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QC 23228

Keeping track of your super online

Use ATO online services to track your super and find any accounts you have forgotten or lost touch with.

Last updated 21 April 2026

Tracking your super

Keep track of your super to invest in your retirement.

You can access detailed information about your super balance, where it's being held and your contributions, by logging in to ATO online services linked through myGov.

You can also access information on your super balance and contributions through your super fund(s) directly, either online or via paper statements.

Make sure you regularly check:

- how much super you're being paid
- how many super accounts you have, and
- if those accounts provide any insurance.

Having multiple super accounts can drain your savings with multiple account fees and duplicated insurance costs.

Complete a Super Health Check at least once a year to keep track of your super.

How ATO online services can help you manage your super

Super is your money for retirement, and you should check it regularly. Keep track of your super using ATO online services.

Use ATO online services to:

- view your most recent 30 June balances reported by your super funds
- check for lost member super accounts
- track unclaimed super (displayed as ATO-held super) and transfer it to an eligible super fund or request a direct payment (if eligible)
- consolidate multiple super accounts, we'll send a message to your super funds for you
- see your employer's super contribution payments
- complete your Superannuation standard choice form to provide to your employer, advising which super fund account you want your super contributions paid to. For more information, see how to access and complete employment forms and choose a super fund
- check your total super balance, it affects which super rules apply to you
- review your concessional and non-concessional contributions totals, including unused contribution cap amounts
- release money from your super to pay for liabilities such as Division 293 and excess contributions tax
- apply to access some of your super early (in limited circumstances)
- apply for the First home super saver (FHSS) scheme (where eligible) or view the status of your FHSS application
- access the YourSuper comparison tool to view and compare MySuper products.

Log in to ATO online services

Use ATO online services through myGov to view your fund details and manage your super.

If you don't already have one, create a new myGov account and link it to the ATO.

You can also access ATO online services via the ATO app. Use the app to check your balance, find lost or unclaimed super and consolidate your accounts.

Check if you have lost or unclaimed super

To check if you have lost or unclaimed super:

1. log in to **ATO online services**
2. select **Super**
3. select **Fund details**.

If you have a lost member super account, the words **Contact fund** will appear next to the super fund name.

Super that has been transferred to the ATO will appear as ATO-held super.

If you think you have lost or unclaimed super and can't see it online, it could mean that

- we don't have all your information
- your details don't match with the ones attached to the account, or
- we may not be holding your super.

Visit Searching for lost super for more guidance and information.

View your super accounts and balances on ATO online

To view your accounts in ATO online services, select:

1. **Super**
2. **Fund details**
3. **check the 'as at' date of the** balance – your fund may have issued a member statement with a more up-to-date balance.

We show annual balances reported to us by your super fund. Because they are only required to report once a year with a 30 June balance, your current super account balances may not be shown.

Members of a defined benefit super scheme

The way your account balance is calculated and reported to us may vary from scheme to scheme. See your member statement for details.

Some defined benefit schemes report zero balances. This is because the entitlement in a defined benefit fund doesn't usually rely on amounts held in an account but is instead a calculated amount with reference to employment factors.

Your super fund can provide you with more information.

Two accounts in the same fund

If you see 2 accounts displayed for your super fund, you may have 2 separate accounts with the fund. **We don't split your account information**. We display your super accounts as they are reported to us by your super fund.

An account is uniquely identified by a combination of the following 3 identifiers:

- fund Australian business number (ABN)
- superannuation product unique superannuation identifier (USI)
- your member account number.

There may be 2 accounts for the same super fund displaying, if either:

- you have 2 separate accounts in the fund
- your fund has reported your account more than once with different identifiers.

If you believe you have too many accounts displaying, check with your super fund.

Accounts not shown

Super fund accounts may not display online if:

- member account details have not been reported to us by the super fund
- we were unable to confidently verify and match the account details that have been provided by your super fund with your taxpayer record
- your account was closed before the past 2 financial years.

After confirming your personal details are up to date with the ATO, contact your super fund to request further information.

