



It's in your
hands

Understanding your super obligations

Super's important, but there's a lot to get your head around. Lucky we're here to support you along the way. Here are the key things you need to know.

Knowing your responsibilities

Super plays a big role in your employees' future and as an employer you have a legal obligation to pay their super. From knowing how much this is, to nominating CareSuper as your default fund, we give you the information you need to fulfil your obligations.

Who do I need to pay?

Under super guarantee (SG) legislation, you're responsible for making super contributions for your employees. Let's take a closer look at who you must make SG payments for.

Employees 18 and over who:

- work full-time, part-time or on a casual basis

Employees under 18 who:

- work 30 hours or more in a week

Are contractors employees?

Yes. Contractors are considered employees for super purposes. Since they're paid wholly or mainly for their labour, you'll need to make SG contributions for them.

How much do I need to pay?

You'll need to pay 12% (the SG rate) of the qualifying earnings you pay to your employee for the pay period.

There's a limit on the income that you must pay SG contributions on. This is called the maximum contribution base, and it's \$270,830 for 2026-27. If your payments of qualifying earnings to your employee reach the maximum contribution base in a financial year, you can stop paying SG contributions for the employee for that year, unless you're required to pay SG under an award or agreement.

For more information on how much you need to pay, it's best to get in touch with the Australian Taxation Office (ATO).

What are qualifying earnings?

Qualifying earnings include:

- ordinary time earnings i.e. payments for ordinary hours of work, including certain types of paid leave, allowances, bonuses and lump sum payments
- all commissions paid to an employee
- salary sacrifice contributions
- other amounts paid to extended definition employees (e.g. contractors paid for their labour).

When are SG payments due?

From 1 July 2026, you need to pay SG payments to your employee's super fund at the same time that you pay their salary and wages. The payment must be received by the super fund within 7 business days.

There are some exceptions to the 7-day deadline, such as for new employees. Refer to the ATO for more information.

What's SuperStream?

SuperStream is a government initiative for processing super data and payments electronically. All employers are required to send super payments and employee information electronically in a standard SuperStream-compliant format.

Using QuickSuper

We offer a free¹ clearing house service (QuickSuper²) to all registered CareSuper employers. QuickSuper² is provided by Westpac and is SuperStream-compliant.

QuickSuper² is a secure, online payment portal (clearing house) for employers, where you can submit and pay super contributions electronically. Instead of dealing with multiple funds and payments, you can streamline your payments with one file and one transaction.

All you need to do is upload your data file and make an EFT to the account advised. The system will distribute all contribution details and payments to all the super funds, including both default and choice contributions.

For more details, visit caresuper.com.au/how-make-super-payments.

¹We provide a free clearing house platform to employers through CareSuper's QuickSuper portal at caresuper.com.au/quicksuper-apply through a direct arrangement with Westpac. Employer use of the portal is subject to the PDS and terms and conditions for QuickSuper. We reserve the right to revoke or amend the provision of the portal. | ²The QuickSuper service is issued by @Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 ("Westpac"), at the request of CareSuper Pty Ltd (ABN 14 008 650 628), trustee of CareSuper (ABN 74 559 365 913). Westpac terms and conditions apply to the QuickSuper service which you will be asked to accept. An offer to issue this product may be made to you by Westpac, subject to completion of the application process. The Product Disclosure Statement (PDS) for QuickSuper is available on the Westpac website. You should consider the PDS before deciding to accept any offer made by Westpac to issue the product.

Are there penalties for not making payments?

If you don't make your SG payments on time/within 7 days of payday (unless an extended time frame applies, such as for new employees), you may need to pay the SG charge. The ATO will calculate the SG charge and send you a notice of assessment. The SG charge includes the shortfall SG payment, a general interest charge, an administrative uplift and choice loadings. The SG charge paid to the ATO is tax deductible, however general interest charge on the unpaid SG charge and any late payment penalty is non-deductible.

Even though we may accept late contributions, it doesn't mean you've met your SG obligations. If contributions aren't received by the fund within 7 business days after payday (unless extended time frames apply), you will incur the SG charge. Where contributions are paid late employers should make a voluntary disclosure, and ATO will assess SG charge. For more information please visit ato.gov.au.

Choice of fund

If your employee chooses an eligible super fund, you'll generally need to pay their super contributions into that fund.

In some cases, your employees may be employed under an industrial award or agreement, and can't choose their super fund. If so, it's best to check the award or agreement for details.

If your employees are eligible to choose their fund, you're obliged to:

- provide them with a *Standard choice* form within 28 days of them starting employment with you
- pay SG contributions by the cut-off date
- action their request within two months, if they provide you with written notification of their chosen fund
- accept one change of fund per employee every 12 months if they request it

Don't forget, if you don't offer choice to your employees, you might be penalised.

There are situations where you can reject your employee's choice, including where:

- the fund chosen isn't an eligible choice fund
- they haven't provided you with details about the chosen fund and how you can pay SG contributions into it
- they haven't provided you with a written trustee statement that the fund is a resident regulated super fund and accepts SG contributions
- they haven't provided ATO evidence that their self-managed super fund is regulated
- they've chosen another fund during the preceding 12 months

For more details, visit ato.gov.au.



