should not use the SBSCH for any further payments.

Last updated 23 June 2026

The SBSCH 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.

Important update

Do not use the SBSCH for any further contributions. As with all due dates, employers must leave enough time for payment processing, so the payment is received by the ATO before the clearing house closes. If in doubt, we recommend you speak with your financial institution to understand likely payment processing timeframes, and bring forward payments that might otherwise be made close to 30 June 2026.

Retrieve your SBSCH records now. From 1 July 2026, you will no longer be able to access your SBSCH online account.

Super guarantee (SG) 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 an SG statement and pay the super guarantee charge to us.

If your payment is not received before the SBSCH closes, or if it 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.


What existing users need to do

If you're an existing registered user of the SBSCH, you need to:

1. [Choose an alternative payment method.](#)
2. [Switch to a new method now.](#)
3. [Download your super records from the SBSCH before 1 July 2026.](#)

Alternatives to the SBSCH

If you currently use the SBSCH, you need to switch to an alternative to pay your employees' SG.

Check your existing payroll software, as it may already include super functions you can use to pay SG. Alternatively, you can look for payroll software and service providers in our [SuperStream 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](#).

When to switch to an alternative method

You should make the switch before 1 July 2026.

You won't be able to access the SBSCH to view records after 11:59 pm AEST on 30 June 2026.

You will need to:

- have an established process in place to pay SG from 1 July 2026 onwards

- have time to finalise submissions and payments, and download your records from the SBSCH before it closes permanently.

Download your records before 1 July 2026

You must download your SBSCH transaction history before 1 July 2026. After this date, the service will permanently close and your records will no longer be accessible. You will need your records in future to respond to audits or employee queries.

Download your employee payment transaction history

1. Navigate to the **Payment Instruction** tab, then the **Historical** tab.
2. Select the relevant period to display the details of the **Payment** instructions for selected dates.
3. Select the **Print friendly version** button.
4. Save the files securely for future reference.

Download your employee details

1. Navigate to the **Employees** tab.
2. Filter for **All**, **Active** or **Inactive** employees.
3. Scroll to the bottom of the page and update the **Results per page** drop down to 100.
 - a. If you have more than 100 employee records you will need to repeat these steps. Use the **Page** navigation below the list of employees to view the next page of employees.
4. Select the **down arrow** beside each displayed employee record.

Note: the employee's Unique Superannuation Identifier (USI) may display as 'Not provided' even if you have done so. If you need the employee's USI you will need to speak to them.

5. Access printer options from your internet browser.
6. Select the appropriate option to **Print to a PDF file**.
7. Save the PDF file for use when manually transferring employee super fund details into your chosen clearing house or payroll software.

You must keep any downloaded records [safe and secure](#).

About the SBSCH

The SBSCH allows you 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.

You can only use the SBSCH if you are already a registered user, and you have either:

- 19 or fewer employees, or
- an [annual aggregated turnover](#) of less than \$10 million.

With the SBSCH, you can, until 1 July 2026:

- nominate a regular amount for each employee or change the amount when you make a payment
- meet your SG contributions when your payment and instructions are accepted by the SBSCH before 11:59pm AEST on 30 June 2026 by following the [terms and conditions](#)
- pay online to [meet SuperStream requirements](#)
- see records of your past super contributions.

Accessing the SBSCH

You can access the SBSCH until 11:59 pm AEST on 30 June 2026 using Online services for business or using ATO online services via myGov.

Using Online services for business

For existing eligible business or individual users with an Australian business number (ABN), you can access the clearing house through Online services for business.

1. Select **Employees**.
2. 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 \(RAM\)](#) [↗](#) and customise their permissions in [Access Manager](#).

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-individual employers with a WPN include school canteens, sporting clubs and embassies.

If you represent a non-individual employer with a WPN, until 30 June 2026 you can:

- 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.

If you are using an existing payroll provider, check that they accept payments for WPN holders. Otherwise find an [alternative option](#)  to ensure you are ready for Payday Super.

Making payments

There are specific dates and steps associated with making payments.

Due date and scheduled maintenance

The quarterly due dates for SG payments are:

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

The SBSCH closes on 11:59 pm AEST on 30 June 2026 and will no longer be available after that to submit payment instructions, receive super payments or download records.

We recommend you do not use the SBSCH for any further contributions. As with all due dates, employers must leave enough time for payment processing, so the payment is received by the ATO before the clearing house closes. If in doubt, the ATO recommends you speak with your financial institution to understand likely payment processing timeframes, and bring forward payments that might otherwise be made close to 30 June 2026.

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

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 (until it closes at 11:59 pm AEST on 30 June 2026).
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, ensuring it is received and accepted by the SBSCH before 11:59 pm AEST on 30 June 2026.
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 the SBSCH received and processed a payment before 30 June 2026, and your employee's details are incorrect, their super fund may:

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

If the super fund sends the payment back to us, we will refund the payment to you.


If before 1 July 2026, 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 before the SBSCH closes on 11:59 pm AEST 30 June 2026.

Changes to employee details in the SBSCH cannot be made after 11:59 pm AEST 30 June 2026 and any associated payments made will be refunded to you. You will need to ensure payments are received and accepted by the SBSCH before this time.

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

How information you provide will be used to administer the Small Business Superannuation 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 12 August 2025

The SBSCH service will be closed from 1 July 2026

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

From 1 October 2025, only existing users of the SBSCH will have access until 30 June 2026. Employers will not be able to register as new users of the SBSCH after 1 October 2025.

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

How information you provide will be used to administer the Small Business Superannuation Clearing House.

Last updated 5 January 2026

The SBSCH 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.

For information about switching to an alternative payment method see [Small Business Superannuation Clearing House](#).

Information you provide

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 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.

QC 38556

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.

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

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.

Get your super guarantee reporting right

Tips to check that your employee and payroll information reported to the ATO through STP and to super funds is correct.

Last updated 16 March 2026

Your super guarantee reporting obligations

We rely on accurate and complete Single Touch Payroll (STP) reporting to determine if you are meeting your super guarantee (SG) obligations. We do this by matching SG liabilities you report to us with contribution data provided to us by super funds. We use this information to detect any non-payment, under-payment or late payment of SG.

Reporting correctly

It is important that the employee and payroll information you report to us through STP and super funds is correct. We may need to contact you if the information indicates you have not met your SG obligations, or we can't match your information due to reporting errors. This may include conducting an audit.

Tips to get it right

Here are some simple tips to help ensure your SG reporting is correct:

- Ensure you are [SuperStream compliant](#) to assist your employees' super funds to report contributions to us correctly.
 - You must use the same Australian business number (ABN) in your STP reporting as the one included in the contribution file you send to your clearing house. You are not required to change who makes your super payments (for example, in a company group arrangement).
 - If you make super contributions to a fund without including your ABN, or if the ABN you provide differs from the one used in your

STP reporting, we may be unable to match these contributions to you or your employees.

- Check your STP information is accurate and up to date for all your employees.
 - Include the correct payment date and submit your report on time. Otherwise, we may not match the correct pay periods.
- Ensure you record and report a valid tax file number (TFN) for your eligible employees.
 - If you need to use a substitute TFN in your STP reporting, use it appropriately and update with the correct details when necessary. See what to do if a [TFN is not provided or incorrect](#).
 - Ensure you include the employee's TFN when paying super contributions to their super fund.
- Make sure you are regularly checking for STP and super contribution error messaging.
 - If you receive an error message regarding your STP reporting or super contribution, address these issues as quickly as possible. Refer to [STP reporting issues and errors](#) for what to do if you find any issues.

QC 105868

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.

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