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# Quarterly super guarantee employer obligations – online course

Learn about your super guarantee employer obligations by completing our online course.

**Last updated** 16 March 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.

## Overview

The super guarantee employer obligations online course is designed to educate employers about their super guarantee (SG) responsibilities for eligible employees.

After completing this course you'll understand the following about super guarantee:

- the importance of paying
- where it is payable
- the steps to set it up
- how to calculate it
- when and how to lodge and pay

- what to do when a payment is late or missing
- your record-keeping requirements.

You can take an assessment after completing the course. Once you've successfully completed the assessment (with a score of 80% or higher) you will receive a certificate of completion. You can save and print your certificate.

The assessment result for employers directed by the Commissioner of Taxation to undertake this course will be automatically forwarded to us. Keep your certificate of completion until you receive written confirmation that you've complied with the directive.

## Start the course now

The super guarantee employer obligations course should take around 2 hours to complete. Complete the 8 modules in the order listed below. You don’t have to do the whole course in one sitting. You can make a start now and continue later.

### Module 1: Overview of quarterly superannuation

Learn about your super guarantee employer obligations.

### Module 2: Working out if you have to pay quarterly super

Learn more about your super guarantee employer obligations.

### Module 3: Setting up quarterly super for your employees

Learn more about your super guarantee employer obligations.

### Module 4: Calculating quarterly super guarantee

Learn more about your super guarantee employer obligations.

### Module 5: Paying quarterly super contributions

Learn more about your super guarantee employer obligations.

### Module 6: Rectifying late quarterly payments

Learn more about your super guarantee employer obligations for quarterly periods up to the quarter ending 30 June 2026.

### Module 7: Reducing the risk of penalties

Learn more about your super guarantee employer obligations.

### Module 8: Resources

Learn more about your super guarantee employer obligations.

### Assessment

Learn more about your super guarantee employer obligations.

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# Module 1: Overview of quarterly superannuation

Learn about your super guarantee employer obligations.

**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.

## What is superannuation?

Superannuation (super) is money set aside, generally over a long period of time, to provide for retirement. Super savings may be supplemented by the government age pension. Depending on the amount of super and other assets a person holds, it may replace the age pension altogether.

In broad terms:

- Super contributions are made to a regulated, complying super fund or retirement savings account (RSA) by
  - employers
  - members or the member's spouse (or both).
- The contributions are invested on behalf of the member – this money is invested into a broad portfolio including, but not limited to
  - shares
  - property
  - government bonds
  - cash deposits.
- Benefits are paid to the member on either
  - retirement
  - resignation
  - death

- a condition of release specified by law.

As an employer, you need to know about super guarantee (SG). This is making super contributions for your eligible employees. The Superannuation Guarantee (Administration) Act 1992 defines the way SG works and your obligations as an employer.

## Super guarantee employer obligations

As an employer, you play a critical role in paying compulsory super for your employees. SG is the minimum super you must pay each quarter for each eligible employee.

You'll need to pay SG contributions to the super funds of all eligible employees, regardless of how much they are paid.

The minimum SG contribution is the employee's ordinary time earnings (OTE) multiplied by the current super guarantee rate. It is important to understand what OTE is and what it includes. For example, it doesn't include any employee overtime payments if the employees' ordinary hours of work are clearly identified.

If you're an employer with eligible employees, you must:

- pay SG at least 4 times a year by the quarterly due dates to avoid the super guarantee charge (SGC)
- pay and report the SG electronically in a standard format, ensuring you meet SuperStream requirements.

SuperStream is the data standard employers must use to report and pay their compulsory employee super contributions to super funds.

Your super payments must be made to a complying super fund or retirement savings account (RSA) by the due date. Most employees can choose their own fund.

If you don't pay the super on time, you must complete and lodge a Superannuation guarantee charge statement and pay the SGC to the ATO.

## Summary of Module 1

Remember:

- the minimum super guarantee contribution is an amount calculated by multiplying the employee's ordinary time earnings by the current super guarantee rate and must be paid at least 4 times per year.
- employers must pay the super guarantee charge if they don't provide the minimum super guarantee for their eligible workers.

Return to Super guarantee employer obligations – online course.

Continue to Module 2: Working out if you have to pay super.

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# Module 2: Working out if you have to pay quarterly super

Learn more about your super guarantee employer obligations.

**Last updated** 29 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.

## Who is eligible for super guarantee

There is no minimum amount an employee must earn before they are entitled to super guarantee (SG) contributions.

This includes independent contractors who are eligible for super, even if they quote an Australian business number (ABN), see Independent contractors.

You must pay SG for eligible employees, even if the employee:

- works full time, part time or on a casual basis
- receives a super pension or annuity while they're still working – including those who qualify for the transition-to-retirement measure
- is a temporary resident – when the employee leaves Australia, they can claim the super contributions you made through the Departing Australia Superannuation Payment
- works overseas (see Employees working overseas)
- is a company director
- is a family member working in your business.

You don't have to pay super guarantee for high-income earners working for multiple employers who ask you not to pay it to them.

You must have an *SG employer shortfall exemption certificate* for the employee. We will send you the certificate after the employee has applied to us to opt out.

## Employees under 18

From 1 July 2022, you must pay SG on payments you make to these employees if they work for you more than 30 hours in a week. This is regardless of how much they get paid.

Prior to 1 July 2022, you paid SG for an employee under 18 years old if:

- they worked for you more than 30 hours in a week
- you paid them $450 or more (before tax) in salary or wages in a calendar month.

## Independent contractors

In certain circumstances you must pay super for independent contractors who are deemed to be employees for superannuation purposes.

You must make SG contributions for these individuals in the following circumstances:

- The worker works under a contract that is wholly or principally for their labour

- A sportsperson, artist or entertainer paid to perform, present or participate in any music, play, dance, entertainment, sport, display or promotional activity, or similar activity
- A person is paid to provide services in connection with any performance, presentation or participation in these activities
- A person is paid to perform services related to the making of a film, tape, disc, television or radio broadcast.

If you enter into a contract with someone other than the person who'll actually provide the labour – for example, with a company, trust or a partnership – you don't pay super to the person providing the labour.

## Domestic workers

If you engage someone to do work of a domestic or private nature, you have to pay SG for them as follows:

- From 1 July 2022
  - they work for you more than 30 hours in a week, regardless of how much you pay them.
- Prior to 1 July 2022
  - they work for you more than 30 hours in a week, and
  - you paid them $450 or more (before tax) in salary or wages in a calendar month.

'Domestic or private' means work either:

- relating personally to you (not to a business of yours)
- relating to your home, household affairs or family – such as work by a nanny, housekeeper or carer.

If you use funds from the National Disability Insurance Scheme (NDIS) to engage a carer or other domestic help, you may have to pay SG for these workers. This applies to people who choose to manage their NDIS plan themselves and employ workers who meet the eligibility criteria for the SG outlined above.

## Employees working overseas

If you send an Australian employee to work temporarily in another country, you must continue to pay SG contributions for them in

Australia.

