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PAYG payment summary – individual non-business

How to complete a payment summary for amounts you have withheld from payments to employees and others (NAT 0046).

Last updated 9 August 2021

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Published 9 August 2021

Use the *PAYG payment summary – individual non-business* form (NAT 0046) if you make payments to worker or payees who:

- are employees, company directors or office holders
- are religious practitioners
- receive social security or other benefit payments
- receive Commonwealth education or training payments
- receive compensation, sickness or accident payments
- receive non-superannuation income streams
- receive return to work payments
- receive a non-super annuity or pension.

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How to obtain this form

Find out how to obtain this form.

Last updated 9 August 2021

To obtain a printed copy of the *PAYG payment summary – individual non-business* form (NAT 0046) you can either:

- download the form and print in A4 size – [PAYG payment summary – individual non-business \(PDF, 268KB\)](#)  (NAT 0046)
- use our automated self-help publications [ordering service](#) at any time. You need to know the full title of the publication to use this service
- phone our Publications Distribution Service on **1300 720 092** between 8.00am and 6.00pm Monday to Friday. Before you phone, check whether there are other publications you may need – this will save you time and help us. You need the full title for each publication you order.

This payment summary does not apply to amounts that have been withheld from payments you made:

- for personal services income (PSI) attributed to an individual, under a labour-hire arrangement, other specified payment arrangement or

voluntary agreement to withhold – use [PAYG payment summary – business and personal services income](#) (NAT 72545)

- for supplies where an Australian business number (ABN) was not quoted – use [PAYG payment summary – withholding where ABN not quoted](#) (NAT 3283)
- super lump sums – use [PAYG payment summary – superannuation lump sum](#) (NAT 70947)
- super income streams – use [PAYG payment summary – superannuation income stream](#) (NAT 70987)
- employment termination payments (ETP) – use [PAYG payment summary – employment termination payment](#) (NAT 70868)
- for foreign employment income. – use [PAYG payment summary – foreign employment](#) (NAT 73297).

You don't have to give your employee a payment summary for the amounts you report and finalise through Single Touch Payroll (STP).

You will still need to provide a payment summary for any payments not reported through STP.

For more information, see [End-of-year finalisation through STP](#).

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How to complete this form

Find out how to complete this form.

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You must:

- write each letter in a separate box
- use a black pen
- use BLOCK LETTERS.

You do not have to complete every field. For example, where an amount has not been paid or withheld, leave those boxes blank.

Show all amounts in whole dollars, do not show cents. For example, show an amount of \$122.76 as \$122.

Avoiding common errors

Common errors and correct actions

Error	Action
Do not report FBT exemption incorrectly at FBT exemption indicator box.	If you are exempt from FBT under section 57A of the FBTA 1986 for this employee, select Yes on the payment summary form. Select No , if you are not.
Do not include amounts you paid as employment termination payments.	Instead, report employment termination payments on a PAYG payment summary – employment termination payment (NAT 70868).
Do not include amounts paid under a salary sacrifice arrangement at Gross payments .	Amounts that are paid to a super fund under a salary sacrifice arrangement must be reported at Reportable employer super contributions . Any other amounts paid under a salary sacrifice arrangement may need to be reported at Reportable fringe benefits amount ; otherwise, they should not be reported on the payment summary.
Do not include cents at Reportable fringe benefits amount .	Do not show cents at any label – instead, remove the cents from any amount before you enter it on the payment summary.
Do not include contributions made by you to meet your super guarantee obligations or	Amounts that are paid to a super fund under salary sacrifice arrangement must be

<p>industrial agreement obligations in respect of the employee at Reportable employer super contributions.</p>	<p>reported at Reportable employer super contributions.</p>
<p>Do not include living-away-from-home allowance fringe benefits at Allowances.</p>	<p>Do not report these amounts on the payment summary, unless it forms part of the reportable fringe benefits amount, because living-away-from-home allowance fringe benefits are not assessable income for the payee.</p>
<p>Do not include amounts reported at Allowances in Gross payments.</p>	<p>If you report an allowance at Allowances. Do not include it in the amount you report at Gross payments.</p>
<p>Do not report negative amounts.</p>	<p>To amend a previous year's payment summary, see Amending payment summaries.</p>
<p>Do not report amounts containing a decimal point.</p>	<p>Do not report cents at any label – instead, remove the cents from any amount before you enter it on the payment summary.</p>
<p>Do not provide a payment summary containing all zeros.</p>	<p>If you have not made any payments to a payee throughout the year, you do not need to give them a payment summary.</p>
<p>At Payment summary for year ending 30 June, do not show the year as anything but a four-digit figure.</p>	<p>Show the year as a four-digit figure – for example, show the year ending 30 June 2019 as 2019, and not 19.</p>

