Small Business Super Guide

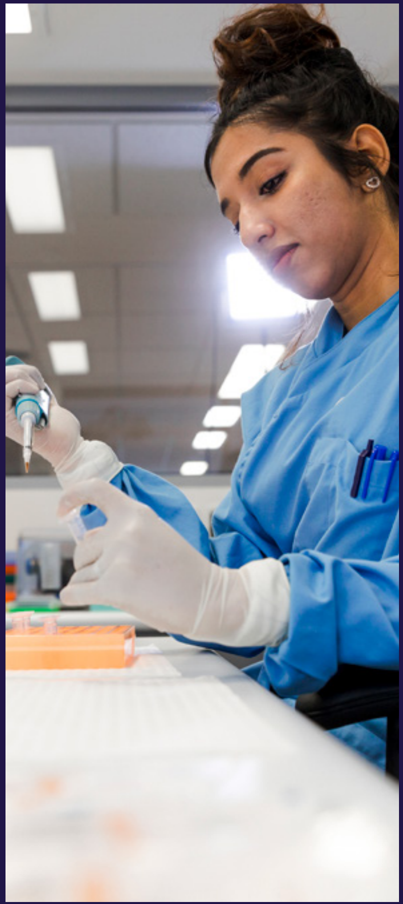
What's inside:

Why HESTA?

We invest in and for people who make our world better.

HESTA is a specialist, profit to member, industry super fund with deep connections to people working in the health and community services sector, and those who, like them, help make our world better.

We're here to help you stay on top of your employer superannuation obligations and help your team grow their super savings so they can face the future with confidence.



What makes HESTA different

We make super easy	Partner with us for payroll and employer admin that's simple, with a team that's ready to support you from day one. Less time on super admin means more time focused on what you do best.
A top-performing super fund[1]	More than one million Australians already trust us with their money. We have a history of delivering strong long-term returns[2] and were one of the first funds to earn SuperRatings' 20-year Platinum Performance rating[3].
We know our members	Our members trust us to look after their financial future. We use our data and insights to understand who they are, so we can better help them face the future with confidence. And as an industry fund, we partner closely with employers to meet the unique needs of your workforce.
Future focused	We use our expertise and influence to deliver strong long-term returns while accelerating our contribution to a more sustainable world.[4] Because your employees don't just want a comfortable retirement — they want to know their super is working for the kind of future they believe in.
Super with impact™	At HESTA, we support our members to face the future with confidence; we're a gutsy advocate for a fair and healthy community; and we deliver investment excellence with impact. This is what we call Super with impact™.

[1] Based on HESTA's analysis of SuperRatings 10 Year Platinum Performance 2016–2026 (MySuper).
[2] Investments may go up or down. Past performance is not a reliable indicator of future performance.
[3] Product ratings and awards are only one factor to be considered when making a decision.
[4] For more information on investment excellence with impact go to hesta.com.au/about-us/super-with-impact/investment-excellence-with-impact

Payday Super: what you need to know

Payday Super is one of the biggest changes to how Australian businesses pay super.

From 1 July 2026, the government's Payday Super rules require employers to pay super contributions on the same day they pay salary and wages.

Here are the essentials:

- Super must be paid with every pay run, whether you pay your employees weekly, fortnightly or monthly.
- Super guarantee (SG) contributions will need to be received by employees' super funds within the required number of business days of each payday to avoid penalties. Don't forget to account for public holidays and bank cut-off times.
- If contributions aren't received within the required number of business days, you'll be liable to pay the Super Guarantee Charge (SGC). Note that late payments will be more visible due to Single Touch Payroll reporting, so penalties will be easily enforced by the authorities.

Did you know?

If you use traditional EFT via QuickSuper[5], the settlement time can be between one and three business days. New Payments Platform (NPP) or Osko® payment methods provide settlement in near real time, reducing the risk of late payment penalties.

See page 11 for details.

[5] QuickSuper clearing house is a third-party service owned and operated by Westpac Banking Corporation, ABN 33 007 457 141 ASFL 233714. Third-party services are provided by parties other than H.E.S.T. Australia Ltd and terms and conditions apply. HESTA incurs a fee for use of QuickSuper, but no cost is passed on to HESTA employers for use of the facility.