The other country may require you or your employee to pay super (or equivalent) there as well. However, Australia has bilateral agreements with some countries so that you don't have to pay it in both countries. This is as long as you continue to pay compulsory super contributions for the employee in Australia.

To gain exemption from the super payment in the other country if a bilateral agreement exists, you need to show the authorities in the other country a certificate of coverage. You get this certificate from the ATO.

To get a certificate of coverage, you can either:

- apply online (see Apply for a certificate of coverage)
- phone us on **13 10 20**.

### If you're self-employed

If you're self-employed, that is, a sole trader or a partner in a partnership, you can choose whether to contribute super for yourself. However, you may want to make personal contributions to a super fund as a way of saving for your retirement.

## How to check if your employees are eligible

If you're unsure if someone is eligible for super guarantee, see Work out if you have to pay super.

## Check your understanding

Use the following example and questions to test your understanding of this module.

### Example: under 18 years of age and working more than 30 hours in a week

Lily is 17 years old and works a 32-hour week once a month at her local hardware store, earning $382 before tax. She also works 6 hours a month as a barista for a cafe down the road.

Lily works over 30 hours in one week in her job with the hardware store. Lily does not work 30 hours in a week in her job as a barista.

Try the following quick questions. What would your answers be?

Question 1: As Lily works over 30 hours in one week in her job with the hardware store do you need to consider super guarantee for Lily?

A. Lily is eligible for super guarantee and I will need to pay her super from 1 July 2022.

B. Lily is under 18 so I don’t need to worry about super guarantee for her.

Question 2: As Lily does not work 30 hours in a week in her job as a barista do you need to consider super guarantee for Lily?

A. Ask her if she has been paid super for her work with the hardware store.

B. Lily is not eligible for super guarantee.

### Answers

Question 1: A is correct. Lily has worked works over 30 hours in one week in her job with the hardware store. Lily won't be entitled to super guarantee for any weeks she works less than 30 hours for the hardware store.

Question 2: B is correct. As Lily does not work 30 hours in a week in her job as a barista, she won’t be entitled to super guarantee for this work.

## Summary of Module 2

Remember, when working out if you have to pay super for your employees:

- Identify employees who are eligible for super
- Work out if you have to pay super
- From 1 July 2022, for employees under 18 years old, you must pay super guarantee if they work more than 30 hours in a week

- You need to pay super guarantee for some independent contractors. If you engage an independent contractor under a contract which is wholly or principally for their labour. This is the case even if they quote an ABN
- You generally need to pay super guarantee if your employee is a private or domestic worker and works more than 30 hours per week regardless of how much you pay them.

Return to Module 1: Overview of superannuation.

Continue to Module 3: Setting up super for your employees.

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# Module 3: Setting up quarterly super for your employees

Learn more about your super guarantee employer obligations.

**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.

## Step 1: Inform employees of your default fund

Before you offer your employee the option to choose a super fund, you must inform them which fund you'll pay their super into if they can't or

don't choose their own super fund. This can be done at the same time as Step 2.

You can pay super contributions into your employer-nominated fund (also known as a default fund) if your employee:

- doesn't choose a super fund
- started on or after 1 November 2021
- doesn't have a stapled super fund (as advised by us).

The default super fund you use must be:

- a complying fund that meets specific regulatory requirements and obligations under super law
- registered by the Australian Prudential Regulation Authority (APRA) to offer a MySuper product.

To make sure your super fund meets these requirements, check the ATO register of complying super funds at Super Fund Lookup. You can also contact the trustee or an authorised representative of the super fund.

You should contact the super fund you've chosen before offering it as a default super fund on the Superannuation standard choice form.

You give your employee the details of this default super fund in Section B of the *Standard choice form*.

## Step 2: Offer eligible employees a choice of fund

From 1 November 2021, if you have new employees start you may have to take an extra step to comply with choice of fund rules if they don't choose a super fund. You may now need to request their stapled super fund details from us.

A stapled super funds is an existing super account which is linked, or 'stapled', to an individual employee so that it follows them as they change jobs.

The change aims to reduce account fees by stopping new super accounts from being opened every time an employee starts a new job.

If you don't meet your choice of super fund obligations, additional penalties may apply.

As an employer, there are a few steps you need to take when offering employees a choice of fund:

## 2.1 Identify employees who are eligible to choose

When you employ new staff, you need to check if they're eligible to choose a super fund. Your new employee is eligible to choose their super fund if they are:

- employed under a federal award
- employed under a former state award, now known as a notional agreement preserving state award (NAPSA)
- employed under an award or industrial agreement that does not require super contributions
- employed under an enterprise agreement or workplace determination made on or after 1 January 2021
- not employed under any state award or industrial agreement (including independent contractors who are regarded as eligible employees for super purposes).

If you're not sure what award or industrial agreement covers your employee:

- visit the Fair Work Ombudsman website at fairwork.gov.au
- phone the workplace relations department in your state or territory
- check with your employer association.

You don't need to offer a choice of fund to employees:

- whose super fund undergoes a merger or acquisition if you pay to the new fund
- who are on a temporary working visa.

However, your employee retains the right to request a *Standard choice form* from you and you may still need to request a stapled super fund for these employees if they started working for you on or after 1 November 2021.

## 2.2 Provide a standard choice form

You must provide employees who are eligible to choose a super fund with a Standard choice form (NAT 13080) (or equivalent) within 28 days of their start date, unless they give you details of their chosen super fund first.

You don't have to use the *Standard choice form*, but any alternative document must cover all the information that the *Standard choice form* covers.

Existing eligible employees are entitled to change their choice of super fund as often as they want to. However, you only have to accept a new choice from them once in any 12-month period. If your employee asks for a choice form, you have 28 days to provide it.

You need to keep a copy of the completed *Standard choice form* for your own records for 5 years. You don't need to send a copy to us or your employee's chosen super fund.

You also have to give employees a *Standard choice form* within 28 days if you:

- can't contribute to their chosen super fund or it's no longer a complying super fund
- change your employer-nominated super fund and you're paying the employee's contributions into that super fund.

Take a few minutes to explore the Standard choice form (NAT 13080).

## 2.3 Request a stapled super fund from the ATO

From 1 November 2021, if you have new employees start you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their stapled super fund details from us when:

- you need to make super guarantee (SG) payments for that employee
- they are eligible to choose a super fund, but don't. This includes independent contractors who are eligible employees for super guarantee purposes.

You or your authorised representatives can request stapled super fund details using ATO online services.

## 2.4 Use your employer default fund if necessary

If they don't have a stapled super fund, you should make payments into your employer-nominated super fund to avoid the super guarantee charge.

### 2.5 Act on your employee's choice of fund

Once an employee advises you of their choice of super fund, you have 2 months to start paying contributions into that super fund. For existing employees, you can continue paying to their current super fund during this time.

For new employees starting on or after 1 November 2021, if you need to make a SG contribution during this time, contributions should be made to the employee's chosen fund or their stapled super fund (if any) if they have not made a choice.