Self-managed super funds

If you are a member of a self-managed super fund (SMSF), your SMSF account information will be displayed when the SMSF:

- has a compliance status of ‘Complying' or ‘Registered’ (check this on Super Fund Lookup)
- is up to date with the Self-managed superannuation fund annual return (SAR) lodgment
- has reported a valid ABN and reported it correctly on the most recent SAR
- has correctly added your association through the Australian Business Register (ABR).

SMSFs don't report their super information as regularly as APRA-regulated funds. Individuals should check with their SMSF’s authorised contact if their account is not displayed or they want to view their up-to-date transactions and balance.

QC 73091

Super health check

Use this checklist to review the health of your super.

Last updated 20 May 2026

Benefits of a Super health check

Your super could become one of the biggest assets you’ll accumulate in your lifetime, so it’s important to review it regularly.

We recommend completing a Super health check at least once a year. Many people choose to do this when they lodge their tax return, but you can check your super at any time.

Watch this video and follow the 5 steps of the Super health check.

Media: The Super health check https://tv.ato.gov.au/ato-tv/media?v=bi9or7orfxyyut (**Duration:** 1:53)

Get started

To start, follow the prompts below or download the Super health check (NAT 75486, PDF 215KB).

The best way to complete these checks is either on **ATO online services** through **myGov** or by contacting your super fund directly. You just need a myGov account linked to the ATO.

Once you link your myGov account, you can also use the ATO app.

This information is available in other languages.

Check 1: Check your contact details

Check your contact details and tax file number (TFN) are up to date with us **and** your super fund. This helps prevent lost super and assists us in matching any unclaimed super to you. It's also important to ensure your bank account details are up to date with us.

Log in to ATO online services through myGov. In the top menu, select **My profile**. From the drop-down options, select either:

- **Personal details** to update your name, contact number, email and home address
- **Financial institution details** to update your bank account and
  - under the **Account** heading, you will see **Income Tax** and **Superannuation**
  - select either **Add** or **Update**.

To update your contact details and TFN with your super fund, see their website or contact them directly.

Check 2: Check your super balance and employer contributions

Check your super balance regularly to see how much you have and keep track of your employer contributions. You can do this anytime on ATO online services or through your super fund.

From 1 July 2026, your employer needs to make sure their contributions reach your super fund no later than 7 business days after payday (unless a longer timeframe applies).

If you're under 18 years old, you need to work more than 30 hours a week to be eligible for super. For the latest super rates information visit Super guarantee.

Funds report account balances to us when they receive payments. Balances shown in ATO online services may be different to your actual current balances.

Log in to ATO online services through myGov. From the top menu, select **Super** and then either:

- **Fund details** to see all your super accounts and balances (including those held in funds or with us) and the most recent data reported by your fund.
- **Information**, then **Employer contributions** to see the total year-to-date employer contributions in a selected year. Select **Transactions** to see each contribution separately.

If you do not receive super contributions or the amounts are incorrect:

1. Contact your employer to request an update.
2. Report it to us.

Check 3: Check for lost and unclaimed super

You may have lost track of some of your super when you changed your name, address or job, for example. This is why it's important to ensure your fund has your current details.

Lost super is when your fund has lost touch with you, or your account is inactive. This money is held by your fund. Unclaimed super is when your fund transfers lost super to us.

All your super accounts including lost and ATO-held super are displayed on ATO online services.

Log in to ATO online services through myGov. From the top menu, select **Super**. Then select either:

- **Fund details** to check for lost super. If you want to keep your super with the same fund, contact them directly to update your details.
- **Manage**, then **Transfer super** to transfer lost super to an eligible super account, or ask your fund to transfer it. The option to **Transfer super** is only available if you have multiple super accounts.
- **Manage**, then **Transfer super** to move ATO-held super to an eligible super account.
- **Manage**, then **Withdraw ATO-held super** to have it paid to you if you are over 65 years old or the amount is under $200.

Learn more about searching for lost super.