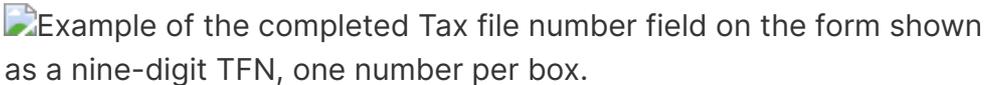
Section A: Payee details

Find out about Section A: Payee details.

Last updated 9 August 2021

Tax file number

You must show the tax file number (TFN) your worker/payee quoted in this field – for example, show a nine-digit TFN as:

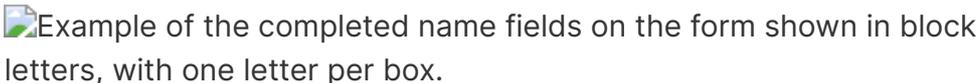
Example of the completed Tax file number field on the form shown as a nine-digit TFN, one number per box.

To help us process your form, you must substitute the TFN with one of the numbers listed below if:

- a new payee has not made a TFN declaration, but 28 days have not passed – use **111 111 111**
- your payee is under 18 and earns less than \$350 per week, \$700 per fortnight or \$1,517 per month – use **333 333 333**
- your payee is an Australian Government pensioner payee – use **444 444 444**
- your payee chose not to quote a TFN and has not claimed an exemption from quoting a TFN or does not fit into any of the above categories – use **000 000 000**.

Name

Separate the surname or family name from the given names and print in the boxes – for example, show Jane Mary Covers as:

Example of the completed name fields on the form shown in block letters, with one letter per box.

Residential address

You must show the street number and name, suburb/town/locality, state or territory and postcode separately in the boxes provided – for example, show the address 2 Bell St, Ablem WA 6999 as:

 Example of the completed Residential Address, State, Suburb/Town/locality and Postcode fields on the form Example shown in block letters, with one letter per box.

Date of birth (if known)

Provide this information if you have it.
Use the format DDMMYYYY – for example:

 Example of the completed Date of birth (if known) field on the form shown in the format DDMMYYYY with one number per box.

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Section B: Payment details

Find out about Section B: Payment details.

Last updated 9 August 2021

Period during which payments were made

Show the period during which the payments were made to your worker or payee. Use the format DDMMYYYY – for example, show the period 25 September 2014 to 4 January 2015 as:

 Example of the completed 'Periods during which payments were made' fields of the form in the format DDMMYYYY with one number per box.

If your payee worked on a casual basis:

- during the year, write the period of the year the payments were made over
- over various times for the whole year, show the period as the whole financial year.

You do not need to show the first and last pay dates for the financial year in this field. If your payee has been employed by you for the entire 2014–15 year, show the period as 1 July 2014 to 30 June 2015.

Total tax withheld

Show the total tax withheld in whole dollars – for example, show \$12,672.70 as:

 Example of the completed 'Total tax withheld' field of the form, the total tax withheld is shown in whole dollars with one number per box.

Gross payments

Include all salary, wages, bonuses and commissions you paid your payee as an employee, company director or office holder. Include the total gross amount before amounts are withheld.

Gross payments also include:

- non-super pensions and annuities
- compensation
- sickness or accident pay.

Show the gross payments in whole dollars – for example, show a gross salary of \$46,844.76 as:

 Example of the completed 'Gross payments' field of the form. Gross payments are written in whole dollars with one letter per box.