You may be penalised if:

- you don't offer your eligible employees a choice of super fund
- you don't pay their super to their chosen fund
- the employee started on or after 1 November 2021 and has not made a choice, and you don't request details of and pay into the employee's identified stapled super fund (if any) – this penalty is known as the 'choice liability'. We will discuss this penalty further in Module 7: Reducing the risk of penalties.

## Step 3: Provide an employee's TFN to their fund

If your employee gives you their tax file number (TFN), you must provide it to their chosen super fund the next time you make a payment for them to that super fund.

If you receive the TFN less than 14 days before you're due to make a payment, you have 14 days to provide the TFN to the super fund.

There are penalties if you don't pass an employee's TFN to their super fund. It's also your responsibility to ensure that third parties you engage pass TFNs on to super funds.

Super funds can't accept personal contributions from an employee if they don't have the employee's TFN. If you have an employee who wants to make personal super payments as a payroll deduction, check you have given their TFN to their super fund.

### Third-party contracts

If you use a third party to manage your payroll or a clearing house to distribute super contributions to your employees' funds, make sure your contracts with them allow them to pass TFNs to super funds or RSAs on your behalf, and that they do so.

If they don't pass on the TFNs, you are liable for the penalties, not the payroll service provider or clearing house.

## Step 4: Keep super guarantee employer records

You must keep records that show:

- how much SG you paid for each employee and how it was calculated
- that you have offered each eligible employee a choice of super fund, including
  - evidence that you've given the *Standard choice form* or similar documentation that captures the same information to all eligible employees. For example, letters or emails sent to each employee and the written information your employee provided when they nominated their chosen fund
  - details of the outcome of your stapled super fund request or why you have not made a request for a stapled super fund
  - details of employees you don't have to offer a choice of super fund to
  - confirmation that your nominated (default) super fund offers a MySuper product
- that you've made super contributions for each eligible employee (for example, receipts or other documents issued by a super fund or bank records of the payments made).

You can use whatever method you choose to keep these records, but:

- the records must be written in English (or in a format that can be easily accessed and converted into written English)
- you must keep the records for 5 years

- if you keep electronic records, software must be available to access older floppy disks, CDs and computer records.

Even if you use a clearing house to distribute super to your employees' super funds, you're still responsible for keeping adequate records of SG payments.

## Summary of Module 3

Remember, when setting up super for your employees:

- inform employees of your default fund
- offer eligible employees a choice of super fund
- request details of an employee's stapled super fund, if they started working for you on or after 1 November 2021 and do not make a choice of super fund
- provide their TFN to their super funds
- keep super guarantee employer records for 5 years.

Return to Module 2: Working out if you have to pay super.

Continue to Module 4: Calculating super guarantee.

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# Module 4: Calculating quarterly super guarantee

Learn more about your super guarantee employer obligations.

**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.

## How to calculate super guarantee

Super guarantee (SG) is the minimum super you must pay each quarter for each eligible employee to avoid paying the super guarantee charge (SGC). SG is based on the employee's ordinary time earnings multiplied by the current super guarantee rate.

Ordinary time earnings are usually the amounts your employee earns for their ordinary hours of work. It includes commissions, shift loadings and some allowances, but not overtime payments.

See our list of payments that are salary or wages and ordinary time earnings to help you identify what payments are considered part of ordinary time earnings (OTE) for SG purposes. Remember, SG is calculated on OTE and not on total salary or wages.

To calculate SG, multiply your employee's ordinary time earnings for the quarter by the current super guarantee rate.

The following example is based on the percentage for the financial year in which the employee was paid.

### Example: calculating SG

During the first quarter of 2025–26, Kylie's ordinary time earnings are $8,000.

Kylie's employer calculates her SG as:

OTE × SG rate ($8,000 × 12%) = $960.

Kylie's employer must contribute at least $960 to a complying super fund or retirement savings account for Kylie by the due date for the quarter to avoid paying the SGC.

If you make super contributions under an award, check that those contributions meet both the award and SG obligations.

Generally, you can claim a tax deduction for SG payments you make as long as you pay them on time and to the right fund.

You can claim the tax deduction in the same financial year your payment is received by the super fund.

See the due dates in Module 5: (Paying super contributions).

# Amounts included in the calculation

Make sure you understand the following terms used when calculating super guarantee.

## Ordinary time earnings

Ordinary time earnings (OTE) refers to what your employees earn for their ordinary hours of work. OTE include:

- over-award payments
- commissions
- shift loading
- some allowances
- bonuses.

This list of payments that are ordinary time earnings shows various types of payments that employees may receive. It shows whether those payments are considered part of OTE.

From 1 January 2020, salary sacrificed super contributions will not reduce OTE or count towards the employer's SG contributions. See Salary sacrificing for employees.

## Ordinary hours

Your employee's ordinary hours will be the normal hours they work unless their hours are specified in an award or agreement.

If you can't determine the normal hours of work (for example, for casual workers), the actual hours the employee works will be their ordinary hours of work.

Under the *Fair Work Act 2009*, ordinary hours for workers who are not under an award or agreement is capped at 38 hours. This definition doesn't override the superannuation laws stated previously.

## Overtime payments

Payments for work performed outside an employee's ordinary hours of work are not ordinary time earnings. This applies even if the:

- payments are calculated at an hourly rate
- employee gets a specific loading
- payments are calculated as an annualised or lump sum component of a total salary package.

However, if you can't distinctly identify overtime amounts, the hours actually worked will be included in ordinary hours of work.

## Back pay

You must pay SG on back pay (of salary or wages) even if the employee no longer works for you. If you don't, you'll be liable for the SGC.

### Example: calculating super guarantee for back pay

On 30 June 2025, Sue finishes her employment with company ZYX. In September 2025, ZYX realises the company has been underpaying its employees. The company needs to give Sue back pay of an extra 2% for the period 1 January 2025 to 30 June 2025.

ZYX must pay an SG contribution for 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.

Between 1 January to 30 June 2025, Sue's OTE is $60,000. ZYX works out the total back pay amount for this period:

$60,000 × 2% = $1,200.

ZYX pays Sue on 6 September 2025.

The company calculates Sue's SG contribution at 12% of her back pay. This is because her salary and wages back payment was made after 1 July 2025, when the 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

September 2025 quarter. The payment would usually be made to the fund the company paid Sue's last super contribution into.

The additional super contribution for Sue for the period is:

$1,200 × 12% = $144.

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

### Maximum contribution base

You don't have to pay SG for your employee's earnings above a certain limit. This is called the maximum contribution base.

This base is indexed annually and is available before the start of each financial year. It doesn't apply to other mandated contributions, such as contributions you pay under an award.

While the maximum contribution base limits the amount that you have to pay for SG purposes, funds can accept contributions above it. Your employees should be aware that SG contributions count towards their concessional contributions cap in the year the fund receives the contributions.

## Using the super guarantee contributions calculator

You can use the *Super guarantee contributions calculator* to work out how much super to contribute for your eligible workers.

Using the SG calculator, you can:

- select the minimum SG rate
- increase the rate based on the arrangement you have with your employees.

The calculator displays your SG calculation. It will provide the:

- sub-total of SG amounts payable to each super fund
- total of all SG contributions payable.

