

## KEY 2025/26 SUPER DATES TO REMEMBER



SG Superannuation **Paid Quarterly** (by 28<sup>th</sup> day after end of Qtr) (#)



**Received at Fund by Due Date** (Not date paid by employer)



**Only ATO Clearing House** (Date paid to clearing house) (#)



**Pay Paid Date** (Not pay period end date)



**SG Rate changed to 12% on 1 July 2025** (pays paid after 30 June 2025)



**Superannuation** Received / Allocated at Fund by 30 June for Tax Deduction

## WHAT IS PAYDAY SUPER?

“Payday Super” refers to a proposed change to Australia’s superannuation contribution system.

### Currently:

- Employers pay superannuation (super) contributions quarterly, even though employees get paid more frequently (weekly, fortnightly, or monthly).

### With Payday Super:

- Employers would have to pay super at the same time as wages—on each payday.

### Purpose & Benefits:

- Helps workers grow their super balance faster with more frequent compounding returns
- Makes it harder for employers to delay or miss super payments
- Increases transparency for employees (you’ll see super going in every time you’re paid)

### Expected Start:

- The Australian Government plans to implement Payday Super from 1 July 2026.

<https://www.ato.gov.au/about-ato/new-legislation/in-detail/superannuation/payday-superannuation>

## WHAT PAYMENTS ARE QUALIFIED EARNINGS?

- Base salary / wages for ordinary hours — QE
- Ordinary paid leave (annual, personal/sick, some family leave) — QE
- Shift, site, skill, leading-hand allowances that form part of pay — QE
- Commissions and bonuses (unless specifically excluded) — QE
- Salary-sacrifice super contributions (count in calculation) — QE

### WHAT PAYMENTS ARE NON-QUALIFIED EARNINGS

- Overtime payments (for hours outside ordinary hours) — Non-QE ✗ (usually)
- Reimbursements / expense allowances (travel, meals, tools) — Non-QE ✗
- Lump-sum redundancy/termination payments — depends; often Non-QE or partially excluded ✗
- Workers' compensation statutory payments — usually Non-QE ✗
- Payments to contractors — Non-QE unless treated as employee for SG — depends ⚠
- Any items above the SG contribution base or subject to caps — partial/exclusion applies ⚠

[What payments are qualifying earnings | Australian Taxation Office](#)

### WHAT ABOUT OTHER SUPER PAYMENTS?

- Super Salary Sacrifice (SS)
- Employer additional (EA)
- Member voluntary (MV) ▪ After Tax Are not covered by Payday Super and are still able to be paid in accordance with agreement with employee or industrial award.
- From a practical perspective it would make sense (and simplify employer obligations and benefit employees) if all superannuation amounts were paid at the same time.

### HOW WILL PAYDAY SUPER WORK?

- An eligible contribution is made when it is received by the relevant superannuation fund and able to be allocated to the relevant employee's account.
- The phrase 'able to be allocated' is a key concept in the definition of eligible contribution. Able to be allocated is intended to describe the ability of the superannuation fund to allocate an amount received from, or on behalf of, an employer for the benefit of an employee. This means that the superannuation fund or must be able to identify the member the contribution relates to in order to be able to allocate the contribution to an active account of the employee within the fund.
- If a contribution is rejected by the fund, for example because the TFN provided is incorrect, the contribution is not 'able to be allocated' and is not an eligible contribution.

### ELIGIBLE CONTRIBUTIONS EXAMPLE

Example: in Explanatory Memorandum Fred pays his employee, Mary, \$2,000 of qualifying earnings on 7 August 2026 (the QE day). Fred has an individual SG amount in relation to Mary of \$240. On 13 August 2026 Fred then sends \$120 to Mary's nominated superannuation fund. Mary's fund receives this amount on 17 August 2026, (Six business days after the QE day).