This information is based on HESTA's understanding of super guarantee (SG) requirements at June 2026. It is factual in nature and not intended as advice specific to your obligations as an employer.

Osko® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

Payday Super deadlines

Payment deadlines[6]

Situation	Deadline
Standard pay runs (weekly, fortnightly or monthly)	Seven business days of each payday.
New employee or new fund	20 business days for the very first contribution for a new employee, or the first payment to a new fund when an employee changes funds.
Out-of-cycle payments (such as commissions, one-off bonuses, or back-pays)	Seven business days after the employee's next regular payday. **Note:** if the employee has no further regular paydays (for example, they've left the business), this extension doesn't apply — the standard seven day rule applies from the original payment date.
Exceptional circumstances (such as natural disasters or widespread system outages)	The Australian Tax Office (ATO) may issue a determination extending the deadline to 20 business days. You need to assess whether you fall within the affected group — no application is required.

Visit **hesta.com.au/payday-super** to learn more.

[6] This information is based on HESTA's understanding of super guarantee (SG) requirements at June 2026. It is factual in nature and not intended as advice specific to your obligations as an employer.

Getting super right: a guide for employers

Staying compliant with your employer super obligations doesn't have to be complicated. Follow these steps to help set your business up for super success.

01
Know who's eligible

Most employees are eligible for super – whether they are full-time, part-time or casual, and regardless of how much they earn – with a few exceptions.

Employee type	Super obligation
Full-time, part-time or casual employees aged 18 or over	You must pay super. No minimum hours or earnings threshold applies.
Employees under 18	You must pay super only if they work more than 30 hours in a week. Each week is assessed separately.
Self-employed	You don't have to pay the Super Guarantee to yourself if you're self-employed as a sole trader or in a partnership.
Independent contractors	You must pay super if the independent contractor is paid wholly or principally for their labour.

Tip:

For the full eligibility requirements or if you're unsure about a specific employee, visit **ato.gov.au/business**

02
Offer choice of super fund and handle stapling

Most employees can choose the fund into which their employer pays their super.

This means you must give new employees the *Superannuation standard choice* form within 28 days. You can get copies of the *Superannuation standard choice* form from the ATO or visit **hesta.com.au/employer-documents**

Handle stapled super fund requests

If an employee doesn't return a choice of fund form, you must request their stapled fund details through ATO online services. If they do have an existing fund, this will be their 'stapled' account and their super must be paid into that account.

You must make a separate request to the ATO for each new employee who hasn't returned a choice form. Refer to payment deadlines on page 5 for more information.

If no account is found and the employee hasn't chosen a fund, you can create a new account for them with your default super fund.

Remember, while you might have the best of intentions, you must not give your employees advice about which fund they should choose. By law, you must be a licensed financial adviser to provide guidance about choosing a super fund.

Did you know?

HESTA's employee onboarding service, powered by QuickSuper, lets new employees choose their super fund online.

New employees can choose from a list of super funds, automatically updated through a live link to the ATO's Fund Validation Service.

As an employer, you can monitor the status of each new employee's form in real time.

Get started at **clearinghouse.hesta.com.au/apply**

03

Calculate the right amount to pay

The minimum super guarantee (SG) amount you need to pay is a percentage of each employee's wage. The Federal Government sets this percentage and it's currently 12%.

To work out the amount of super you need to pay each of your employees, you need to calculate 12% of their wage. When you do this, include all payments your employees earn for the hours they work.

This is known as Qualifying Earnings (QE) — the new term for the amount used to calculate each super contribution.

Pay the right amount

For most small businesses, it won't change how much total super you pay — just how often. QE generally includes:

- normal hours of work — the base most employers already use
- all commissions paid to employees (including those earned outside ordinary hours)
- salary sacrifice super contributions that would count as QE if they hadn't been sacrificed to super.

QE per calendar month × **SG percentage** (currently minimum 12%) = **Employer super contribution**

Example

Anne earned $4,000 in a month, which includes $500 in overtime.

