



## e-News

Monday, 30th March 2026

Newsletter No 189

# Payday Super: why the super guarantee charge will bite faster from 1 July 2026



From 1 July 2026, paying super “later” will become a much more expensive habit.

Right now, most employers only see the super guarantee charge (SGC) when something has gone wrong over a whole quarter – for example, super hasn’t reached the right fund by the quarterly due date, or contributions were sent with missing details and bounced back. It’s painful enough already: SGC is calculated on total salary

and wages (not just ordinary time earnings), interest runs from the start of the quarter, there's an admin fee per employee, and none of it is tax-deductible.

Under Payday Super, the ATO's focus shifts from the quarter to **each individual pay run**. Super will be calculated on qualifying earnings (QE) and is expected to need to reach funds within about seven business days of payday (with a longer window for certain first contributions). If a particular pay's super doesn't make it to the fund on time, that pay can fall into SGC territory – you won't be able to rely on “catching up next quarter” to stay out of trouble.

Policy material also points to a refreshed \*SGC framework. Instead of a simple 10% nominal interest rate and flat admin fee, expect something closer to:

- shortfall amounts based on unpaid SG on QE for each pay
- "notional earnings" or daily interest to reflect the investment returns your employee has missed
- administrative uplifts or penalties that increase for repeated non-compliance.

The ATO will also have much better visibility. With STP reporting of qualifying earnings and super liabilities, plus more frequent contribution data from funds, it will be easier for the ATO to see who is slipping behind and to step in sooner. There will also be a shift from employers being able to self-report the SGC, to the ATO sending notices of assessment to employers, given the ATO's complete payroll visibility.

The upside is that you can start getting ready now. Moving towards super every pay run, reviewing which pay items you treat as OTE/QE, checking fund and member details, and tightening your reconciliation process will all help you avoid non-deductible SGC bills – both under today's rules and once Payday Super begins.

*\*Based on Treasury/ATO guidance as at March 2026; subject to final legislation.*

**If you'd like a deeper walk-through of how the SGC works now, what's expected to change under Payday Super and practical steps to protect your business, keep an eye out for our full article “Super guarantee charge: what changes under Payday Super (and how to avoid it)” on the [e-BAS Accounts blog](#).**

## In Other Bookkeeping\_BAS News...

**[Can I Claim the GST on That](#) page updated:** Some new information has been updated in relation to burns products, sunscreen products and waterproof bedding.

**Next BAS due date:** The next quarterly BAS for **Jan to March 2026**, is due by **28th April 2026 if lodging by paper**. If lodging via online services or your tax agent, then the due date is **26th May 2026**.

**Next IAS due date:** The April 2026 Business Activity Statement is due by **21st May 2026**.

**Next Super due date:** The Q3 2025-26 SG is due **by 28th April 2026**.

**Fuel Tax Rates July 2025 to 30 June 2026:** You need to use the FTR that applies on the date you purchased the fuel. Read more [here](#).

**ATO Super Clearing House to close:** The SBSCH is closing on 1 July 2026. Read [more here](#) from the ATO. Download super records before 30 June 2026.

**PayDay Super is now Law:** [Payday Super will begin 1st July 2026](#).

**PayDay Super Resources:** Find some resources from the ATO to help you get ready for Payday Super [here](#).

**Late Super Payment Offset no longer available:** Late payment offset (LPO) can't be used after [quarter ending 31 March 2026](#).

**Fixed Term Contract Information Statement:** There have been changes to the additional fixed term contract exceptions. [The Fixed Term Contract Information Statement was updated on 1 November 2025 to reflect these changes](#).

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GST registration is mandatory in certain situations. Find out if you should register or not in this blog.

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### **What is a BAS Service?**

Bookkeeping vs BAS Services and why the difference matters.



### **Payday Super Legislation is Now Law: What Employers Need to Know**

Payday Super Resources Dashboard

### **Payday Super Resources Dashboard**

This dashboard has been created to provide employers with resources

Payday Super starts on 1 July 2026. If you're an employer, this blog will help you understand how Payday Super will affect your payroll processes and cash flow.

and insights to help them understand Payday Super and prepare for its impact. Use the dashboard to navigate Payday Super rules and prepare your business for the transition.

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