Note: SG transitional rates apply to Norfolk Island, starting at 1% on 1 July 2016 and increasing 1% yearly to 12% on 1 July 2027. When using the calculator, Norfolk Island employers will need to enter the relevant SG rate. For more information, see Norfolk Island tax and super.

### Activity

Take a few minutes to explore the Super guarantee contributions calculator.

Not all fields in the SG contributions calculator are required to work out how much super you need to contribute for your eligible employees:

- You will need the OTE amount that super is payable on for each employee for the period.
- You can also include the personal details of your employees, including their name and super fund details.

## Check your understanding

Work through the example below and attempt the questions to check your understanding of the topics in this module. The examples below are based on the super guarantee rate for the financial year in which the employee was paid.

### Example: calculating super guarantee for an employee

Amanda is your employee.

During the first quarter of the 2025–26 financial year Amanda earns:

- ordinary time earnings of $3,000
- $200 in overtime payments
- a $50 bonus relating to overtime only.

You know that Amanda is eligible for super guarantee.

Try the following 3 questions. What would your answers be?

Question 1: How do you work out her super guarantee payment?

A. The same way as any employee eligible for super guarantee: her ordinary time earnings × 12%.

B. Pay her an additional 12% on top of her usual pay each week and she takes care of the rest.

Question 2: What payments will make up Amanda's ordinary time earnings?

Use the List of payments that are ordinary time earnings to decide whether you'd answer A, B, C or D below. (Note: ordinary time earnings are shown in the column on the right-hand side of the checklist):

A. ordinary time earnings of $3,000

B. $200 in overtime payments

C. $50 bonus in respect to overtime only

D. All of the above.

Question 3: How much super guarantee do you need to pay for Amanda?

Use the Super guarantee contributions calculator and then decide which is the correct answer:

A. $350

B. $360.

The correct answers are available below.

### Answers

Question 1: A is correct. Amanda's super guarantee is calculated as her ordinary time earnings × 12%.

Question 2: A is correct. The $3,000 is ordinary time earnings. The overtime and bonus for overtime are not ordinary time earnings.

Question 3: B is correct. Super guarantee = ordinary time earnings × 12% = $3,000 × 12% = $360.

## Summary of Module 4

Remember, when calculating super guarantee:

- Super guarantee equals ordinary time earnings multiplied by the current super guarantee rate.
- Use the salary or wages and ordinary time earnings checklist to
  - help you identify which payments are salary or wages
  - check if the salary or wages are considered part of ordinary time earnings for super guarantee purposes.
- Use the *Superannuation guarantee contributions calculator* to work out how much super to contribute for your eligible workers.

Return to Module 3: Setting up super for your employees.

Continue to Module 5: Paying super contributions.

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# Module 5: Paying quarterly super contributions

Learn more about your super guarantee employer obligations.

**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.

## Due dates for super payments

You need to pay and report super electronically to ensure it meets SuperStream requirements.

Super guarantee (SG) payments must be made to and received by complying super funds or retirement savings accounts (RSAs) by the quarterly due dates to avoid the super guarantee charge (SGC). These are 28 days after the end of each quarter and are also known as SG due dates (see the following table).

You make super contributions for eligible employees calculated from the day they start employment with you. Contributions are only considered as 'paid' on the date they are received by the super fund. This means you may need to allow extra time for the payments to be received, which is especially relevant if you use commercial clearing houses.

### Quarterly due dates for super payments

| 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 due date falls on a weekend or public holiday, you can make the payment on the next working day.

You can make payments more regularly than quarterly, as long as your total SG obligation for the quarter is received by the super fund by the due date.

**Note:** As part of Payday Super reform, from 1 July 2026 you will be required to pay employees their super guarantee on payday, at the same time as their salary and wages. For more information, see About Payday Super.

## Member personal super contributions

If you arrange with your employee to make after-tax super contributions on their behalf, the payments are referred to as personal

super contributions. Make sure you pay these contributions promptly, in accordance with the employee's terms of employment and any legal requirement (for example, industrial award conditions).

Members' after-tax personal super contributions don't count towards your SG obligations.

### Other contractual requirements

Meeting your SG obligations does not ensure you're complying with other contractual or award requirements.

Some super funds, awards and contracts require super to be paid more regularly (for example, monthly). When you register with a super fund with this requirement, you are agreeing to make contributions to that super fund on that basis, whether monthly or otherwise.

## SuperStream payment options

SuperStream is the data standard you must use to report and pay employee SG contributions to super funds.

Under SuperStream, you need to pay super contributions for your employees electronically (electronic funds transfer or BPAY®). You also send the associated data electronically.

The data is in a standard format so it can be transmitted consistently across the superannuation system – between employers, funds, service providers and the ATO. It is linked to the payment by a unique payment reference number (PRN).

This means you can make all your contributions in a single transaction, even if they are going to multiple super funds.

To meet the SuperStream requirements, you need to pay super and send employee information electronically. You can use the following methods. You can also ask your accountant or bookkeeper to help you with one of these options.

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.

### Payroll system

If you use a payroll system, check with your software provider that it is SuperStream-compliant. You may need to update your software.

Some payroll systems cover data and payments and some are data only. This means you may need to make payments to each fund separately. Either way, the payment must be electronic (either electronic funds transfer or BPAY®).

### Single Touch Payroll

The introduction of Single Touch Payroll (STP) means that the ATO receives payroll information (tax and super) on a payroll-event basis (weekly, fortnightly, monthly, other) through STP-enabled software.

Once an employer is STP-enabled, there are a range of employer benefits. For example:

- some employer-related ATO forms (such as the *TFN declaration* and *Super standard choice* form) are available via ATO online services in myGov
- employee payroll information (tax and super paid on their behalf) is also available to employees via ATO online services in myGov. See News, events and resources.

Reporting using STP is compulsory.

## Your super fund's online system

Large super funds have online payment services you can use. Check with your super fund for details.

## 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 together with the contribution data for all your employees. The clearing house does the rest.

If you have 19 or fewer employees, or an annual aggregated turnover of less than $10 million a year, and are already registered to use it, you can use the free Small Business Superannuation Clearing House (SBSCH) until 11:59 pm AEST on 30 June 2026. You can only use the SBSCH if you are already registered. It is not accepting new registrants as it will be closed permanently from 1 July 2026.

You can also choose from several commercial options or your super fund may have a clearing house you can use. Talk to your super fund to see what they offer.

Remember, even if you outsource some parts of making super contributions, you're still responsible for ensuring your employees' super contributions are paid correctly.

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.

## Small Business Superannuation Clearing House

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.

You can make your SG contributions as a single electronic payment to the SBSCH. It will then distribute the payments to each employee's super fund. It is SuperStream compliant.

The SBSCH is accessed via our Online services for business, Online services for agents or ATO online services in myGov.

The contribution is counted as being paid to the fund when it is accepted by the SBSCH.

### The SBSCH will close from 1 July 2026

The 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. You can make your SG contributions as a single electronic payment to the SBSCH provided you have submitted instructions through the SBSCH by 30 June 2026. After this time, the SBSCH 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.

