



e-News

Monday, 25th May 2026

Newsletter No 193

**July 2026 - the crossover of 2
superannuation systems that
could break the bank!**



July 2026 could catch a lot of employers off guard, because it is the month where **two super systems overlap**.

If you are paying the **April-June 2026 quarter** under the current quarterly rules, or you report and pay **June monthly super**, that amount is still due by **28 July 2026**. But that may not be the only super payment on your radar. If you run payroll in July (and you probably will), you will also have to deal with **Payday Super** obligations for those July wages.

In plain English, July will not just be a “finish the quarter” month. It will be the month where you have **one foot in the old system and one foot in the new one**.

So for many employers, July 2026 could involve both:

- the **final quarterly or monthly payment** for June under the old rules, and
- **new super payments linked to July payroll** under Payday Super.

And, if employers aren't ready, super payments in July 2026 may just break the bank, especially if payrolls are large, involving many employees.

The practical message is simple: **don't treat July 2026 as business as usual**. Treat it as a transition month. Check how your payroll software will handle super each pay run. Review cut-off times with your clearing house or payment method. And make sure your cash flow planning reflects the fact that super will stop being a once-a-quarter event and start becoming part of every pay cycle.

Cashflow is the key issue here. Employers need to plan right now for this transition period in July and beyond. Put simply, the cash needs to be in the bank, ready to go for July, otherwise the start to FY27 could be a dog's breakfast, not to mention, really stressful from a financial perspective.

My advice would be to start paying super each pay day now. Don't wait until July. That way, the bulk of the fourth quarter super will already be paid before July. This will take the pressure off a bit and help you prepare and get used to the Payday Super system ahead of the start date.

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 May 2026 Business Activity Statement is due by **21st June 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.

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](#)

