



TAX, BUSINESS & LEGAL

Do You Need To Pay Super?

BY MUSICNSW

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This resource explains the Payday Super changes, including employer obligations, payment deadlines, compliance requirements and answers to common questions.

Payday Super FAQ

1. What is “Payday Super”?

Payday Super is a change to the superannuation guarantee (SG) rules. Employers must now pay super at the same time wages are paid, instead of paying every three months.

2. When does Payday Super start?

It starts 1 July 2026.

3. What is changing for employers?

- The main change is when and how often payments must be made.
- Pay super each time you pay an employee.
- Make sure the super is received and allocated by the employee’s super fund within 7 business days after that pay day (this is the “on time” deadline).
- Best practice is to pay super on the employee’s regular payday so there’s enough time for processing.

4. Do we ever get extra time beyond 7 business days?

Sometimes. Employers can have up to 20 business days for the first contribution made to a new employee. There is also flexibility for some out-of-cycle payments (like commissions or bonuses), generally the same deadline as the next standard payday.

5. What happens if super is late or not paid?

The employer can become liable for the Superannuation Guarantee Charge (SGC). This can include: the unpaid super amount, an interest-like amount to compensate for lost earnings and an administrative uplift amount (up to 60%).

6. Will the ATO be strict immediately?

The ATO has indicated that employers who genuinely try to pay correctly and fix issues quickly may be less likely to be reviewed in this first year. However, their stance is intended to be supportive and is not legally binding, meaning employers remain fully liable under the law.

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Payday Super FAQ (cont.)

7. We use the ATO Small Business Superannuation Clearing House – can we keep using it?

No, the ATO clearing house closed on 30 June 2026 so you will need to find an alternate super processing platform such as SuperChoice (or something similar).

8. Does this apply to contractors as well?

If the contractor is entitled to super, then these changes will apply to them as well. We would recommend paying their super when you pay their invoice.

9. What if I don't have their super details?

We recommend getting superannuation details from employees and eligible contractors before making any payments to them. This should help simplify compliance for the payer.



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