### Messaging portal

A messaging portal can convert contribution data for your employees to a SuperStream compliant format. It will send this to the relevant funds for you. You still need to make one electronic payment. Talk to your messaging portal provider and financial institution.

## Summary of Module 5

Remember, when paying super contributions:

- Pay at least quarterly by the relevant due dates of
  - 28 October
  - 28 January
  - 28 April
  - 28 July.
- You need to pay and report electronically to be SuperStream compliant.
- There are a number of SuperStream methods of payment. Pick the one that best suits your business.
- If you employ 19 or fewer employees or have an aggregated annual turnover of less than $10 million, you can use the SBSCH (only if you are a registered user, and up until its closure on 30 June 2026).

Return to Module 4: Calculating super guarantee.

Continue to Module 6: Rectifying late payments.

QC 58510

# Module 6: Rectifying late quarterly payments

Learn more about your super guarantee employer obligations for quarterly periods up to the quarter ending 30 June 2026.

**Last updated** 16 March 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.

# Super guarantee charge and statement

If you're late paying your employees' super guarantee (SG) for a quarterly period, you'll need to calculate the super guarantee charge (SGC) and then complete and lodge a *Superannuation guarantee charge statement*. If you have paid late directly to the super fund, you may be able to apply the late payment offset if you meet certain conditions and the payment is for a quarter no later than the quarter ending 31 March 2026. You can use the Super guarantee charge statement and calculator tool to help you calculate the SGC.

Employers are required by law to lodge a *Superannuation guarantee charge statement* and are liable for the SGC if they either:

- don't pay the right amount of SG contributions to a complying super fund, or the contribution is not received (and able to be allocated) by the employee's super fund by the due date
- don't meet their choice of fund obligations by
  - providing their eligible employees with a choice of super fund, or
  - requesting a stapled super fund for employees who start on or after 1 November 2021 and does not provide choice.

The SGC is non-deductible against your business income.

SGC has the following 3 components:

- SG shortfall amounts (including any choice liability) calculated on your employee's salary or wages (not ordinary time earnings)
- nominal interest on those amounts (currently 10%)
- an administration fee ($20 per employee, per quarter).

To report and rectify the missed payment, lodge a *Superannuation guarantee charge statement* and pay the SGC to us by the due date.

## Due dates for the quarterly super guarantee charge and statement

Super guarantee payments are due on specific dates for each quarter (as explained in Module 5).

The due date for payment of the SGC and lodging the *Superannuation guarantee charge statement* is one calendar month after the SG due date. This is shown in the following table.

### Due dates by quarter

| Quarter | Period | Super guarantee payment due date | Super guarantee charge and statement due date |
|---|---|---|---|
| **1** | 1 July – 30 September | 28 October | 28 November |
| **2** | 1 October – 31 December | 28 January | 28 February |
| **3** | 1 January – 31 March | 28 April | 28 May |
| **4** | 1 April – 30 June | 28 July | 28 August |

**Note:** When a due date for payment falls on a weekend or public holiday, your contribution must be received by the employee's complying super fund on or before the next business day.

With the introduction of Payday Super, SG contributions for the quarter ending 30 June 2026 made on or after 29 July 2026 cannot be allocated to a super guarantee quarter and will be automatically applied to the earliest available qualifying earnings day.

### Example: working out due dates for the SGC and Superannuation guarantee charge statement – quarter 1

For quarter 1 (1 July to 30 September), SG contributions are to be received by a complying super fund on or before 28 October.

If you miss paying your SG to a complying super fund by 28 October, you have until 28 November (one calendar month later) to pay the SGC and lodge the *Superannuation guarantee charge statement* with us.

## Calculating the super guarantee charge

To complete the *Superannuation guarantee charge statement*, you must work out the SGC.

The easiest option is to use the super guarantee charge statement and calculator tool. You can also work it out manually.

The SGC is calculated as:

- SG shortfall + nominal interest + administration fee.

Let's explore each of these components and then look at the final calculation.

### Calculating the super guarantee shortfall

Remember, the SG shortfall is calculated using salary or wages, not ordinary time earnings.

The calculation is:

- Salary or wages × super guarantee rate.

The following example is based on the SG rate for the financial year in which the employee was paid.

### Example: calculating the super guarantee shortfall

Imogen is an employer with 30 employees.

During quarter 1 of the financial year 2025–26 (1 July to 30 September 2025), each employee earns $12,000 in salary or wages (including $2,000 in overtime).

Imogen pays her employee super contributions late to the fund after the payment due date and is liable for the SGC.

She calculates her super guarantee shortfall in 2 steps, as follows:

1. Salary or wages (for 30 employees) = $12,000 × 30 = $360,000.
2. Super guarantee shortfall = salary or wages × 12%

   = $360,000 × 12%

   = $43,200.

## Calculating the nominal interest

Nominal interest is calculated from the first day of the quarter that the SG was not paid until the 'lodgment day'.

The 'lodgment day' is **the later of** either:

- the 28th day of the second month following the end of the relevant quarter (the due date)
- the day you lodge the *Superannuation guarantee charge statement*.

The calculation is:

- SG shortfall divided by the number of days in the year × number of days from the start of the quarter until the lodgment day × 10%.

### Example: calculating nominal interest

Imogen lodges a *Superannuation guarantee charge statement* and works out how many days her SG was not paid for in quarter 4.

Imogen lodges her SGC statement on 20 November. However, she counts the number of days from 1 July 2025 up to but not including 28 November 2025, which is the later of the 2 dates for the relevant quarter. This is 150 days.

Imogen calculates her nominal interest as:

SG shortfall divided by the number of days in the year × number of days from the start of the quarter up to but not including the lodgment day × 10%:

- Super guarantee shortfall ÷ 365 days
  (1 year) × 150 days × 10%

  = $43,200 ÷ 365 × 150 days × 10%

  = $1,775.34.

**Note:** Once you become liable to pay the SGC, nominal interest accrues at least until the SGC statement due date or lodgment date, whichever is later.

## Calculating the administration fee

The administration fee is calculated for each quarter as follows:

- Number of employees for whom there was a shortfall × $20.

### Example: calculating the administration charge

Imogen calculates her administration fee for quarter 4:

Number of employees × $20

= 30 employees × $20

= $600.

## Super guarantee charge

The SGC is calculated by adding the 3 amounts together, as follows:

- Super guarantee shortfall + nominal interest + administration fee.

### Example: calculating the SGC

Imogen's SGC for quarter 4 is:

SG shortfall + nominal interest + administration fee

= $43,200 + $1,775.34 + $600

= $45,575.34.

Imogen can't claim a tax deduction for this amount.

## Benefits of paying super guarantee on time

It is easy to see the benefits of paying the SG on time by revisiting the example of Imogen.

The following examples are based on the super guarantee rate for the financial year in which the employee was paid.

### Example: paying SG on time and to the correct funds

During quarter 1 of the financial year 2025–26 (1 July to 30 September 2025), each of Imogen's employees earn $12,000 in salary or wages.