Also include the following amounts:

- allowances you paid to compensate for specific working conditions and payments for special qualifications or extended hours
- allowances you paid to cover expenses that are not tax deductible to your payee – for example, normal home-to-work transport expenses
- return-to-work payments
- holiday pay or bonuses
- amounts you paid for unused long service leave, unused holiday pay and other leave-related payments that accrued after 17 August 1993, except if the amount was paid in connection with a payment that includes (or consists of) either a genuine redundancy payment, early retirement scheme payment or invalidity segment of an employment termination payment, or super benefit (see [lump sum payments](#)).

Do **not** include amounts that are shown separately as:

- Community Development Employment Projects (CDEP) payments
- allowances
- lump sum payments
- reportable fringe benefits amounts.

Do not include amounts that have been salary sacrificed in [gross payments](#).

Gross payment type

Insert the payment type in this field:

- **P – non super pensions or annuity**
- **H – working holiday makers**

Leave blank for all other payment types.

Community Development Employment Projects payments

This is the total you have paid to your worker/payee from a CDEP wages grant. You must show this amount in whole dollars. Do **not** include this amount in [gross payments](#).

Reportable fringe benefits amount

Complete this section if the total taxable value of certain fringe benefits you provided to your payee in the fringe benefits tax (FBT) year (1 April to 31 March) exceeds \$2,000 for the FBT year.

You must record the grossed-up taxable value of those benefits on your payee's payment summary for the financial year that corresponds with the reportable fringe benefits amount. Do **not** include cents in this amount – for example, show a reportable fringe benefits amount of \$4,178.85 as:

 Reportable fringe benefits is shown in whole dollars with one number per box. Do not include cents in this amount.

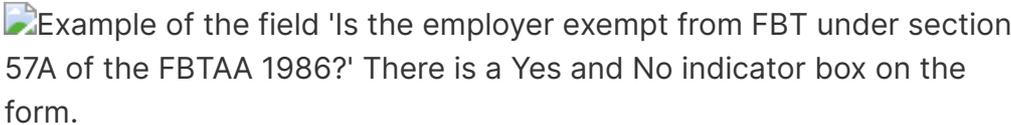
Do not include this amount in Gross payments.

For more information, see [Fringe benefits tax for small business](#) (NAT 8164).

Is the employer exempt from FBT under section 57A of the FBTA 1986?

The government has changed the way reportable fringe benefits amounts are treated for family assistance and youth income support payments. This in turn has changed how you show these benefits on your employees' payment summary forms.

On the payment summary form, for the reportable fringe benefits amount entered, you will see a **No** and **Yes** indicator box as follows:

Example of the field 'Is the employer exempt from FBT under section 57A of the FBTA 1986?' There is a Yes and No indicator box on the form.

- Select **Yes** if you are eligible for exemption from fringe benefits tax (FBT) under section 57A of the *Fringe Benefits Tax Assessment Act 1986* (FBTA 1986) for the benefits provided as a
 - registered public benevolent institution that is endorsed by the Commissioner of Taxation as eligible for exemption from FBT
 - government body and the employee's duties are exclusively performed in or in connection with
 - a public hospital
 - a hospital carried on by a society or association that is a rebatable employer
 - registered health promotion charity that is endorsed by the Commissioner of Taxation as eligible for exemption from FBT
 - public ambulance service and the employee is predominantly involved in providing that service.

If your organisation is one of these entities, you should select **Yes** even if you provided the employee with fringe benefits in excess of the relevant capping threshold. See section 6.3 of [Fringe benefits tax – a guide for employers](#) for an explanation of the capping thresholds.

Otherwise select **No**.

If you do not have any reportable fringe benefits amount to report, leave both boxes blank.

An employee may change roles within an organisation that is eligible for exemption under section 57A. For instance, an employee of a state health department may work as a nurse in a hospital (57A exempt duties) for part of the FBT year and, in an administration role at head office (non-exempt duties) for the remainder. If you have an employee who performs both exempt and non-exempt duties during the year while receiving reportable fringe benefits, you will have to provide two payment summaries.

If the combined value of the exempt and non-exempt fringe benefits exceeds \$2,000 in the FBT year, you must provide the grossed-up taxable value of each fringe benefit on a separate payment summary. On one payment summary you will show the section 57A exempt reportable fringe benefits amount and select **Yes**. On the other payment summary you will show the non-exempt reportable fringe benefits amount and select **No**.

No more than two payment summaries are required, even if the employee has several periods of exempt and non-exempt service. Report all of the exempt amounts in one payment summary and all of the non-exempt amounts in a second payment summary.

