



## e-News

Monday, 11th May 2026

Newsletter No 192

# Super Guarantee Charge: ATO is taking control



When Payday Super begins on 1 July 2026, the Super Guarantee Charge (SGC) will change. How it will change is outlined in the image below\*.

But, the main message I wish to share in this newsletter, is that after 1 July, the SGC will no longer be self-assessed.

By that, I mean employers will no longer have the option to self-report late super payments (or other reasons for super not being paid) via the SGC with the ATO\*\*. This option is being removed under Payday Super. The reason for this is that many employers simply do not lodge the SGC with the ATO, nor do their tax agents, I might add! Therefore, employees' non-paid super just sits in limbo, never being paid (or is paid late). And, because the SGC is not lodged, these employers fly under the ATO's radar and get away with, what I believe, is stealing.

\*\*Note: the ATO will accept voluntary disclosures of non-compliance after 1 July 2026. Voluntary disclosures are not the SGC.

From 1 July, the ATO will take control of the SGC. The ATO will decide if an employer should pay the SGC, when and how much. If the SGC is required, the ATO will send a notice of assessment outlining how much and when to pay. Penalties for non-payment are quite hefty.

This change should make some employers very concerned.

By "some employers" I mean those who have fallen into the habit of not paying employees' super or continually paying it late. The ATO is coming for these type of employers. Payday Super will give the ATO clear sight into who these employers are and it will not play nice with them. In my opinion, their day has been coming for a long time and I hope its intended purpose will make Payday Super a compliance hero.

On a more positive note, the ATO has said that:

**[Our compliance approach recognises that employers who try to do the right thing from 1 July 2026 to 30 June 2027 and resolve any issues quickly, should not be the focus of ATO compliance action.](#)**

So, for employers who do the best they can in terms of paying employees' super and ensuring it is received into their super funds within 7 business days, the SGC is unlikely to be an issue for the first 12 months after Payday Super is introduced. The ATO calls this staying in the "green zone" or as I like to call it, "in their good books". However, this "Mr Nice Guy" approach is not promised to continue after June 2027. The ATO's next steps will depend on how Payday Super plays out during the 2027 financial year. Interesting times ahead!

**\*SGC is changing. Here's how:**

Topic	Now	Changes from 1 July 2026
Basis for super guarantee calculation	<ul style="list-style-type: none"> <li>• Super is calculated as 12% of ordinary time earnings (OTE).</li> </ul>	<ul style="list-style-type: none"> <li>• Super guarantee is calculated as 12% of QE, which includes OTE and other payments.</li> </ul>
Super guarantee charge (SGC)	<ul style="list-style-type: none"> <li>• Applies when amounts aren't received by a super fund within 28 days of the end of a quarter.</li> <li>• Is calculated based on salary and wages.</li> <li>• Includes interest at 10% per annum.</li> <li>• Includes a flat administration fee.</li> <li>• Is self-assessed and requires the lodgment of an SGC statement.</li> <li>• A tax deduction can't be claimed for the payment of SGC.</li> </ul>	<ul style="list-style-type: none"> <li>• Applies when amounts aren't received by a super fund within 7 business days of payday (unless an extended timeframe applies, such as for new employees).</li> <li>• Is calculated based on QE.</li> <li>• Includes interest that compounds daily at the general interest charge rate.</li> <li>• Includes an administrative uplift which can vary based on an employer's history of meeting super guarantee obligations and may be reduced by a voluntary disclosure.</li> <li>• Is assessed by the ATO.</li> <li>• SGC is tax deductible.</li> </ul>
Penalties	<ul style="list-style-type: none"> <li>• Maximum of 200% of the SGC, which can be remitted in part or in full.</li> </ul>	<ul style="list-style-type: none"> <li>• 25% or 50% of the unpaid SGC depending on any prior penalties.</li> </ul>

I understand that this is a lot to take in, so for those of you who are new to Payday Super or just want to learn about it , here are 2 videos from the ATO to help you get up to speed:

1. [Learn what's changing for super guarantee and super guarantee charge under Payday Super and what these changes mean for employers paying super each payday from 1 July 2026.](#)
2. [Deputy Commissioner Emma Rosenzweig explains how employers can manage the changeover from quarterly super to paying super each payday, including what to do now to be ready for 1 July 2026.](#)

This post from the ATO, "[3 common myths on PayDay Super](#)", is also worth look.

*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 Q4 2025-26 SG is due **by 28th July 2026**. **Note, this will be the last time super can be paid on a quarterly basis. From 1 July 2026, super must be paid on the day you process each pay run.**

**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.

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## Latest Articles



**Do You Need to Register for GST?**

What is a BAS Service?

**What is a BAS Service?**

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



## **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.

Bookkeeping vs BAS Services and why the difference matters.



## **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.

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