

Preparing for Payday Super

Payday Super is a significant reform requiring employers to pay super contributions at the same time they pay salaries and wages.

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 be received by super funds within 7 business days.
- For new employees, or employees who have changed funds, employers have a longer time frame of 20 business days for their first SG contribution to be received by the fund.
- Employers can display an employee's existing 'stapled' super fund during the onboarding process.
- Employers will face updated Superannuation Guarantee Charge (SGC) penalties for late or incomplete SG contributions. The ATO will monitor super payments using a risk-based compliance approach in the first year.
- Qualifying Earnings (QE) is a new term referring to the earnings used to calculate an employee's SG contributions. From 1 July 2026, employers must calculate SG as a percentage of QE, rather than Ordinary Time Earnings (OTE). While the term is new, QE largely aligns with the current OTE rules.



Learn more

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