



e-News

Monday, 27th April 2026

Newsletter No 191

**Payday Super qualifying earnings:
what's changed since the earlier
guidance?**

Qualifying Earnings (QE) Replaces Ordinary Time Earnings (OTE)

If you have been following the rollout of Payday Super, you may remember the earlier working assumption that **qualifying earnings (QE)** would broadly copy the current **ordinary time earnings (OTE)** rules. Although this is still the case, since late March 2026, there have been some updates to QE.

The big change is that **ATO-linked Payday Super guidance is now starting to describe QE more directly**, rather than leaving employers to rely almost entirely on the existing OTE list as a proxy.

For many businesses, the practical answer will still look familiar. If your payroll is fairly straightforward, the **[ATO's OTE list](#) remains the safest working baseline** for ordinary wages, many loadings and allowances, bonuses tied to ordinary work, and paid leave. So if you were worried that everything you knew about super was suddenly wrong, that is not the case!

What *has* changed is that the newer draft guidance suggests QE is **not just a rehash of OTE**. It is being framed more explicitly as all of **OTE plus some other amounts**. The specific changes are:

- **Commissions:** Currently, only some commission types are classified as OTE and therefore attract super. But, when Payday Super begins, **all commissions** will fall under the QE umbrella.
- **Salary Sacrifice Amounts:** Salary sacrificed amounts that would have qualified as OTE/QE, had they not been sacrificed to superannuation, will be included as QE under Payday Super rules.
- **Contractors:** Lastly, payments to workers who are paid mainly for their labour and fall under the extended definition of employee, e.g. contractors, will all be QE.

Now that this information has been made clear by the ATO, it is a good time to look a little more closely at payroll categories that sit around the edges. If you pay commissions, use salary sacrifice arrangements, or engage workers in ways that can blur the line between employee and contractor, those are the areas worth reviewing before **1 July 2026**.

The overall takeaway? The earlier guidance was not wrong, but it was incomplete. There is more clarity than there was a few months ago, even though the rules are still evolving (yes, watch this space!).

Read the full [ATO article](#) to understand what this means for your payroll setup and review process. This ATO page also includes a useful table outlining which payments are OTE or QE.

This is general information only and does not take into account your specific circumstances. It is not tax or financial advice. Please check the latest ATO guidance or speak with your tax, super or financial adviser before acting.

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](#).

ATO Fuel Crisis Response: Find out how the [ATO is trying to assist tax-payers](#) during the fuel crisis in Australia.

Enjoyed this newsletter? Subscribe to receive it straight to your inbox!

[Subscribe](#)

Latest Articles



Do You Need to Register for GST?

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

What is a BAS Service?

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 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.

Payday Super Resources Dashboard

Payday Super Resources Dashboard

This dashboard has been created to provide employers with resources 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.

e-BAS Accounts

PO Box 3128

Grovedale VIC Australia 3216

1300 660 655

louisem@e-bas.com.au



You received this email because you signed up on our website or you are our client.

[Unsubscribe](#)

