



Australian Government
Australian Taxation Office

SuperMatch terms and conditions of use

Version 9.0
31 July 2020

Terms and conditions of use for SuperMatch

How these terms and conditions of use apply

These terms and conditions describe your rights and responsibilities when using the SuperMatch service.

When you use this service, the ATO makes it available to you on the terms and conditions of use current as at that time.

We may alter these terms and conditions of use at any time. If we do so, notification of the change will be issued prior to its implementation.

The terms and conditions of use on the SuperMatch service also include the SuperMatch service User Guide. They must be read in conjunction and all requirements both the terms and condition of use and user guide must be complied with.

What is the SuperMatch Service

The SuperMatch service is an online service provided by the ATO that may be used by trustees on behalf of a member to obtain a full list of superannuation accounts and any ATO-held superannuation that belong to an individual.

SuperMatch requests are processed via Standard Business Reporting in either single or batch requests.

Who can access the SuperMatch Service

The SuperMatch service is only available to trustees of superannuation funds (excluding SMSF's).

A trustee may authorise an administrator/service provider to use this service on their behalf. Access manager is used to assign permissions for your entity and can be accessed using myGovID. However, the trustee remains responsible and accountable for any access to the SuperMatch service on their behalf.

Using the SuperMatch Service

Computer system, software and data compatibility and risks

It is the trustee's responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained from this service is free of viruses or other contamination that may interfere with or damage computer systems, software or data.

The ATO accepts no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non availability, interruptions and faults using the service

Whilst we will make reasonable efforts to ensure that the service is made available, we make no guarantees to provide continuously available access to the service nor to provide access which is uninterrupted or fault free.

The ATO publishes information about systems maintenance, outages and metrics on the [ATO Superannuation Dashboard](#).

No warranties by the ATO

While the ATO has taken all reasonable care to ensure information provided to you via the service is accurate, the ATO does not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided via the service.

Access and use of the service

The trustee of the superannuation fund and their authorised administrator/service provider agrees to comply with any limit the ATO may impose on how members are searched at any point or over a period.

For system performance and fraud protection reasons, the ATO may impose limits on how many members are queried at any point in time or during a single day.

The trustee of the superannuation fund and their authorised administrator/service providers must ensure processes are in place to actively monitor for potential fraudulent or inappropriate usage of the service.

Any behaviour detected that puts member information obtained from the service at risk, must be disclosed to the ATO in writing within 24 hours of the event being identified.

Evidence of compliance with terms and conditions of use

Initial evidence of compliance

All trustees of superannuation funds using SuperMatch will be required to provide evidence to the ATO that their systems, solutions and intended usage of SuperMatch comply with the terms and conditions of use before access is granted.

The trustee must complete an application and provide the requisite evidence so the ATO can assess their solution.

Ongoing review and evidence of compliance

Once access is granted and established, trustees will be required to actively monitor their SuperMatch usage to ensure systems and controls are operating as intended and in compliance with the terms and conditions of use.

An appropriately senior and qualified officer of the trustee of the superannuation fund will need to declare this at least annually or as otherwise requested by the ATO.

Commissioner's review of SuperMatch usage

The trustee of the superannuation fund and their administrator/service provider understands that the Commissioner will conduct regular reviews of their compliance with these terms and conditions.

If these reviews indicate anything of concern or that the superannuation fund or their authorised administrator/service provider has not complied with these terms and conditions or may be misusing the SuperMatch service in any way, the Commissioner can:

- terminate a superannuation fund's access to the SuperMatch service
- refer the matter to other regulators for consideration and potential action.

The Commissioner will advise the trustee of the superannuation fund of concerns with any of their products or services that have been subject to reviews or investigation and the outcome of any such activity.

The trustee of the superannuation fund accepts that where the Commissioner has any concerns over a trustee's use of the service, the Commissioner, in the interest of preserving the integrity of the SuperMatch service and the protected information that it provides, reserves the right to terminate any and all access that trustee has to the service without notice.

The following are examples of when the Commissioner may choose to terminate access:

- identified or suspected breach of these conditions of use and the user guide
- identified or suspected fraudulent activity in usage of the service
- unusual or inexplicable usage patterns
- failure to adequately engage or respond to a request for information from the Commissioner
- referrals from other regulators.

The Commissioner may re-establish access to the SuperMatch service when all concerns have been adequately addressed and any deficiencies in the implementation or use of the service corrected.

Breach of terms and conditions of use

If you breach any of these terms and conditions of use, you must:

- immediately advise the ATO of that breach in writing to SPREnablingServices@ato.gov.au
- immediately stop using this service
- not use this service again until the ATO advises you can.

Appendix A

Definitions for the purpose of this document

'Administrator/service provider' means the trustee has an agreement with that entity to provide a relevant 'material business activity' as per SPS231 – Outsourcing

'Commissioner' means the Commissioner of Taxation.

'myGovID' is the Australian Government's digital identity provider which aims to transform the way Australians interact with Government.

Superannuation fund includes:

- regulated superannuation funds
- approved deposit funds
- retirement savings account providers.