

# Payday Super - Employee FAQs

## **Q1. What is Payday Super?**

Payday Super is a change to how employers pay superannuation guarantee (SG). Instead of paying your super quarterly, your employer will need to pay super at or close to each payday, in line with your normal pay cycle.

## **Q2. When does Payday Super start?**

Payday Super is planned to start from 1 July 2026. The Government and ATO are still finalising some of the detailed rules, but the start date and overall direction have been announced.

## **Q3. Will my take-home pay change?**

For most employees, your take-home pay will not change because of Payday Super. Your wages on your payslip should look the same – what's changing is when your super is paid into your fund, not your base pay.

## **Q4. Does this change how much super I receive?**

No. The super guarantee rate is not changing because of Payday Super. Your employer must still pay at least the required percentage of your eligible earnings into your super fund. The total amount over the year should be the same – it will just be paid more frequently.

## **Q5. How often will my super be paid?**

Instead of large quarterly contributions, your super will be calculated and sent with each pay run (for example, weekly, fortnightly or monthly), and is expected to reach your super fund within a short period after payday (current guidance suggests around 7 business days, subject to final ATO rules).

## **Q6. Why is the Government making this change?**

The aim of Payday Super is to:

- Reduce unpaid and late super, so contributions reach employees' accounts sooner.
- Give the ATO near real-time visibility of super payments through Single Touch Payroll.
- Help grow retirement savings by getting money into super funds more regularly.

## **Q7. What earnings will my super be based on under Payday Super?**

Your super will continue to be based on your “qualifying earnings” – which the ATO has indicated will be broadly similar to the current ordinary time earnings (OTE) rules. In practice, that generally means:

- Wages for your ordinary hours of work.
- Most loadings and allowances that relate to ordinary hours.
- Many bonuses and commissions linked to your normal work.
- Paid leave (e.g. annual leave, personal leave) based on ordinary hours.

Some items may not attract super (for example, certain overtime or expense reimbursements). The detailed rules are being finalised by the ATO, and your employer will follow official guidance as it's updated.

### **Q8. What is our employer doing to get ready?**

Your employer is preparing by:

- Updating payroll software and processes so super is calculated and paid each pay cycle.
- Reviewing clearing house / SuperStream arrangements to ensure payments reach funds within the required timeframe.
- Checking how different pay items (ordinary hours, allowances, loadings, bonuses, leave, etc.) are treated for super so they match ATO guidance.
- Confirming employee super fund details so payments go to the right accounts.

### **Q9. What do I need to do as an employee?**

For most employees, there's very little you need to do. It's a good idea to:

- Check your super fund details (fund name, USI/product code and member number) are correct with payroll/HR.
- Let your employer know promptly if you change super funds.
- Log in to your super account occasionally to confirm contributions are being received regularly.

### **Q10. Where can I see my super contributions?**

You can usually see contributions by:

- Logging into your super fund's online portal or app, or
- Checking member statements from your fund.

Under Payday Super, you should see smaller, more frequent contributions that match your pay cycle, instead of larger quarterly amounts.

### **Q11. Who can I talk to if I have questions?**

If you have questions about how Payday Super is being handled in your workplace (for example, timing of payments or which pay items attract super), you can contact your payroll or HR team in the first instance.

For questions about your retirement savings, investment options or which fund is right for you, you may wish to speak to your super fund or a licensed financial adviser.

### **Q12. Can my employer give me financial advice about my super?**

Most employers, including this one, cannot provide personal financial advice about which fund you should choose or how you should invest your super. They can explain how Payday Super works in the business and what they are required to pay, but any decisions about investment strategy or fund choice are up to you and your adviser.