



PAYDAY SUPER

Super must be paid on payday from 1 July 2026.
Here is what your business needs to do now.

WHAT IS CHANGING?



From 1 July 2026, employers must pay super at the same time as salary and wages.

Super will no longer be paid quarterly.

Contributions must:

- Be calculated for each pay run
- Be reported through Single Touch Payroll
- Be received by the employee's fund within 7 business days of payday

WHY THE CHANGE?

The Government is introducing Payday Super to:



Reduce unpaid or
late super



Improve employee
retirement outcomes



Increase transparency
through real time reporting



Align super with
payroll cycles



THE KEY CHANGES



Pay Super On Payday

Super must be paid at the same time as wages. Funds must receive contributions within 7 business days.



Qualifying Earnings

Super will be calculated on a new definition called Qualifying Earnings. Payroll systems must calculate this correctly each pay cycle.



STP Reporting

Employers must report Qualifying Earnings and super liability amounts through STP.



Clearing House Closure

The Small Business Superannuation Clearing House closes on 30 June 2026. Businesses must transition to another solution.

LATE SUPER HAS CONSEQUENCES

If super is not received on time, employers may be liable for:

- ◇ SUPER GUARANTEE CHARGE
- ◇ INTEREST
- ◇ ADMINISTRATIVE PENALTIES

Preparing early reduces risk.