QE = $3,500. Super = $3,500 × 12% = $420.

The super fund will deduct any relevant contributions tax (usually 15%) after they receive the contribution.

Salary sacrifice arrangements

Employees may ask you to make additional before-tax (salary sacrifice) super contributions on their behalf. If you agree, then:

- the arrangement must be set up before the employee earns the income — it can't be applied retrospectively
- the amount must be deducted from the employee's gross salary, before income tax is calculated
- you must report salary sacrifice amounts as Reportable Employer Super Contributions (RESC) on each employee's income statement. Visit **ato.gov.au/business** for more information.

There are some payment types that are not considered QE, such as overtime and employer parental leave payments.

Visit **ato.gov.au/QE** for full details on what is and isn't included.

This information is based on HESTA's understanding of super guarantee (SG) requirements at June 2026. It is factual in nature and not intended as advice specific to your obligations as an employer.

04

Choose your default super fund

A default fund is the super fund you pay your employees' super into if they don't choose their own fund and don't have a stapled super fund.

Your nominated fund must:

- meet the requirements under super law
- be registered by the Australian Prudential Regulation Authority (APRA)
- have a MySuper authorised product.

To find out more about the benefits of choosing HESTA as your default fund, visit **hesta.com.au/hesta-employers** or contact us at **yourindustryfund@hesta.com.au**

I've chosen a default fund, now what?

- Let your employees know and provide them with the *Superannuation standard choice* form from the ATO or visit **hesta.com.au/employer-documents**
- Send the completed form to the default super fund and keep a copy of the form on file with your employee records.
- List your default super fund's Australian Business Number (ABN) and its Unique Superannuation Identifier (USI) details across all the platforms you use for onboarding, HR and payroll, as well as your super clearing house. If this information is missing or incorrect, payments can be rejected or held.

HESTA fund details

Fund ABN: 64 971 749 321

Fund USI: HST0100AU

05

Make super payments

SuperStream is the way all employers must pay employee super guarantee (SG) contributions to super funds. With SuperStream, money and data are sent electronically in a standard format.

How do I pay my employees' super?

You can make super contributions to HESTA for your employees using a SuperStream compliant clearing house such as HESTA QuickSuper.

It's free for HESTA employers and allows you to schedule payments for all your employees in one transaction, regardless of which fund they belong to.

The ATO's 'New Payments Platform' (NPP) is a more efficient and secure way for clearing houses to send contributions to super funds. The HESTA QuickSuper clearing house has introduced Osko to allow you to make super payments instantly. Payments are matched to contribution data in real time and received by the fund on the same day. By switching to Osko, a PayID will be automatically registered for you to use, making the whole process faster.

You can register for HESTA QuickSuper at **clearinghouse.hesta.com.au/apply**

You can find out more about your obligations under SuperStream at **ato.gov.au/superstream**

Get started

This is what you'll need to make paying super faster and easier:

- your HESTA employer number
- employee name, address, date of birth and tax file number (TFN)
- payment amounts to employees (including all payment types, e.g. SG or higher agreed amount, salary sacrifice and member after-tax contributions)
- employee HESTA member number or unique payroll ID.

Claiming your tax deduction

You can generally claim a tax deduction for super contributions you make on time to a complying super fund for your employees and for certain contractors.

Late or missed contributions

Under the Payday Super rules, you can claim a deduction for the super guarantee charge (SGC) if you pay it. However, you can't claim a deduction for any penalties or interest that accrue after an SGC assessment. Visit **ato.gov.au** for more information.

Note: the 7-business-day payment deadline is met when your contribution is received by the employee's super fund, not when it is submitted to the clearing house.

Is your default fund set up in your clearing house?

Before making your first super payment, make sure your default fund (e.g. HESTA) is added as a linked fund in your clearing house.

If it isn't nominated in your clearing house, your payment file won't include a Member Registration Request (MRR) alongside your contribution transaction record, and this could mean delays or unallocated contributions.

This is especially important for new employees you're paying contributions to for the first time.