For each employee, $2,000 of their total salary or wages is paid for overtime. As overtime doesn't form part of ordinary time earnings, each employee's ordinary time earnings for the quarter are $10,000.

For quarter 1, Imogen needs to pay SG on the ordinary time earnings of all of her employees, calculated as follows:

The **total ordinary time earnings** for her 30 employees is $300,000.

**Super guarantee** for the quarter (ordinary time earnings × 12%)

= $300,000 × 12%

= $36,000.

If Imogen pays on time, she will have paid the $36,000 (by 28 October 2025) into the complying super fund accounts for her

employees. The $36,000 will then be tax deductible for the business.

### Example: SG not paid on time

For quarter 1 of the financial year 2025–26 (1 July to 30 September), the SG due date is 28 October 2025.

However, Imogen did not pay on time. On 20 November, she realises she hadn't paid the SG on time as her contributions were received by the fund after the quarterly due date.

She lodges the *Superannuation guarantee charge statement* and pays the SGC the same day.

As Imogen hasn't paid the super guarantee on time, she uses the *Superannuation guarantee charge statement* to calculate the amount of SGC she has to pay.

Imogen is not able to claim a tax deduction for this amount.

Imogen is required to send the *Superannuation guarantee charge statement* to us by **28 November 2025**. As she lodges the statement on 20 November 2025 (before the due date), she avoids an additional super guarantee charge – known as the Part 7 penalty.

This extra charge is explained further in Module 7.

If we compare these 2 examples:

- SG paid on time = $36,000
- SGC for late payment = $45,575.34.

The SGC adds an extra $9,575.34.

The SGC is paid to the ATO. It is then distributed to the employees' complying super funds, less the administration fee.

The extra cost of late payment can be significant. This is particularly when you also consider the tax benefit on the deductibility of on-time payments when compared to the non-deductibility of the SGC.

# Late payment

If you haven't paid your super guarantee on time, after calculating the super guarantee charge, you should complete and lodge the *Superannuation guarantee charge statement* and pay the charge to us.

If you've already made a late payment directly to your employees' funds, and it is received on or before 30 June 2026, you may be able to:

- use the late payment offset – for quarters up to and including the quarter ending 31 March 2026
- carry the late payment forward – this is limited to a period no more than 12 months from the beginning of the quarter.

With the introduction of Payday Super, contributions received by an employee's super fund on or after 29 July 2026 will be automatically applied to the earliest available qualifying earnings day.

Note: If you intend to apply to us to request an exercise of the discretion to reduce your SGC resulting from non-acceptance of a contribution by a stapled super fund, you should do this before using the late payment offset or carrying the late payment forward.

In some circumstances the Commissioner may consider a reduction of the choice and SGC which may arise from genuine attempts by an employer to meet their stapled super fund obligations from 1 November 2021.

There are 2 components to be considered for a reduction in shortfall:

- If you made the late SG contributions to a fund that complied with the choice of fund rules when the most recently notified stapled fund did not accept the contributions.
- If there were other mitigating factors or exceptional circumstances that affected the employer in making the SG contributions or their compliance with the choice of fund rules.

## Use the late payment offset

If you have a shortfall and you've paid the SG contributions directly to your employee's fund late (but on or before 30 June 2026), you may choose to offset this amount as a late payment offset against the SGC. You must meet certain rules and can only claim an offset for quarters

up to and including the quarter ending 31 March 2026. You are still liable to pay us the remaining amounts of the SGC.

### Example: using the late payment offset

Imogen subtracts the late SG contribution amount from the SGC, as follows:

- $45,575.34 − $36,000 = $9,575.34.

The late SG contribution amount of $36,000 is first applied to the $1,775.34 of the nominal interest amount and the remainder to the SG shortfall amount.

Imogen pays the remaining $9,575.34 SGC to the ATO.

There are some rules for electing the late payment offset. You'll generally be able to offset late payment amounts against the SGC if:

- you made the payment to your employee's super fund and it was received on or before 30 June 2026
- you made the payment before the date your SGC assessment was made (this means your original assessment, not any subsequent amended assessments)
- you lodge your late payment offset election with us within 4 years of your original SGC assessment date
- the election is for a quarter no later than the quarter ending 31 March 2026.

You will claim the late payment offset at Column G in the **Employee details** tab of the Super guarantee charge (SGC) statement. This notifies us that you are electing to offset the late payment against the SGC.

In making this decision, the late payment:

- is not tax-deductible
- can't be used as a prepayment for current or future super contributions
- can't subsequently be changed by you to offset an amount or revoke your election

- does not change the calculation of nominal interest.

### Carry the late payment forward

If you have paid employee SG contributions late to the super fund, you can elect to ‘carry forward’ the late payment amount and apply it to a future quarter. This means that the late payment amount is counted towards your total payments for the chosen future quarter.

With the introduction of Payday Super, payments received on or after 29 July 2026 cannot be applied to any quarterly periods, even if you have a shortfall for a quarter period to 30 June 2026. For more information, see Payday Super– making super payments.

If the employee has ceased employment with you and you do not need to make future super payments for that employee, you may need to contact their super fund to discuss other options.

**Don't** include the late payment amounts at Column G in the **Employee details** tab of the Super guarantee charge (SGC) statement. This notifies us that you're electing to carry forward the payment.

You still have to pay the full SGC for the outstanding quarter with interest. In carrying forward the payment against a future quarter, you can claim that carry forward payment as a tax deduction.

You can carry forward a late payment only if:

- it's for the same employee
- the start of the quarter to which you’re carrying forward the payment is within 12 months of the actual payment date.

There are variables to consider ensuring this decision is beneficial. For example, if you're not making an income from your business there will be nothing to apply the tax deduction to. In this case, it might be more beneficial to use the late payment offset to reduce your SGC debt.

Talk to your tax adviser to determine the best outcome for your situation.

## Completing the Superannuation guarantee charge statement

This information applies to the *Superannuation guarantee charge statement* for periods up to and including the quarter ending 30 June 2026.

The *Superannuation guarantee charge statement* records:

- the SGC calculations
- your decisions on whether you want to apply your late payment offset in respect of the quarterly superannuation guarantee framework.

## Choice liability

The *Superannuation guarantee charge statement* also records the amount of choice liability you may need to pay for quarterly periods.

The choice liability is recorded at Column F in the **Employee details** tab of the Super guarantee charge statement.

The choice liability is the penalty for not complying with the choice of fund requirements. You pay it if:

- you haven't given your employee a *Standard choice form* within the required timeframe or when they asked for one
- you paid their super on time to a complying super fund but not the fund they chose
- the employee started working for you on or after 1 November 2021, and
  - didn't make a choice, and
  - you didn't request a stapled super fund for them, or
  - you didn't contribute to a notified stapled super fund
- you charge them a fee for implementing their choice of fund.

If you don’t give an eligible employee a choice of fund form or pay into a stapled super fund where the stapled fund rules apply, the payments will go to the employer-nominated fund instead of the employee’s super fund. These contributions are called 'no choice contributions'.

An employer's individual SG shortfall for an employee for a quarter is increased by the following formula, resulting in the choice liability:

- no choice contributions × 25%.