Contribution is able to be allocated If Mary's fund receives the \$240 contribution on 17 August 2026 but the fund takes until 20 August 2026 to allocate it to Mary's account (in this case, 9 business days after the QE day), Fred has still

## Understanding Payday Superannuation

made an eligible contribution because the contribution he made was received within 7 business days and was ultimately allocable to Mary's fund account.

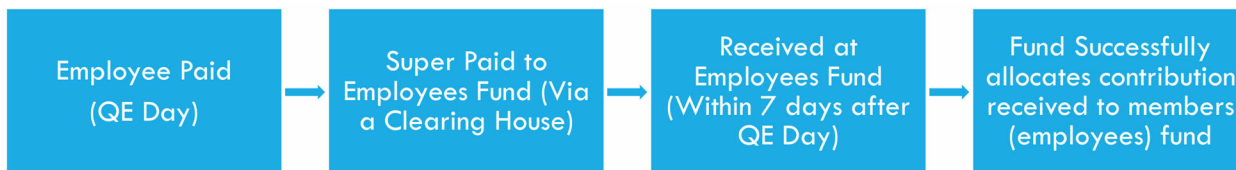
In this scenario, Fred has made the contribution in full, and it was received and able to be allocated by the fund in less than 7 business days. Therefore, Fred's individual base SG shortfall in relation to Mary is nil. If Fred has no other employees and has no choice loading, he will have no SG shortfall for this QE day.

### CONTRIBUTION NOT ABLE TO BE ALLOCATED

Example: in Explanatory Memorandum Contribution is not able to be allocated However, if Mary's fund receives the \$240 on 17 August 2026 but is unable to allocate the amount (because incorrect employee details were supplied) and instead returns the amount to Fred, even though the fund received the amount within 7 business days, because the amount was not able to be allocated to Mary's account Fred has not made an eligible contribution.

Fred subsequently re-sends the contribution (with corrected employee details) on 23 August 2026 and the fund receives it on 28 August 2026. This time the fund is able to allocate the amount. **As the contribution was not received and able to be allocated by the fund within 7 business days of the QE day, Fred has not made an on-time contribution.** Instead, this amount can be applied as a contribution made in the late period for the QE day, which will reduce Fred's individual final SG shortfall for Mary for that QE day. 24

### WORKFLOW OF COMPLYING CONTRIBUTION



**Note:** The deadline for superannuation funds to allocate or return contributions that cannot be allocated will be reduced to 3 business days, down from 20. The Super Stream data and payment standards will be revised to allow faster payments via the New Payments Platform and improve error messaging to ensure employers and intermediaries can quickly address errors.

## WHAT'S CHANGING? – IN SUMMARY



Frequency of contribution payments to your employees superannuation funds



New definition – Qualifying Earnings (QE) to be covered by the Payday Super rules



Penalties for Non-Compliance (Late payments, shortfalls, non-payment, returns)

## WHAT'S CHANGING? – SG CHARGE & PENALTIES

Where SG contributions are received after the specified period, or are not made at all, the employer will have an SG shortfall and will be liable for the SG charge. Notional earnings will accrue on unpaid SG to compensate the employee for lost superannuation earnings. Employers can reduce the amount of SG charge that they will be liable for by making late SG contributions and promptly submitting a voluntary disclosure statement to the Commissioner.

The Bill also includes new administrative penalties for employers who do not pay their SG charge.

Voluntary Disclosure Employers can voluntarily disclose SG shortfalls before the ATO issues an assessment, potentially reducing penalties. (ATO Form TBA).

[The new super guarantee charge | Australian Taxation Office](#)

## SELF MANAGED SUPER FUNDS

If receiving funds from unrelated employer then SMSF (Self-Managed Super Fund) must have

Electronic Service Address (ESA)

Notify ATO

Super Stream compliant.

Member will need to notify employer:

ABN of SMSF

Bank Details

ESA If receiving contributions from related parties then SMSF must comply with processing timelines, however receipt of Super Stream electronic data not mandatory (Therefore no ESA required).

[Get an electronic service address | Australian Taxation Office](#)