

# How to claim a tax deduction on personal contributions to super

If you make a personal (after-tax) contribution to your super, you may be able to apply to claim a tax deduction on some or all of these amounts. This could reduce the amount of tax you pay for the year.


## How it works

- When you claim a tax deduction on your personal (after-tax) super contributions:
- they'll be treated as before-tax contributions
  - this could lower your taxable income and reduce the amount of tax you pay
  - contributions tax of at least 15% will be applied to your super account.


### EXAMPLE

Ivan was employed as a full-time printer and earned \$50,000 (before tax) for the 2024-25 financial year. He made a personal super contribution of \$5,000 from his take-home pay.

#### If Ivan doesn't claim a tax deduction

	Taxable income:	<b>\$50,000</b>
	Income tax payable:	<b>\$5,788</b>
	After-tax personal contribution:	<b>\$5,000</b>

#### If Ivan does claim a tax deduction

Taxable income:	<b>\$45,000</b>	
Income tax payable:	<b>\$4,288</b>	
Before-tax personal contribution:	<b>\$4,250</b>	

By claiming a tax deduction Ivan reduces his income tax by \$1,500. Contributions tax of \$750 is applied to his super account.

## Don't claim more than your contributions cap

If claiming a tax deduction puts you over the before-tax contributions cap, you could end up paying extra tax.

Financial year	Before-tax contributions cap <sup>†</sup>
2022 – 23	\$27,500 per year
2023 – 24	
2024 – 25	\$30,000 per year

It's easy to check your contributions, just log into your Media Super account or give us a call.

You might be able to use caps from other years, and 'carry forward' a leftover amount to the next financial year. Read our *Making extra contributions* fact sheet at [mediasuper.com.au/forms](https://mediasuper.com.au/forms) or visit [ato.gov.au](https://ato.gov.au) – conditions apply.


### EXAMPLE

Jacinta was employed as a full-time copywriter and earned \$100,000 (before tax) for the 2024-25 financial year. Her employer super contributions were \$11,500 and Jacinta made a personal contribution of \$30,000 from her take-home pay.


If Jacinta claims a tax deduction on \$30,000, she will be over the before-tax contributions cap and may have to pay extra tax. Assuming Jacinta cannot carry forward from a previous year, the most she can claim as a tax deduction is:

Before-tax contributions cap	<b>\$30,000</b>
Less employer contributions	<b>– \$11,500</b>
	<b>= \$18,500</b>

#### If Jacinta doesn't claim a tax deduction

	Taxable income:	<b>\$100,000</b>
	Income tax payable:	<b>\$20,788</b>
	After-tax personal contribution:	<b>\$30,000</b>

#### If Jacinta does claim a tax deduction

Taxable income:	<b>\$81,500</b>	
Income tax payable:	<b>\$15,238</b>	
After-tax personal contribution:	<b>\$11,500</b>	
Before-tax personal contribution:	<b>\$15,725</b>	

By claiming a tax deduction on part of her personal contribution, Jacinta reduces her income tax by \$5,550. Contributions tax of \$2,775 is applied to her super account.

\* Examples are for illustration purposes only, assuming a personal income tax rate of up to 30% (excludes Medicare Levy and Tax Offsets) and excluding any Division 293 tax if it applies.

† The before-tax contributions cap includes all types of before-tax contributions, including employer contributions and salary sacrifice. Visit [ato.gov.au](https://ato.gov.au) for more information.

## How to claim a tax deduction

- 1** Complete this form and send it back to us.
- 2** We'll write back to you confirming the eligible amount.
- 3** Use this information to lodge your income tax return.


If you prefer you can use the *Australian Taxation Office (ATO) Notice of intent to claim or vary a deduction for personal super contribution* form available at [ato.gov.au](https://ato.gov.au) instead. You don't need to complete both forms, either one is fine.

### When to claim

Before you claim a deduction on your tax return, **you need to send us your completed form and receive a response from us.** We'll send you a letter confirming the eligible amount.

Once you make a contribution, you have until the earlier of:

- the date you submit your tax return, or
- the end of the following financial year in which the personal contributions were made, to claim your tax deduction.

EXAMPLE	20 May 2025	2 September 2025	9 September 2025	20 October 2025
	Pedro contributes \$5,000 to his super from his take-home pay	Pedro sends us his completed form.	Pedro receives our letter confirming the eligible amount.	Pedro submits his 2024/25 tax return and includes the eligible amount.

### How to change an earlier application

If you want to change the instructions you gave on a previous form, you must do it **before** you submit your tax return.

- To **increase** the amount you're claiming, send us another completed form. Use **step 3** and only include the additional amount.
- To **reduce** the amount you're claiming, or if you no longer want to claim, wait until we've sent you a response, then send us another form using **step 4**.

## Other things you should know about claiming a tax deduction

### Work and age restrictions if you're aged 67 or over

If you want to claim a tax deduction for personal contributions you've made from age 67 to 74, you'll need to meet the 'work test' or 'work test exemption'. For more information visit [ato.gov.au](https://ato.gov.au) or give us a call.

### If you're a high income earner

If your total income for the year is more than \$250,000, including any before-tax super contributions you make or receive, Division 293 tax applies. This is additional tax on top of the standard 15% tax that is generally paid on before-tax super contributions.

If claiming a tax deduction on personal contributions pushes you above \$250,000, you may have to pay more tax.