Check 4: Check if you have multiple super accounts and consider consolidating

If you've had more than one job, you may have more than one super account. It's important to know how many super accounts you have. Combining your super may reduce fees and make it easier to manage.

If you decide to consolidate your super, it's important to choose the fund that's right for you. You should check that it provides better value and the insurance cover suits your needs, which may change throughout your life. To see which fund is the best option for you, visit MoneySmart.

If you are unsure of what to do, contact your super fund or seek independent financial advice.

Log in to ATO online services through myGov. From the top menu, select **Super** then either:

- **Fund details** to see all your super accounts and balances
- **Manage** and then **Transfer super** to consolidate your accounts, then
  - select the fund you want to close (transfer)
  - select the fund you want your money transferred to from the accounts listed

– confirm your selection and submit request.

Check 5: Check your nominated beneficiary

Take the time to ensure you have a valid death beneficiary nomination in place with your super fund as this isn't covered by your will. This means your loved ones will not be put through unnecessary difficulties to finalise your estate.

Most binding nominations expire every 3 years. Some super funds have an option where nominations do not expire and remain in place until they are revoked.

If you don’t nominate a beneficiary, your fund may not know who your benefit should be paid to. In these cases, they will follow the law. This usually means they pay it to one or more of your dependents or your legal personal representative.

To check or nominate your death beneficiary:

- Refer to your super fund's website or contact them to check if you already have a valid nomination in place.
- If you are unsure what to do, contact your super fund or seek independent financial or legal advice from a qualified estate planner.

QC 72290

Transferring or consolidating your super

When and how you can transfer or roll over your super to another fund, and how to consolidate multiple super accounts.

Last updated 11 May 2026

Transferring (rolling over) your super to another fund

You may be able to transfer your existing super accounts to another complying fund (known as a rollover), depending on the rules of your super funds.

For example, you can choose to transfer your super to consolidate multiple accounts. Putting all your super in one account means you only pay one set of account fees and charges. Differences in fees can make a big difference to the amount you have when you retire. Having fewer accounts also makes it easier to keep track of your super.

Think about the possible consequences before deciding to roll over your super. Ask your existing super fund about any fees or charges that will apply, or any loss of entitlements such as life insurance.

You should also consult the receiving super fund to make sure they will accept a rollover of your super.

The preservation rules still apply to benefits that are rolled over to another complying super fund. This means benefits can only be accessed once you meet a condition of release.

In some situations, your super may be rolled over to another super fund without you requesting it, such as when two super funds merge.

How tax applies

No tax is payable on the amount rolled over to another complying super fund until you withdraw your super (when tax may apply).

If a super benefit is paid directly to you before being paid into another fund, the payment is considered to be outside the super system. It will be treated as a super benefit rather than a rollover, which means it may be taxed.

If you roll over an amount consisting fully or partly of an untaxed element that exceeds the untaxed plan cap amount, the transferring fund will withhold the tax payable on the excess amount.

Rolling over super while seeking access due to terminal medical condition

If you're thinking about rolling over your super to another fund or have already made a rollover request, make sure you complete the rollover before applying to access your super due to a terminal medical condition.

You should speak to your super fund and a financial adviser before deciding to roll over your super. If you roll over super during the period of certification, these amounts won't be considered as 'rollover superannuation benefits' for the purposes of income tax law.

The consequences of this are that:

- you'll be deemed to have been paid a tax-free lump sum
- your paying super fund will be treated as having paid a benefit to you for income tax purposes
- your receiving super fund will be treated as having received a personal contribution from you
- your personal contribution will be counted towards your concessional or non-concessional contributions cap, depending on if you have claimed a deduction for the contribution.

Things to consider before transferring

Check with both super funds, particularly the transferring fund, so you are aware of any:

- fees or charges that apply
- effect on your benefits
- loss of entitlements, such as insurance.

The fund you want to transfer to may not accept transfers from other funds or ATO-held super – check before starting your transfer. There are no fees or charges for transferring ATO-held super money into a super fund account.

Check that both the account you're planning to transfer super from and the account you're planning to transfer it to are still open, as there can be delays in funds reporting closed accounts to us. Check that neither of the funds have restrictions on actioning the transfer.