Stapling and default funds

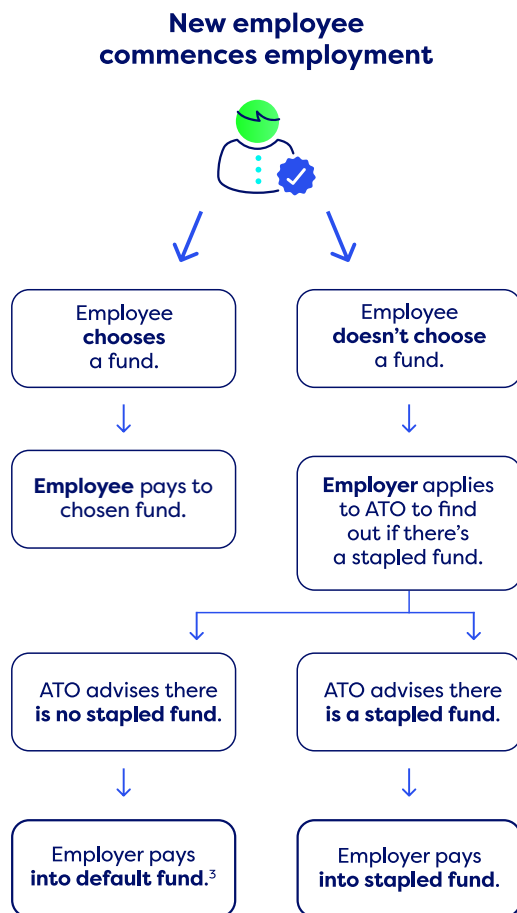
If your new employee doesn't choose an eligible fund, you must search ATO Online services to see if they have an existing super fund. If they do, you'll need to pay SG contributions into that fund.

This can only happen after your employee has started working for you and you've submitted a *Tax file number declaration* form or Single Touch Payroll pay event linking them to you.

If your employee doesn't choose a fund and they don't have an existing super fund in ATO Online services, you can pay SG contributions into your default MySuper fund.

Most businesses are required by law to make contributions to a default fund which has received MySuper authorisation from the Australian Prudential Regulation Authority (APRA). CareSuper's Balanced option is our authorised MySuper product, meeting this requirement.

For more details, see our *Member PDS* available at caresuper.com.au/pds.



³Employers can pay into a fund other than default if it satisfies the choice of fund requirements.

Want to nominate CareSuper as your default fund?

Complete our *Employer details* form to make CareSuper your default fund. As your default fund, we'll open a new account for eligible employees who don't make a choice of super fund or chooses one incorrectly. You can then pay their SG contributions into your employee's new CareSuper account on their behalf.

Cooling-off period for new employers

New employers who open an account with CareSuper for an employee for the first time have a 14-day cooling-off period. This period starts on the date you receive confirmation of your first contribution paid to us. During this time, you can decide if CareSuper is the right choice for you and your employees.

During the cooling-off period, there's no charge for cancelling your registration as an employer. If you choose to cancel, we'll transfer any contributions you've made to another fund you nominate, unless your employee hasn't chosen to have their contributions paid to CareSuper. The contributions will be adjusted for any tax we've paid on behalf of your employees, as well as any increase or decrease in the value of their investments. We'll refund any administration fees and costs charged directly to your employee's accounts. However, the investment fees and costs and transaction costs included in the unit price for determining the value of investments will apply.

Cancelling your employee's membership will also cancel any insurance cover they may have.

You can request to cancel your registration by writing to:

Email info@caresuper.com.au

Write to GPO Box 1547, Hobart TAS 7001

New employees who join CareSuper through their employer don't receive a cooling-off period.

Some FAQs about tax

When it comes to super, tax can be tricky to understand. To make things easier, here are a couple of our frequently asked questions and answers.

? Are there tax deductions for employer contributions?

Yes. You're able to claim all employer (concessional) contributions made on behalf of employees to a complying fund like CareSuper as a tax deduction, including salary sacrifice contributions. To qualify for a tax deduction, your SG contributions must be paid to your employee's super fund by the due date for SG contributions. There other criteria if the employee is aged over 75.

? What are salary sacrifice contributions?

It's an arrangement between you and an employee to pay more than the SG amount into the employee's super. Salary sacrifice contributions are tax deductible for you.

Please note you'll need to include additional super contributions, such as salary sacrifice, as reportable employer superannuation contributions on employees' payment summaries or report them as such via Single Touch Payroll. SG contributions aren't reportable employer super contributions.

? Do I need to provide my employee's tax file number (TFN)?

Yes. If your employee has given it to you and you haven't passed it on to us within 14 days:

- you may face penalties by the ATO
- your employee may be liable to pay additional tax
- we may not be able to accept after-tax contributions, including member contributions paid to us by an employer from their salary
- it might be difficult to locate or amalgamate the super benefits of employees in the future, or to pay any benefits they're entitled to

We'll only use TFNs provided to us for legal purposes, including managing the administration and taxation arrangements as permitted by law. This could change in the future. Otherwise, we treat TFNs as confidential.

 All our forms and publications are available at caresuper.com.au/forms or call us, and we'll send you a copy.

Here to help

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CareSuper 

This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Consider the PDS and TMD at caresuper.com.au/pds. Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsg.

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