

## Preparing for Payday Super

Payday Super is a significant reform requiring employers to pay super contributions on or before payday.

Scheduled to start on 1 July 2026, these changes aim to improve retirement outcomes by ensuring timely Superannuation Guarantee (SG) payments and addressing unpaid super issues.

At AustralianSuper, we're here to help employers understand the legislation, its impact on your super obligations, and offer tips to help get prepared.



## Key changes for employers

- Employers must pay SG contributions on payday—whether that's weekly, fortnightly, or monthly. These contributions need to show up in employees' super funds within 7 business days.
- For new employees, SG payments are due on the next payday after their first two weeks. If there are small or irregular payments, they will be combined with the next regular payday.
- Employers can display an employee's existing 'stapled' super fund during the onboarding process.
- Employers will face updated charges for late or incomplete SG contributions. The ATO will handle compliance and provide support.
- Qualifying earnings is a newly introduced term defined as the earnings used to calculate an employee's SG contributions.



## Learn more

Scan the QR code below or visit australiansuper.com/payday-super

This information may be general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement available at **australiansuper.com/pds** or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at **australiansuper.com/tmd** AustralianSuper Pty Ltd, ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.

australiansuper.com