There are some important factors to consider before transferring your super:

- Differences in fees can make a big difference to the amount you have when you retire.
- The fund you want to leave could charge administrative fees and exit or withdrawal fees.
- The fund you want to transfer to may charge entry or deposit fees.
- The fund you want to leave may insure you against death, illness or an accident that leaves you unable to return to work. If you leave this fund, you may lose these entitlements – check if the other fund offers comparable cover. ATO online services flags any super account that has insurance included.

Transferring your funds will not change the super fund your employer pays your contributions to. Speak with your employer about whether you are entitled to choose a different fund and advise them of the new fund account details for future contributions.

If you are unsure what to do, seek independent financial advice or contact your super fund.

If you have applied to access your super early, ensure your fund has actioned this before you make a transfer request. If you make a transfer request while this is being processed, your early access application will be delayed.

If you intend to claim a deduction for personal super contributions

If you intend to claim a deduction for personal super contributions that you made to the account you are transferring from, you must complete the following steps before making your request:

1. Confirm your eligibility.
2. Notify your fund of your intention to claim by providing a valid notice of intent.
3. Receive acknowledgment from your fund that they have received and actioned a valid notice of intent from you.

If you have not completed these steps before transferring your money out of the fund that received the contributions, you will not be able to

claim a deduction for them. See the effects of claiming a deduction for personal super contributions.

How to transfer your super

You can request a transfer of the whole of a super account balance, either:

- online
  - sign in to myGov
  - select **Australian Taxation Office**
  - select **Super**, then **Manage**, then **Transfer super** (this option will only appear if you have more than one eligible super account)
- by lodging a paper form with the fund you wish to transfer your super from
  - see Rollover initiation request to transfer whole balance of superannuation benefits between funds.

If you registered your device using the ATO app, you will need to verify the request to transfer in the app before it's submitted. For more information, go to managing your tax and super with the ATO app.

Completing the rollover or transfer request using ATO online services allows you to view all your super accounts in the one place.

You can only transfer a whole account balance from one super fund to another using ATO online services or the paper form, as this process involves closing the account. If you want to transfer part of your super account balance, contact the super fund you want to transfer money from.

The Super health check has step-by-step instructions on how to check if you have multiple accounts and what to consider when consolidating.

Some transfers may not be possible

In some circumstances, you may not be able to transfer a super fund account. ATO online services only display eligible accounts in the **Transfer your super** section that you can transfer super into or out of:

- If the account you want to select as the **From** account doesn't appear, the super fund doesn't allow outward transfers.
- If the account you want to select as the **To** account doesn't appear, the super fund doesn't accept inward transfers.
- If the account was recently opened and has not reported to us, it may not appear.
- If the super benefit was already rolled out or a transfer request was made within 12 months of the current request, a transfer may not be possible.

A super fund may not action your transfer request if the transfer doesn't meet the fund's rules. In these circumstances the fund is required to explain this to you in writing. Contact your super fund for further information.

What happens next

Once you've submitted your transfer request, we send a message to each **Transfer from** super fund you have selected. The funds generally take 3 days to make the transfer to your nominated super fund.

Some super funds may contact you to verify the information provided or seek further information before processing the request. This often relates to the fund holding different personal details for you than you have provided to us. If this is the case, update your details with us and the fund before making the transfer.

Consolidating multiple super accounts

Having more than one super account could mean you're paying multiple fees and charges, which may reduce your retirement savings.

You can consolidate multiple accounts using ATO online services.

In some cases we may be able to consolidate your ATO-held super accounts. Information on consolidating your super is also available on MoneySmart.

YourSuper comparison tool

Make sure you choose the right super account for you and your circumstances. The YourSuper comparison tool will help you compare

MySuper products and choose a super fund that meets your needs.

Accessing the personalised version of the tool in ATO online services allows you to view and compare your existing MySuper products with MySuper products from other super funds. In ATO online services select **Super**, then **Information**, and **Your super comparison**.