The liability is capped at $500 per employee, per notice period.

The notice period for an employee starts on the later of either:

- 1 July 2005
- the day on which the employee is first employed by the employer
- the day after the preceding notice period has ended.

A notice period ends when you're issued with a notice of assessment which includes the choice liability.

The choice liability doesn't apply if:

- you provide an employee with a choice form
- the employee doesn't nominate a super fund
- the Commissioner advised there is no stapled super fund for that employee (when the stapled fund rules apply), and
- their SG payments go to the default super fund.

When completing the *Superannuation guarantee charge statement* you must record the amount of choice liability to be paid, as it forms part of the SGC:

- If there is no choice liability, simply record zero at Column F.
- If there is a choice liability, you must calculate the liability and record it at Column F.

## Using the super guarantee charge calculator tools

This information applies to the *Superannuation guarantee charge statement* and calculator for periods up to and including the quarter ending 30 June 2026.

In the previous sections, we have manually calculated the SGC, including the choice liability and discussed how to complete the *Superannuation guarantee charge statement*.

The Super guarantee charge statement and calculator tool calculates the quarterly SGC, inclusive of choice liability, and prepares the *Superannuation guarantee charge statement*. It is easier and faster than doing the calculations manually.

To use the tool you will need:

- your business' tax file number (TFN) or Australian business number (ABN)
- the personal detail of all relevant employees, including their
  - names
  - TFNs
  - dates of birth
  - super fund details
- salary or wage amounts and payment dates for each quarter for all relevant employees
- all super payment amounts and dates for all relevant employees.

Take a few minutes to explore the Super guarantee charge statement and calculator tool.

If you work out the charge amount using our calculator and choose to pay your employee's super fund directly, you will need to lodge the *Superannuation guarantee charge statement* with us on the same day you pay the funds, to avoid nominal interest continuing to accrue.

To stop nominal interest accruing you must lodge the *Superannuation guarantee charge statement* with us once you become liable to pay the SGC.

## Lodging the superannuation guarantee charge statement

This information applies to the *Superannuation guarantee charge statement* for periods up to and including the quarter ending 30 June 2026.

You must complete the Super guarantee charge (SGC) statement and follow the lodgment instructions provided. You can lodge your completed *Superannuation guarantee charge statement* spreadsheet through Online services for business or Online services for agents.

If you are unable to lodge electronically, phone us on **13 10 20** for an alternative option.

# Check your understanding

Work through the example below to check your understanding of the topics in this module. The example is based on the super guarantee rate for the financial year in which the employee was paid.

## Example: rectifying late payments for quarterly periods

You are the director of a not-for-profit organisation, Kids Can Do. One of your staff advise you that their super guarantee contribution has not been paid for the quarter ended 30 September 2025.

You realise the error occurred as the bookkeeper quit suddenly and nobody was able to gain access to the books for a couple of weeks.

On 17 November 2025, you get access to the books. You realise that super contributions based on ordinary time earnings, totalling $40,000, were not paid for the quarter before the due date of 28 October 2025. As the super contributions are late, the super guarantee shortfall amount must be calculated on salary and wages (including overtime) for each employee.

This affects all 12 staff employed by Kids Can Do.

On 17 November 2025 you complete the *Superannuation guarantee charge statement*.

Try the following questions. What would your answers be?

Question 1: When must you lodge a *Superannuation guarantee charge (SGC) statement*?

A. On or before 28 November 2025.

B. On or before 28 October 2025.

Question 2: Which calculation do you use to work out the super guarantee charge?

A. super guarantee shortfall + nominal interest + administration fee

B. ordinary time earnings + nominal interest + administration fee

Question 3: What is the super guarantee shortfall amount?

A. $4,800

B. $4,000

Question 4: What is the nominal interest payable if you lodge the Superannuation guarantee charge statement on or before its due date?

A. $400

B. $197.26

Question 5: What is the administration fee payable?

A. $220

B. $240

Question 6: What is the super guarantee charge amount?

A. $5,237.26

B. $4,640.32

Question 7: You have calculated the super guarantee charge. What should you do now?

A. Lodge the *Superannuation guarantee charge statement* and pay the super guarantee charge amount to the ATO.

B. Pay the super guarantee shortfall and the nominal interest to your employees' super funds, lodge the *Superannuation guarantee charge statement* and pay the ATO the administration fee.

C. Either A or B.

## Answers

Question 1: A is correct. You are required to lodge a *Superannuation guarantee charge statement* before 28 November 2025. This is because Kids Can Do had a super guarantee shortfall for the quarter and did not pay by the due date (28 October 2025).

Question 2: A is correct. The super guarantee charge is calculated as super guarantee shortfall + nominal interest + administration fee.

Question 3: A is correct. The super guarantee shortfall is calculated as: Salary or wages × the super guarantee rate = $40,000 × 12% = $4800. The super guarantee rate for 2025–26 is 12%.

Question 4: B is correct ($197.26). Nominal interest accrues from the start of the quarter up to but not including the lodgment day.

Remember, the lodgment day is either the day you lodge the *Superannuation guarantee charge statement* OR the 28th day of the 2nd month following the end of the quarter, whichever is the later. There are 150 days from 1 July to 28 November (the later of the 2 days – not including 28 May).

The nominal interest is calculated for 150 days at 10% per annum.

Nominal interest = super guarantee shortfall × 150 days ÷ 365 days × 10% = $197.26.

Question 5: B is correct. The administration fee is calculated as: Number of employees × $20 = 12 × $20 = $240.

Question 6: A is correct. The super guarantee charge = super guarantee shortfall + nominal interest + administration fee = $4,800 + $197.26 + $240 = $5,237.26.

Question 7: A is correct. The law requires the statement to be lodged and the payment made to the ATO where SG contributions have not been made to a fund by the relevant quarterly due date.

## Summary of Module 6

Remember, when rectifying late payments:

- lodge your quarterly Super guarantee charge (SGC) statement by the due date
- calculate the quarterly super guarantee shortfall using salary or wages, not ordinary time earnings
- calculate the nominal interest from the first day of the quarter
- an administration fee of $20 per employee, per quarter applies
- contact us if you need to arrange a payment plan.

Return to Module 5: Paying super contributions.

Continue to Module 7: Reducing the risk of penalties.

QC 58510

# Module 7: Reducing the risk of penalties

Learn more about your super guarantee employer obligations.

**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.

## Engage and communicate early with us

We work with employers by providing tools and calculators to help them understand and meet their super guarantee (SG) obligations and 'get it right'.

We base our compliance approach on the relevant facts and circumstances of each case. We support employers who engage with us and want to get things right. We take firmer action for those unwilling to meet their super obligations.

In some cases, an employer may be subject to a SG audit.

If you're unsure about what action to take for your situation, phone us on **13 10 20**.

### How to actively engage with us

Employers that actively engage with us:

- maintain regular contact as required
- provide information when requested

- take any corrective action required.

We are less likely to impose additional penalties for employers who engage with us and have a compliance history that demonstrates they have been generally compliant with their super obligations.