### Some transactions may limit what you can claim

Contact us **before** you fill in the form if you have:

- made a cash withdrawal
- opened an income stream account
- rolled over to another fund
- contributed to your partner/spouse's super account
- re-contributed money you've previously withdrawn, such as from the First Home Super Saver Scheme
- contributed money under the Downsizer Scheme.

## We can help you work out what's right for you

Tax rules are complex and can vary based on your personal circumstances. If you're planning to make personal (after-tax) contributions to claim a tax deduction, our Advice team can help you get the timing and documentation right – call **1800 640 886** from 8.30am to 6pm Monday to Friday (AEDT/AEST).



Please consider seeking independent tax advice before submitting the following form to us. Likewise if your ATO claim for a tax deduction is unsuccessful we recommend seeking independent tax advice.

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if Media Super is right for you. Call **1800 640 886** or visit [mediasuper.com.au](https://mediasuper.com.au).

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).

# Notice of intent to claim a tax deduction for personal contributions to super



- Complete all relevant sections of the form.
- Call us on **1800 640 886** if you need help completing this form.
- You must initial any changes to the form.

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

## Step 1: Provide your personal details

Media Super member number	Title
<input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Date of birth	Gender
<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
Given name(s)	
<input type="text"/>	
Family name	
<input type="text"/>	
Home phone	Mobile
( <input type="text"/> ) <input type="text"/>	<input type="text"/>
Email address (providing your email means you give permission for us to use it)	
<input type="text"/>	

### Residential address (compulsory)

Street number	Street name	
<input type="text"/>	<input type="text"/>	
Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Postal address (complete if different from your residential address)

Street number and street name or PO Box		
<input type="text"/>		
Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Step 2: Notice of intent to claim a tax deduction

**NOTE:** The amount you claim as a tax deduction will be added to your before-tax contributions, which includes employer and salary sacrifice contributions. If you go over the before-tax contributions cap you may have to pay extra tax. If you're unsure if claiming a tax deduction will put you over this amount, just give us a call.

- If you haven't previously submitted a notice to Media Super: [Go to step 3](#)
- If you've previously submitted a notice to Media Super, but you want to claim for an additional amount: [Go to step 3](#)  
*You should only include the extra amount in Step 3 of this notice.*
- If you've previously submitted a notice to Media Super, but you want to reduce or cancel the amount you intend to claim: [Go to step 4](#)

## Step 3: Original notice of intent to claim a tax deduction

**Check your Media Super contribution amount in your online account or give us a call.**

### For the financial year ending

30 June / 2 0 Y Y

My personal contributions to Media Super in the above financial year were	\$	<input type="text"/>
The amount of these personal contributions I'll be claiming as a tax deduction are	\$	<input type="text"/>

[Go to step 5](#)

## Step 4: Notice of a variation to a previous notice of intent to claim a tax deduction

**NOTE:** You should only complete this step if you've previously submitted an original notice of intent to claim a tax deduction to us, you've received a response from us, and you need to REDUCE the amount you would like to claim. If you no longer intend to claim, you should complete this section by putting the amount you would now like to claim as \$0,000,000.00.

### For the financial year ending

30 June / 2 0 Y Y

My personal contributions to Media Super in the above financial year were	\$	<input type="text"/>
The amount of these personal contributions I <b>previously</b> claimed as a tax deduction was	\$	<input type="text"/>
The amount of these personal contributions I would <b>now</b> like to claim as a tax deduction is	\$	<input type="text"/>

[Go to step 5](#)

## Step 5: Member declaration

Please read the information below carefully before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, the ATO may impose an administrative penalty.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of Media Super
- Media Super currently holds these contributions and has not begun to pay a super income stream based in whole or part on these contributions
- The information I've given in this notice is correct and complete.
- If I return this form by email, I acknowledge and declare that I have read and accepted the terms and conditions of the *Notice of intent to claim a tax deduction for personal contributions to super* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If Media Super is satisfied that this is a genuine application, Media Super will process the request, including making a payment from my account if I have requested one.
  - In some cases, Media Super may request more information to be satisfied this is a genuine application.

### For an original notice of intent to claim a tax deduction

- I have not included any of the contributions in an earlier valid notice.
- I declare that I am lodging this notice at the earlier of either:
  - before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
  - before the end of the income year following the year in which the contributions were made.

### For a notice of a variation to a previous notice of intent to claim a tax deduction

- I declare that I wish to vary my previous valid notice for these contributions by reducing the amount I advised in my previous notice and I confirm that either:
  - I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or
  - I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or
  - the ATO has declined my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been rejected.

Please refer to our *Privacy Policy* and *Personal Information Collection Statement* at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy) for details about how we collect and disclose personal information or call **1800 640 886** for a copy.



Sign here:

Date

D D / M M / 2 0 Y Y

### Next steps

- Return your completed form by email or post – see our details below
- We'll send you a response confirming the eligible amount
- You can then complete and lodge your income tax return

### You may need our details for your income tax return:

Name: **Media Super**  
Australian Business Number (ABN): **75 493 363 262**  
Unique Superannuation Identifier (USI): **75493363262002**



Media Super  
Locked Bag 5056  
PARRAMATTA NSW 2124



**1800 640 886**  
8am to 8pm (AEST/AEDT)  
Monday to Friday



[enq@mediasuper.com.au](mailto:enq@mediasuper.com.au)  
[mediasuper.com.au](https://mediasuper.com.au)



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.  
Details: [mediasuper.com.au/contact](https://mediasuper.com.au/contact)