QC 73092

ATO-held super

Find out if the ATO holds super that belongs to you, how you can recover and transfer it into an account of your choice.

Last updated 11 May 2026

Where ATO-held super comes from

ATO-held super is super money we hold for you but which should be in your retirement savings. It includes unclaimed superannuation money (USM) and money held in the Superannuation Holding Account (SHA).

ATO-held super includes amounts paid by employers, super funds and the government.

If we hold your super, you can consolidate or claim it from us once you've met certain conditions.

To find out if you have ATO-held super, use either:

- our online services
  - sign in to myGov
  - select **Australian Taxation Office**
  - select **Super,** then **Fund details**
- the ATO app.

Employer super guarantee payments

If your employer has not paid the right amount of super for you, they have to pay the gap to us. We hold the money on your behalf if it can't be paid into an active account.

Government super contributions

The government helps low and middle-income earners to boost their super savings by matching some or all of their personal contributions in the form of a super co-contribution.

Unclaimed super money received from super funds

Super funds must report and pay lost or unclaimed super benefits to us for account holders who are:

- aged 65 years or over, haven't made a contribution for the past 2 years and who the fund has been unable to contact for 5 years
- deceased, and the fund has been unable to pay their benefit to the rightful owner
- former temporary Australian residents, after 6 months of leaving Australia or their visa having expired or cancelled
- party to a divorce and whose ex-spouse is entitled to the super benefit, and the fund is unable to contact the ex-spouse
- lost members whose account balance is less than $6,000
- lost members whose accounts have been inactive for 12 months, and the fund doesn't have the information needed to pay them
- members with inactive low-balance accounts
- members for whom their super fund has paid amounts to us on a voluntary basis.

If you are a beneficiary of a deceased person, you may be able to claim their USM.

For your super account to not be taken as an inactive low-balance account, you will need to give a written notice to your super fund declaring you're not a member with an inactive low-balance account. The written notice is valid for 16 months.

Superannuation holding account (SHA) special account

The SHA special account is a holding account designed to protect your small super amounts, until they can be transferred into a super fund or retirement savings account. It is not a trust fund or super fund.

We deposit government super contributions or super guarantee payments that have not been paid to a fund into a SHA special account.

If there has been no account activity for 10 years, it becomes an inactive account.

Transferring ATO-held super to your super account

If you have ATO-held super, you can use ATO online services or the ATO app to nominate the eligible super fund you would like to transfer the money to. This is the quickest way to transfer any ATO-held super to your preferred fund. In ATO online services – select **Super**, then **Manage**, then **Transfer super**.

If you registered your device using the ATO app, you will need to verify the request to transfer super in the app before it's submitted. For more information, go to managing your tax and super with the ATO app.

The Super Health Check has step-by-step instructions on checking for lost super and transferring or withdrawing ATO-held super.

If you can't use our online services, you can phone us.

When will we transfer ATO-held super

In the following circumstances, we will initiate the transfer of certain types of ATO-held super to an eligible (active) super account on your behalf:

- the amount of ATO-held super is $200 or more
- you are aged less than 65 years
- you have not made a request to transfer ATO-held super to your preferred super fund.

Where possible, we will notify you if we do this.

An eligible, active super account is one that:

- is held by a living person

- is in accumulation phase
- accepts government rollovers
- has received a contribution in the current or previous financial year
- has a balance of $6,000 or more after the transfer of ATO-held super.

For self-managed superannuation funds (SMSF), the fund also needs to have a status of complying or registered on Super Fund Lookup.

If there is more than one eligible active account, the rules provide we select the account as follows:

- account most recently received a rollover from the ATO within the current financial year, or
- account most recently received a contribution within the current or previous financial year, or
- account with the largest balance at the end of the last financial year.

If following these rules doesn't return one eligible active account, the ATO will determine where to send ATO-held super.

Direct payment of ATO-held super

We will make a direct payment to you of your ATO-held super if you're aged 65 years or over. Where possible, you will be notified if we have made payments to you. We will also make a direct payment of unclaimed superannuation money where the amount is less than $200.