Reportable employer super contributions

Complete this section if you paid employer contributions to a super fund at the request of the employee. This includes amounts paid at the direction of your payee under a salary sacrifice or similar arrangement. This does not include contributions that are made by you to meet your super guarantee obligations or industrial agreement obligations for your payee.

What are reportable employer super contributions?

Reportable employer super contributions are:

- contributions made under a salary sacrifice agreement
- additional amounts paid to an employee's super fund – for example, an annual bonus paid to super
- employee-negotiated increases in super contributions as a part of their salary package – for example, under individual employment

contracts.

Reportable employer super contributions are **not**:

- super guarantee contributions
- compulsory super contributions required by the governing rules of a super fund or required by a state or territory law
- employer super contributions made under a collectively negotiated industrial agreement.

Reportable employer super contributions are not included in your payee's assessable income; however:

- you **must** report them to us as part of your annual payment summary reporting
- your payee **must** report them to us in their tax return.

You must record the cash value of that part of the superannuation contribution on the payee's payment summary for the income year 1 July to 30 June.

For more information, see [Guide for employees and self-employed – reportable superannuation contributions](#) (NAT 72916).

Deductible amount of the undeducted purchase price (UPP) of pensions or annuities

If you make payments of non-super annuities or pensions, there may be a deductible amount of the undeducted purchase price (UPP).

The UPP is the amount the payee contributed towards the purchase price of their pension or annuity for which they did not claim, and were not eligible to claim, a tax deduction. The deductible amount is that part of the payee's annual pension or annuity income which represents a return to them of their personal contributions that is free from tax. You need to calculate the deductible amount and include it in this section.

Lump sum payments

Do **not** include any amount you show at a lump sum payment field in [gross payments](#). You must show each lump sum payment as the appropriate payment type – for example:

 Example of the completed 'Lump sum payments' fields of the form, with one letter per box.

There are four types of lump sum payments

Payment type	Explanation
A	<p>Amounts you paid for:</p> <ul style="list-style-type: none"> • unused long service leave that accrued after 15 August 1978, but before 18 August 1993 • unused holiday pay and other leave-related payments that accrued before 18 August 1993 • unused long service leave accrued after 17 August 1993 or unused holiday pay and other leave-related payments, where the amount was paid in connection with a payment that includes (or consists of) either <ul style="list-style-type: none"> – a genuine redundancy payment – an early retirement scheme payment – the invalidity segment of an ETP or super benefit. <p>For other amounts of unused leave accrued after 17 August 1993, see gross payments.</p> <p>If an amount has been included at Lump sum A, you must also complete the 'Type' box to show the circumstances the payment was made under. The only valid codes are:</p> <ul style="list-style-type: none"> • R – if the payment was made for a genuine redundancy, invalidity or under an early retirement scheme • T – if the payment was made for any other reason. <p>If there is no amount included at Lump sum A, do not complete the 'Type' box.</p>

B	Amounts you paid for unused long service leave that accrued before 16 August 1978.
D	The tax-free component of a genuine redundancy payment or an early retirement scheme payment.
E	Amounts you paid for back payment of salary or wages that accrued more than 12 months ago or any return to work payments.

You must include all amounts you withheld from lump sum payments in the total tax withheld.

Do not include amounts for ETPs that were not rolled over. You must complete a separate payment summary for ETPs.

For more information, see

- [PAYG payment summary – employment termination payment](#) (NAT 70868)
- [Tax table for back payments, commissions, bonuses and similar payments](#)

Exempt foreign employment income

Income from foreign employment is exempt from tax if your payee meets certain conditions.

For more information, see [Exempt foreign employment income](#) (NAT 8000).

If the only income you have paid is exempt foreign employment income, you do not need to provide a payment summary.

Allowances

Allowances are payments you made to cover your payee's work-related expenses. For example, tool allowances and motor vehicle allowances (including car expense payments on a cents-per-kilometre basis).

Briefly indicate the type of allowance. Where one or two allowances were paid, print them at each of the individual boxes.

Do not include amounts you paid for living-away-from-home allowance because these amounts are not assessable income for your payee.