## Circumstances where penalties are applied

Employers who don't pay the right amount of super contributions to the right super fund by the due date are:

- required to lodge a *Superannuation guarantee charge statement*
- liable for the super guarantee charge (SGC).

### Additional super guarantee charge (known as Part 7 Penalty)

Additional penalties may be imposed under Part 7 of the *Superannuation Guarantee (Administration) Act 1992* on employers who fail to provide either:

- a *Superannuation guarantee charge statement* for a quarter by the due date, or
- information relevant to assessing their liability to pay the SGC for a quarter after being requested to do so.

The maximum Part 7 penalty is 200% of the amount of the SGC payable.

## Having difficulty meeting your obligations?

Employers who are having difficulty meeting their super obligations are encouraged to make a 'voluntary disclosure'. Where this occurs, we have discretion to consider partial or full remission of the Part 7 penalty to ensure that employers are treated appropriately.

Remission will be considered based on the circumstances of the case. We will place particular emphasis on the degree that the employer has attempted to comply and their compliance history. For example, remission may be provided to employers who lodge a *Superannuation*

*guarantee charge statement* after the relevant due date, but before audit action was started.

If you're unsure what action to take for your situation, phone us on **13 10 20**.

We can also provide assistance to complete a *Superannuation guarantee charge statement*. If you are unable to pay on time, we can help you work out a payment plan.

### Employers unwilling to meet their obligations

If employers fail to engage with us by not replying promptly to our correspondence or not taking steps to resolve their SG discrepancy, we will take stronger action, including additional penalties.

We may also issue an estimate of a SGC liability, a garnishee notice or a director penalty notice.

We take this approach with employers who:

- repeatedly fail to pay the correct amount of SG
- attempt to obstruct our ability to determine a SGC liability
- repeatedly fail to keep appointments
- repeatedly fail to supply information without an acceptable reason
- deliberately supply information that is irrelevant, inadequate or misleading
- engage in any culpable behaviour to delay the provision of information.

## Penalties relating to super guarantee

If you don't meet your SG obligations, you may be liable for a range of penalties or charges on top of the SGC.

### Choice liability penalty

A choice liability penalty may be applied for not complying with your choice of fund obligations for your eligible employees – for example, if you:

- haven't given your employee a *Standard choice form* within the required timeframe

- have paid their super to a complying fund but not the super fund they chose
- charged them a fee for implementing their choice of fund
- for employees that commence on or after 1 November 2021
  - contributed to a fund without requesting a stapled super fund, or
  - to a fund that is not the stapled super fund notified by the Commissioner.

The choice liability penalty is part of the SGC.

In some circumstances, we may consider a reduction of the choice shortfall which may arise from genuine attempts by an employer to meet their choice obligations.

## Director penalties

The director of a company who fails to meet a SGC liability in full by the due date automatically becomes personally liable for a penalty equal to the unpaid amount.

When a SGC liability remains outstanding, a director penalty notice may be issued. This enables the start of legal proceedings to recover the penalty. Even without issuing a notice, the penalty can be collected by other means – for example, by withholding a tax refund.

The penalty will be remitted if your company pays the outstanding amount at any time.

## Other types of penalties and charges

You may be liable for a range of other penalties and charges. These include:

- general interest charge
- administrative penalty for making a false or misleading statement
- additional penalty for
  - failing to keep records
  - failing to pass on a TFN
  - undertaking arrangements designed to avoid your obligations.

# Amendments, objections, appeals and reviews

When we receive your *Superannuation guarantee charge statement*, it is treated as an assessment issued on that date.

## Amendments

You can ask for an amendment at any time within 4 years of the date the assessment was made. That is, the date we received your *Superannuation guarantee charge statement*. You must provide copies of all supporting documents with your amendment request.

## Objections

You can object to an ATO assessment of your SGC liability within 60 days of the date the assessment was made.

To object to an assessment, you must:

- provide us with the grounds for your objection in writing
- sign your statement (or have an authorised representative sign it)
- provide us with copies of the evidence to support your objection.

You must still pay the SGC, even if you're objecting or requesting an amendment to your assessment. If you're successful, we will refund any overpayment.

You can't object to the general interest charge, although you can ask us to remit it if the circumstances are exceptional.

## Appeals and review process

If your objection is not allowed in full, you may:

- apply to the Administrative Review Tribunal for a review, or
- appeal to the Federal Court against the decision within another 60 days.

# Summary of Module 7

Remember, to reduce the risk of penalties:

- Pay the correct amount of super guarantee, on time and to the right fund
- Engage with us and communicate early in the process
- Be aware of circumstances that give rise to penalties
- Be aware of the different types of penalties
- Understand your rights to amendments, appeals, objections and review processes.

Return to Module 6: Rectifying late payments.

Continue to Module 8: Resources.

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# Module 8: Resources

Learn more about your super guarantee employer obligations.

**Last updated** 25 June 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.

## Tools and other information

The following resources are designed to assist you with your SG obligations.

- Super for employers – information for employers about SG

- Work out if you have to pay super – to identify if your employees (including any independent contractors) are eligible for SG
- Super guarantee contributions calculator – work out how much SG to pay into your employee's super fund
- Super guarantee charge statement and calculator tool – if you haven't paid your employees' super contributions to a complying super fund on time
- The *Super guarantee charge calculator* – available through Online services for business and Online services for agents – if you haven't paid your employees' super contributions to a complying super fund on time (for electronic lodgments)
- List of payments that are ordinary time earnings – to identify what payments are considered salary or wages and whether they are part of ordinary time earnings for SG purposes
- Stapled super funds for employers – to provide information on how and when employers should request a stapled super fund to remain compliant
- Superannuation Guarantee (Administration) Act 1992 – defines the way super guarantee works and your obligations as an employer
- Fairwork.gov.au – if you're not sure what award or industrial agreement covers your employee you can visit the Fair Work Ombudsman website.

Return to Module 7: Reducing the risk of penalties.

Continue to Assessment.

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# Assessment

Learn more about your super guarantee employer obligations.

**Last updated** 26 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.

You can take the Superannuation Guarantee Assessment after you complete the course. Once you successfully complete the assessment (with a score of 80% or higher), you can save and print a certificate of completion. You may redo the assessment as many times as needed to attain the required score.

## Information for employers directed to complete the course

Employers required under superannuation law to complete this course will receive a written direction from the Commissioner of Taxation or their delegate. Once the assessment is successfully completed with a score of 80% or more, our systems will automatically record that you've completed the course.

To ensure we are notified of your successful completion, you must follow the instructions included in the Commissioner's direction letter. When prompted be sure to select 'Yes' that you have received a written direction. Directed employers should keep their certificate of completion until our written confirmation of compliance with the Commissioner's direction is received.

If you've completed this course voluntarily, that is without receiving a written direction from the Commissioner or their delegate, we will not retain any record of the assessment. The identifying details you are asked to input are only for the purpose of generating the certificate of completion. Unlike directed employers, we will not notify you that you've successfully completed the assessment.

Return to Module 8: Resources.

Return to Super guarantee employer obligations – online course.

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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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