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06

Keep accurate records

You need to keep records to show:

- the amount of super you've paid each of your employees
- how you calculated that amount
- you've offered eligible employees a choice of super fund, such as proof that you've provided your employees with the *Superannuation standard choice* form.

These records must:

- be written in English (or in a format that can easily be translated into written English)
- be kept for a minimum of five years for super purposes
- be capable of being reproduced if they are electronic records, so software must be available to access older USBs, CDs and computer records.

Reporting tax file numbers (TFNs)

When an employee provides you with their TFN for employment purposes, you must provide it to their chosen super fund.

New employees
Provide their TFN to their super fund more than 14 days before you make their first super contribution.

Existing employees
Provide their TFN to their super fund within 14 days of receiving it.

Why this matters: Employees without a TFN on file pay the highest marginal tax rate on contributions, and super funds cannot accept voluntary contributions without a TFN.

For more information about your record-keeping obligations visit **ato.gov.au/business**

Before your first pay run checklist

Use this checklist when setting up super for the first time or when employing your first employee.

- [ ] Check SG eligibility for all workers (employees, casuals, and certain contractors) using the ATO's eligibility guidance: **ato.gov.au/business**
- [ ] Confirm qualifying earnings (QE) calculations are correct for each employee and set up payroll to calculate SG at a minimum of 12%.
- [ ] Check whether employees without a chosen fund have a stapled fund via ATO Online Services for Business: **ato.gov.au/online-services**
- [ ] Choose your default fund. If you want HESTA as your default super fund, check that you've entered HESTA's USI (HST0100AU) across all the platforms.
- [ ] Provide new employees with the *Superannuation standard choice* form within 28 days of their start date.
- [ ] Register for HESTA QuickSuper or any other SuperStream compliant clearing house of your choice.
- [ ] Collect tax file numbers (TFNs) from new employees and pass them on to your default super fund.
- [ ] Set up a record-keeping system for contributions, QE calculations and forms.

Supporting your employees

Helping your employees understand and engage with their super can make a real difference to them and to your workplace.

For many people working in health and community services, it can be easy to focus on others while their own financial future takes a back seat. Pointing them to the right resources is a simple and effective way to show you care about them and their future.

Resources to share with your team

HESTA member app and online portal

HESTA members can manage their account, check their super balance and update their details anytime, anywhere.

Find out more at **hesta.com.au/manage**

Financial guidance

HESTA members have access to dedicated experts who can provide a super health check at no extra cost.

Help your employees get the most out of their super at **hesta.com.au/speak-to-an-adviser**

Retirement planning tools and calculators

Help your team see what a comfortable retirement could look like at **hesta.com.au/calculators**

Super made simple

If you have employees that are new to super, have recently joined you, or need a refresher, our resources can help with your onboarding process.

Check out **hesta.com.au/super-explained**

Support services and tools

From interactive videos, to super advice and support from our partners – take a look at the tools and services HESTA has on offer at **hesta.com.au/services-and-tools**

Employer resources and contact

HESTA's national employer relations team is here to support you – from your first hire through to ongoing compliance and employee engagement.

HESTA QuickSuper	Free SuperStream compliant clearing house for HESTA employers. Pay all your employees' super contributions in one transaction, no matter which fund they belong to. Register at **clearinghouse.hesta.com.au/apply**
Sector-specific insights	Gain a deeper understanding of what people in the health and community services sector are experiencing and what keeps them committed to their organisation. Check out the insights at **hesta.com.au/sector-reports**
Employer wellbeing webinar series	Practical webinars co-delivered with our insurer, AIA Australia, on the challenges facing many businesses including burnout, financial stress and more. Check out **hesta.com.au/wellbeing**
Handy resources	When you join HESTA as an employer, you'll have access to a range of handy resources including new starter forms, employee super guides and simple communication templates. Find out more at **hesta.com.au/hesta-employers**

Thinking about choosing HESTA as your default fund?

We're here to make your life easier, to partner with you to help your employees face the future with confidence. We know that choosing a default fund for your employees is a big decision.

If you'd like to chat with a HESTA representative, email us at **yourindustryfund@hesta.com.au**

HESTA

Super with impact

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