To ensure you receive your ATO-held super money, we encourage you to check and update your financial institution details with us. You can do this through ATO online services. Select **My profile**, then **Financial institution details**.

As a direct payment of ATO-held super less than $200 is not subject to tax and has no tax withheld, you don't need to include this amount in your tax return.

You may also be able to withdraw your ATO-held super if you meet the general conditions of release of superannuation.

If eligible, you can apply using ATO online services. Select **Super**, then **Manage**, then **Withdraw ATO-held super**. Alternatively, use the paper form Application for payment of ATO-held superannuation money.

Unclaimed super for 65 years of age or over

If you are aged 65 years or over and we receive any unclaimed super money for you from your super fund, we may make a direct lump sum payment to you (where possible). In this case, your super money will be withdrawn from the superannuation system.

If you don't wish us to make a direct lump sum payment to you of your ATO-held unclaimed super, you must request a super fund nomination which can only be made over the phone.

This will enable the ATO to directly pay these amounts to your nominated super fund if eligible. You should make this request before we receive any unclaimed superannuation from your super fund.

Temporary resident claims

If you are a temporary resident who has left Australia and your visa has expired, you can claim your super as a Departing Australia superannuation payment (DASP).

If you don't claim your super within 6 months of departing Australia and your visa expiring, your super will be transferred to the ATO as unclaimed super money. You can claim your super at any time.

For more information on eligibility and how you can claim DASP, see Departing Australia superannuation payment (DASP).

Transferring ATO-held USM to New Zealand

If you have permanently emigrated to New Zealand (or are a New Zealand citizen) and have received superannuation while working in Australia, you may be eligible to transfer your ATO-held USM to a New Zealand KiwiSaver scheme provider.

For more information, see Trans-Tasman retirement savings transfers.

Statement of accounts for ATO-held super

You may receive a statement of account (SOA) for your ATO-held super if:

- a direct payment has been made to you
- an overpayment has been made direct to you and we're requesting you repay the amount
- you have incurred a penalty
- we have offset a credit to other current tax debts, debts we previously put on hold or debts you have with other government agencies
- you're entitled to a government contribution and it has not yet been distributed to a super fund on your behalf
- we have received a super entitlement from a third party (such as an employer or super fund) and it has not yet been distributed to a super fund on your behalf
- we have received a request for an SOA.

Understanding your statement of account

Your SOA will include either a refund cheque or electronic funds transfer details. It will also list transactions that occurred over the period covered by the statement.

Transaction list

A debit amount is an amount debited to your account such as a penalty, refund or overpayment.

A credit is an amount credited to your account such as credit interest, payment or an amount waiting to be paid into your super fund.

You can find out the current balance of your account and details of other accounts by phoning us on **13 28 61**.

Making a payment

If you need to make a payment, use the payment reference details on your SOA. This ensures that the amount is applied to the correct sub-accounts (such as co-contribution recovery).

If your payment results in a credit on one of your sub-accounts, we don't automatically use this credit to pay a debt on another sub-account.

You make a payment to us by BPAY® or electronic funds transfer (EFT).

You need to specify which sub-accounts you are paying, by using the following payment reference details. If you don’t, we will allocate the amount to one of your debts according to a payment hierarchy which may not include the debt you wanted to pay.

BPAY details for unclaimed super money

Biller code	75556
Customer reference number	123 00123 456 789 1234

Return payment details for unclaimed super money

Return payment EFT code	123 00123 456 789 1234
BSB number	093 003
Account number	316385
Account name	ATO deposits trust

If you're having difficulty making your payment by the due date, phone us on **13 28 61** to discuss options.

For more information on making a payment, visit How to pay.

General interest charge

The general interest charge (GIC) applies to some unpaid superannuation debts. If GIC has been applied, details are included in the transactions list in your account summary in ATO online services.

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis.

You can request a remission of some or all of your GIC. We may remit the GIC if you have extenuating circumstances which caused your delay in payment.

Interest credited to your superannuation holding account (SHA) special account in this statement period is only paid on the first $1,200.

