

# EMPLOYER SUPER OBLIGATIONS





This information is general in nature. It doesn't account for your specific needs. Please look at your objectives and business requirements and seek financial advice before making financial decisions. Read the *Employer Handbook, Media Super Industry Product Disclosure Statement (PDS)* and Target Market Determination to decide what's right for you. Call **1800 640 886** or visit **mediasuper.com.au** for a copy.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

United Super Pty Ltd  
ABN 46 006 261 623 AFSL 233792  
as Trustee for the Construction and Building Unions Superannuation Fund  
ABN 75 493 363 262 offering  
Media Super products (Media Super)  
MySuper authorisation  
75 493 363 262 473.

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All Australian businesses have responsibilities when it comes to super. Even if you just have one or two employees. This fact sheet provides information about:

 Paying compulsory super	 Offering employees' choice of super fund	 Deciding on a default fund for your business
 Keeping the right records	 Supplying tax file numbers	 Using a compliant online system

## Pay compulsory super - the Superannuation Guarantee

Your business needs to pay eligible employees a minimum level of super, to help them save for retirement. This is called the Superannuation Guarantee (SG).

### Who you need to pay super to

You're required to pay super to full time, part time, and casual workers who are:

- aged 18 or over, regardless of the hours they work
- aged under 18 and working more than 30 hours a week.

This includes apprentices, trainees and some contractor arrangements. It doesn't matter how much your employee earns, if they're eligible you still have to pay their super.

For more information about who's eligible, visit the Australian Taxation Office (ATO) website at [ato.gov.au](http://ato.gov.au)

### Pay the right amount of super

The SG contribution rate is 12% of ordinary time earnings (OTE).

This rate may be higher if there's an Industrial or Enterprise Bargaining Agreement (EBA) or Award in place.

### Pay super on time

Paying on time is important. Did you know unpaid or late super payments could result in your employees' insurance cover stopping? Not paying on time could also result in penalties and interest charges from the ATO.

You're required to pay your employees' SG contributions at least quarterly, on or before the quarterly due dates below:

Quarter	Period	Payment Due Date
1	1 July – 30 September	28 October
2	1 October – 31 December	28 January
3	1 January – 31 March	28 April
4	1 April – 30 June	28 July

Keep in mind the government plans to introduce 'payday super' from 1 July 2026, and all employers will be required to pay super at the same time they pay wages.

For more information about quarterly due dates head to the ATO website.

## ↔ Offer employees choice of super fund

You must offer choice of super fund by:

- giving new employees a *Choice of Fund* form within 28 days of them starting. You can use our *Choice of super fund: standard choice* form at [mediasuper.com.au/forms](https://mediasuper.com.au/forms)
- employees can choose their own super fund or your nominated default super fund by completing and returning the *Choice of Fund* form. You must then pay contributions to their chosen fund, within two months
- if they don't make a choice, you must search for their 'stapled' super fund in ATO online services.

### What is a stapled super fund?

A person's 'stapled' super fund follows them from job to job, unless they choose a different super fund. Having a stapled super fund means workers are less likely to have multiple super funds opened on their behalf, and this helps to protect their super savings from multiple sets of fees.

### When there's no stapled super fund

If your new employee doesn't make a choice and they don't have a stapled fund – for example, this may be their first job – you must pay their super into your default super fund.

For more information about stapled super funds, head to the ATO website.



## Decide on a default super fund for your business

A default super fund is the super fund that your business nominates as the best fit to take care of the super needs for your employees.

By nominating us as your default fund, you'll join a community that supports and invests in your industry.

### If we're your default super fund, you can:

- Let new employees know that we're your default super fund. Give them factual information about us and let them know they can get more information on our website
- Provide them with a Product Disclosure Statement, alongside the *Choice of Fund* form, like our *Choice of super fund: standard choice* form
- Ask us to provide information sessions for new employees as part of their induction
- Refer new employees to the ATO website or the *Choosing a super fund* section at [moneysmart.gov.au](https://moneysmart.gov.au)

### You can't:

- Recommend or encourage new employees to join us or any other fund
- Give financial product advice, or tell them to consolidate their super.

For more information, read ASIC's information sheet *Communicating with employees about choice of superannuation fund: What you can and cannot do* at [asic.gov.au](https://asic.gov.au)



## Keep the right records

You need to keep the following records in English for at least five years:

- Records showing the *Choice of fund* form has been given to all eligible employees
- Details of employees who don't have to be offered a *Choice of fund* form
- Documents showing you've made super contributions to an employee's chosen fund
- Records confirming that your default super fund is a complying fund. Head to [mediasuper.com.au/forms](https://mediasuper.com.au/forms) for our *Complying Fund Letter*.



## Supply tax file numbers

When an employee provides you with their tax file number (TFN), by law you're required to provide this information to their super fund within 14 days or when making the first contribution on their behalf.

If the TFN isn't provided to us, your employee won't be able to make personal contributions and they may pay more tax on their super.

For more information visit the ATO website.



## Use a compliant online system

Under the government's SuperStream standards, you need to make your employees' super payments and submit payroll data electronically, in a standard format.

By using a SuperStream compliant provider, such as a clearing house or payroll system, it'll be easier to avoid mistakes, late contributions, and ATO penalties.

### We offer a simple, free option for registered employers

The Employer Portal\* is fully compliant, and makes it fast and easy to pay employees' super, no matter how many people you employ. You can pay into multiple funds with one single data file and payment, and we'll distribute payments to all super funds on your behalf. Head to our website to find out more.

For more information on SuperStream for employers, visit the ATO website.



To keep up with important changes, like Payday Super, head to [mediasuper.com.au/super-obligations](https://mediasuper.com.au/super-obligations)



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