For example, show two allowances as:

 Image shows shows the total allowance section of the form. There are fields to provide the allowances in block letters and the corresponding total allowance with one number per box not including cents.

If you paid more than two allowances, print 'VARIOUS' and show the sum of the allowances you paid in the **Total allowances** field. Attach a note to your employee's payment summary showing the nature and amount of each allowance.

You must show the total amount of all allowances you paid in the **Total allowances** field. Do **not** include these amounts in [gross payments](#).

For more information, see [Withholding for allowances](#).

Union and professional association fees

You must show amounts you paid to unions or professional associations on behalf of your payee in these fields. For example, show an amount of \$867 to XYZ Union as:

 Example of the completed 'Union/professional association fees' field of the form, field includes the name written in block letters.

If you have made payments to more than two unions or professional associations on behalf of the payee, print '**VARIOUS**' in the **Name of organisation** boxes. You must give your payee a list showing the nature and amount of each payment.

You must include these amounts in [gross payments](#).

Workplace giving

Show amounts you paid to deductible gift recipients on behalf of your payee here – for example, show an amount of \$532 to ABC Charity as:

 Example of the completed 'Workplace giving' field of the form. Field includes the charity written in block letters.

If you made payments to more than one deductible gift recipient on behalf of your payee, print '**VARIOUS**' in the **Name of organisation** box. You must give your payee a list showing the nature and amount of each payment.

You must include these amounts in [Gross payments](#).

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Section C: Payer details

Find out about Section C: Payer details.

Last updated 9 August 2021

Australian business number (ABN) or withholding payer number (WPN)

As an employer or payer, you must have either an ABN or WPN.

Show your ABN or WPN as it appears on your activity statement – for example, show an ABN of 12 345 678 912 as:

 Example of the completed 'Australian business number (ABN) or withholding payer number (WPN)' field of the form. ABN is shown one number to a box.

Branch number

If a business has one ABN but multiple branches, each branch has an individual branch number. Show your branch number in the boxes provided. If you do not have a branch number, leave the boxes blank.

Name

Show your name as it appears on your activity statement – for example, show ABC Pty Ltd as:

 Example of the completed 'Name' field of the form, name is shown one letter to a box.

Declaration

Only you, the payer, or a person authorised to sign on your behalf, can sign. You can print or type the name of the person authorised to sign the form. You must keep details of the authorised person with your records.

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After you complete this form

Find out what happens after you complete this form.

Last updated 9 August 2021

PAYG payment summary – individual non-business is self-duplicating and includes copies for:

- us
- the payee
- the payer.

You must:

- give your payee a copy of this payment summary by 14 July following the end of the financial year in which you made payments to them in – however, if your payee requests a payment summary from you in writing before 9 June, you must provide the payment summary to them within 14 days of receiving their request
- send the ATO original to us along with your [PAYG payment summary statement](#) as part of your PAYG withholding payment summary annual report by 14 August **the postal address is on the PAYG payment summary statement**
- retain the PAYG payer's copy and keep this for five years.

Do not send us payment summaries printed from your payroll software. You must send us the ATO originals.

Note: Payees no longer have to lodge a copy of their payment summary with their tax return.

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Lodging your payment summary information online

Find out about lodging your payment summary information online.

Last updated 13 November 2024

If you are not required to report via Single Touch Payroll (STP) and your payroll software meets our specifications, you can submit your payment summary information to us online using Online services for business. It is a quick and secure way for you to meet your lodgment obligations. You will need to set up your Digital ID (such as myID) and establish your authorisation using Relationship Authorisation Manager (RAM).

By doing this, you do not need to send copies of payment summaries to us, or complete a *PAYG payment summary statement*.

For more information, see:

- [Reporting online](#)
- [Accessing online services with Digital ID and RAM](#)

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Amending payment summaries

How to complete a payment summary (NAT 0046) for amounts you have withheld from payments to employees and others.

Last updated 9 August 2021

You cannot change the information on a payment summary after you have either:

- given it to the payee
- provided your *PAYG payment summary annual report* to us.

How you correct a mistake depends on what type of mistake it was.

Next step

- [PAYG withholding payment summaries](#) – corrections for incorrect type of form, payee or payer details, TFN, dollar amount, payment type or code, and how to lodge your amendments

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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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