QC 25544

Inactive low-balance super accounts

What happens to inactive super accounts, and find out how you can recover an inactive super account.

Last updated 2 August 2023

What is an inactive low-balance super account?

To protect accounts from fee erosion, inactive low-balance super accounts must be transferred to us. Where possible, we proactively consolidate them on your behalf

Generally, a super account is an inactive low-balance account if all of the following criteria are met:

- no amount has been credited to the account within the last 16 months
- the account balance is less than $6,000
- you have not met a prescribed condition of release
- the account is not a defined benefit account
- there is no insurance on the account
- the account is not held in a self-managed super fund (SMSF) or small Australian Prudential Regulation Authority (APRA) fund.

However, the account is not considered an inactive low-balance account if in the last 16 months you have done any of the following:

- changed your investment options
- elected to maintain insurance on the account
- made changes to your insurance coverage
- made or amended a binding beneficiary nomination

- given your fund a written notice electing not to be a member of an inactive low-balance account.

Depending on how your account is structured, your fund may need to consider some of the above criteria at a product level within your account. This may mean that only part of your account is paid to the ATO.

Funds are required to identify inactive low-balance accounts on 30 June and 31 December each year and then report and pay them to us by the statement date.

For accounts identified on:

- 30 June, the statement date is 31 October of the same year
- 31 December, the statement date is 30 April of the following year.

What you need to do

As a fund account holder, you're not required to do anything. The balance of your inactive low-balance account will be transferred to us by your fund and, where possible, we will proactively consolidate it into an active super account on your behalf.

If you have a super account that you don't want transferred to us as an inactive low-balance account, you can:

- consolidate your super accounts using ATO online services
- contact your super fund for more information
- provide a written notice to your super fund.

Written notice for an inactive low-balance account

For your super account to not be taken as an inactive low-balance account, you will need to give a written notice to your super fund declaring you're not a member with an inactive low-balance account. The written notice is valid for 16 months.

KiwiSaver schemes and ATO-held super

How KiwiSaver schemes can help their members transfer ATO-held unclaimed super to New Zealand.

Last updated 11 April 2023

How it works

The Trans-Tasman retirement savings portability arrangement allows us to directly transfer ATO-held unclaimed super money (USM) of New Zealand residents to their nominated KiwiSaver scheme.

In some circumstances, we can also transfer USM directly to the bank account of a New Zealand resident.

Eligible individuals can apply any time to transfer their ATO-held USM to their nominated KiwiSaver scheme.

KiwiSaver schemes need to be registered before they can participate in the program.

If your scheme is participating, your members can apply to have their ATO-held USM transferred by nominating you as their registered KiwiSaver scheme.

If your scheme is not participating, we will not be able to transfer any ATO-held USM on behalf of your members if they select you as their nominated KiwiSaver Scheme provider.

What is unclaimed super money (USM)?

Unclaimed super is money that super funds are required to transfer to us twice a year. Generally, super will be transferred to us from providers in these cases:

- unclaimed super of members 65 years or older, non-member spouses and deceased members
- super of former temporary residents who have left Australia for 6 months or more and their visa has expired
- small lost member accounts and insoluble lost member accounts

- inactive low balance accounts
- accounts held in eligible rollover funds (ERFs) that were transferred to us before they wind up
- amounts super funds transfer to us on a voluntary basis.

How to register

To register, email KSPsupport@ato.gov.au.

Directors need to be verified with POI-certified documents and registered before we can provide an ATO reference number (ARN).

Data transfer

We use the data transfer facility (DTF) to send files to and receive files from KiwiSaver scheme participants.

To lodge files using the DTF you need to obtain a user ID and password. Each user in your organisation will need a separate user ID.

To obtain a user ID and password for password resets, contact us either by:

- email at ATOBulkDataTransfer@ato.gov.au
- phone on **+61(02) 6216 4004** between 8:30 am and 4:30 pm, Monday to Friday AEST.

Your DTF login and password will expire after 30 days. You need to update your login and password at the beginning of each payment run.

