

## Paying super

You must provide a minimum amount of super contributions for your employees. This is the [current super guarantee rate](#) of each employee's ordinary time earnings.

Employee contributions do not count towards the employer's super guarantee obligations.

Employers must pay contributions at least quarterly, to either a:

- complying super fund
- retirement savings account.

Where you send contributions and associated information electronically, you must make payments using [SuperStream](#).

Table: Super quarters and cut-off and due dates

Super guarantee quarter	Cut-off date for payment of super contributions	Due date for lodgment of statement and payment of SGC
1 July – 30 September	28 October	28 November
1 October – 31 December	28 January	28 February
1 January – 31 March	28 April	28 May
1 April – 30 June	28 July	28 August

## Super guarantee charge (SGC)

You must lodge a [Superannuation guarantee charge statement](#) and pay the SGC to ATO if you did not:

- pay the minimum level of super contributions for your employees by the quarterly cut-off date
- meet your choice of super fund obligations for the quarter.

The SGC includes the shortfall between what you should have paid (now calculated on all salary and wages) and what you actually paid. You also pay administration and nominal interest components.

If you make sufficient super contributions for your eligible employees by the relevant cut-off dates, they are generally tax deductible. However, the SGC is not tax deductible.

If you made a [late super payment](#) to an employee's super fund, you may be able to use it to:

- apply the offset to reduce the shortfall and nominal interest component of the SGC
- pay super in the current quarter
- put the payment towards future super payments (limited to a period no more than 12 months from the beginning of the quarter).

## Choice of super fund

You must offer [eligible employees](#) a choice of super fund. Provide each new eligible employee with a [Superannuation \(super\) standard choice](#) (NAT 13080) form. Give this to them within 28 days of their start date. They can nominate a fund to receive their employer super contributions.

From 1 November 2021, if you have new employees start you may have an extra step to take to comply with the choice of fund rules if they don't choose a super fund. You may now need to request their [stapled super fund](#) details from the ATO.