DTF files can only be downloaded once. If you can't download the file, check that other users within your organisation haven't already downloaded it before contacting us.

For more on DTF, see page 26 in the Electronic reporting specifications.

Verification process

Payment runs begin with a verification process. If a member has applied for their USM and nominated you as their KiwiSaver scheme, we:

- send a verification file to your DTF mailbox to determine that they are a member of your scheme
- email you to advise that the verification file has been sent to your DTF mailbox.

You need to respond with a **Y** or **N** and date for each member within 10 business days.

If none of your members have nominated your scheme, you will not receive a verification file.

We send verification files out each year on the:

- 4th Monday in January
- 4th Monday in July.

Once you enter the required data for each member, you need to upload the file in CSV format. See details in the Electronic reporting specifications.

Members verified as **Y** will have their USM paid to their nominated KiwiSaver scheme.

When we receive an **N** notification, we will:

- notify the individual that they have not been verified as a member of your KiwiSaver scheme
- advise them to contact their scheme directly to resolve.

If you have made an error in the verification file, contact us within 10 days to correct it.

If you respond after the 10 business days, the individual's application may be unnecessarily delayed and fall into the next payment run.

If you do not respond at all, we will be unable to process an application. This may result in clients being directed back to their KiwiSaver scheme for more information.

Payment process

We will make bi-annual payments to KiwiSaver schemes in February and August each year.

For verified members, KiwiSaver scheme participants receive a:

- payment file containing member details
- breakdown of the USM entitlement in Australian dollars.

This is sent 28 days after the verification file is issued.

Scheme participants also receive a:

- lump sum payment in NZ dollars into their nominated bank account for all members they have verified within 14 days
- payment confirmation notice with the foreign exchange rate to help calculate each member's entitlement within 14 days of receiving the payment.

Note: Your financial institution may charge additional fees. We do not charge any fee for this service.

Eligibility criteria for individuals

To be eligible to receive ATO-held USM, individuals or members must:

- be New Zealand permanent residents or citizens
- have worked in Australia
- have received super.

USM payments can be made directly to the New Zealand resident (New Zealand bank account) if:

- they are over 65 years old, or
- the USM balance for any period is less than A$200.00.

How individuals apply

Eligible individuals can apply any time to transfer their ATO-held USM to either their:

- nominated KiwiSaver scheme
- New Zealand bank account (if they meet the criteria above).

KiwiSaver schemes cannot apply on behalf of their members. However, they may be able to help members complete the application form. The member must sign the form.

We notify individuals if their application is successful. We will also notify them if they:

- don't meet the eligibility criteria
- haven’t completed the application form correctly
- don’t have USM.

Mutual expectations

To ensure efficient resolution of issues, we have established mutual expectations with KiwiSaver schemes.

KiwiSaver schemes

KiwiSaver schemes have agreed to:

- be registered before using the ATO DTF
- be prepared to receive verification files
- complete testing and conformance sign off to signal business readiness
- respond to verification files within 10 business days, see Electronic reporting specification
- ensure payments are allocated to members' accounts in a timely manner
- ensure members are advised of payments in a timely manner
- all elements of the electronic reporting specification, to ensure privacy and security are adhered to.

ATO service commitment

We have agreed to:

- respond to all enquiries within 14 business days, including enquiries about:
  - registering new KiwiSaver schemes
  - making changes to bank details, authorised contacts, administrator and trustee names
  - mergers

  - winding-up of a KiwiSaver scheme

- be mindful of issues and prioritise work accordingly
- acknowledge complaints in 3 business days.

Support and enquiries

For technical system support enquiries relating to the DTF, email DPO@ato.gov.au.

For all other enquiries, email KSPsupport@ato.gov.au. Allow 14 business days for a response. Include the following information:

- KiwiSaver scheme name
- KiwiSaver scheme ARN
- member name and account number
- details of the issue.

Do not include tax file numbers (TFNs) or Inland Revenue Department (IRD) numbers in an email.

See details of our planned system maintenance.

QC 70809

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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