

February 2025

Employer Super FAQs

Australian Ethical partners with businesses across a diverse range of industries, from small local enterprises to large corporations. We're here to make super as easy as possible for employers and employees alike.

Superannuation Guarantee (SG) Obligations

How much super do I need to pay?

Employers are required to contribute 11.5% of an employee's ordinary time earnings under the Superannuation Guarantee (SG). This applies to all employees, regardless of employment type or residency status.

When are SG contributions due?

We recommend monthly payments, but at a minimum, contributions must be made quarterly by the following deadlines:

Quarter	Due Date for SG Contribution
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

Late payments may incur the SG charge, which is not tax-deductible.

What happens if I miss an SG payment?

You'll be liable to pay an SG charge to the ATO. Even if you make the payment after the due date, the charge still applies.

How to calculate SG contributions?

SG contributions are calculated based on an employee's ordinary time earnings (OTE), which include regular wages, commissions, shift loadings, and some allowances. Overtime payments are generally excluded. Use the ATO's SG calculator to ensure accuracy. You can refer to [ATO's website](#) to work out how much SG you must pay and what's considered ordinary time earnings (OTE) and overtime.

Employer Super Contributions Process

How do I pay super contributions?

All contributions must be made electronically via a SuperStream-compliant clearing house. This ensures secure, efficient processing. If you don't currently use payroll software or have a clearing house you can register to use the Australian Ethical employer portal [here](#).

Can I make payments outside of a clearing house?

No. Payments must be made through a clearing house for SuperStream compliance.

Can I pay multiple employees in one payment?

Yes, clearing houses allow you to process contributions for multiple employees in one transaction.

What if I overpay contributions?

If an overpayment occurs, you can request a refund by completing the relevant form with Australian Ethical. Please contact us at 1800 021 227 from Monday to Friday, 8:30 AM to 5:30 PM and our in-house dedicated team will be happy to assist.

How do I rectify underpaid contributions?

If you identify an underpayment, rectify it as soon as possible to avoid penalties. You may need to submit an SG charge statement to the ATO, including interest and administration fees.

Employee Super Choices

What is the Standard Choice form?

You must provide the ATO's Standard Choice form to new employees within 28 days of their start date. Keep records for five years. Click here for the [Australian Ethical ATO Standard Choice form](#).

What if an employee chooses a self-managed super fund (SMSF)?

They must provide their fund's electronic service address (ESA), bank account details, and supporting documentation.

Single default account (Stapling)

For new employees (from 1 November 2021), you must check with the ATO for their stapled fund if they don't choose a fund. If no stapled fund exists, contributions go to your default fund.

What happens if an employee does not provide super fund details?

If an employee does not nominate a fund and has no stapled fund, you can direct contributions to your default fund. Make Australian Ethical your default fund.

Setting Up a New Employee in a Superannuation Clearing House

Log in to the clearing house portal

Access the clearing house platform (e.g., the Australian Ethical employer portal, the ATO's Small Business Superannuation Clearing House, SuperChoice, or another provider). Use your employer credentials to log in securely.

Navigate to the 'Add New Member' section

Look for an option such as “Add Member,” “Create New Employee,” or “Manage Employees” within the employer portal.

Enter the employee’s personal details

Provide accurate details, including:

- Full Name (as per official documents)
- Date of Birth
- Tax File Number (TFN) (*mandatory for most contributions*)
- Residential Address (*optional in some systems*)

Select the default super fund

If the employee hasn’t provided a choice of fund or doesn’t have a stapled fund, select your company’s default super fund (e.g., Australian Ethical). Confirm the fund’s details, such as:

- ABN: 43 079 259 733
- USI: AET0100AU
- Fund Name: Australian Ethical

Enter the employee’s super account details (if applicable)

- If the employee already has an account with your default fund, enter their member number.
- If not, select “Create New Member Account” (some clearing houses automatically generate this when processing the first contribution). If a member number is required, enter **000000000** (nine zeros). Once a member account is registered, a message will be sent via SuperStream.

Provide employment and contribution details

Fill in details such as:

- Employment start date
- Contribution frequency (e.g., monthly, quarterly)
- Contribution type (e.g., Super Guarantee, salary sacrifice, voluntary contributions)

Review and confirm the information

Double-check all details for accuracy to prevent processing errors. Incomplete or incorrect information can cause contributions to be rejected.

Submit the member registration

Once confirmed, submit the form. The clearing house may issue a confirmation receipt.

Make the first super contribution

After the new member is set up, process their first superannuation payment through the clearing house.

Member communications

After registration, the new member should receive member communications. If the member is registered with Australian Ethical, they will receive a **welcome email** from Australian Ethical.

Record-keeping

Retain records of the employee's fund nomination, contributions, and clearing house confirmations for at least five years, as required by law.

Managing Contributions and Changes

My employee changed their name. What should I do?

Ensure the employee updates their details with their super fund and that your payroll records match.

Why was my contribution refunded?

Refunds usually occur due to mismatched or missing information. Contact us at 1800 021 227 from Monday to Friday, 8:30 AM to 5:30 PM and our in-house dedicated team will be happy to assist.

How do I record additional employee contributions?

Your clearing house should allow you to classify extra contributions when processing payments.

Handling employee departures:

If an employee leaves your business, you must continue to process contributions for any outstanding payments up to their final working day. We recommend placing an end date for their employment in the clearing house.

Special Cases

How do sole traders make contributions?

Sole traders can make non-concessional contributions via BPAY. To claim tax deductions, submit a Notice of Intent through your super account.

Can I pay super contributions by cheque?

No, contributions via cheque are not SuperStream compliant.

Super for contractors:

If you engage contractors mainly for their labour, you may still need to make SG contributions, even if they have an ABN. Review ATO guidelines to confirm obligations.

General Information

What is SuperStream?

SuperStream is an ATO-regulated system ensuring contributions and data are sent electronically in a standard format. It improves processing efficiency and reduces errors.

What is a default fund?

A default fund receives super contributions when an employee doesn't nominate a fund or have a stapled fund. It must be MySuper-authorized.

Are there costs to join Australian Ethical?

No. There are no joining or ongoing fees for employers.

How do I choose a default fund?

Select a complying fund with MySuper authorisation and basic insurance coverage. Australian Ethical meets these criteria.

Insurance in super:

Australian Ethical offers default insurance cover through super, including life, total and permanent disability (TPD), and income protection. Employees can adjust or opt-out based on their needs.

Disclaimers:

This is general information only and does not take account of your individual investment objectives, financial situation or needs. Before acting on it, consider its appropriateness to your circumstances and read the [Financial Services Guide](#) (FSG), Product Disclosure Statement (PDS), and Target Market Determination (TMD) available on our website for information on the benefits and risks of our Funds. You should consider seeking advice from an authorised financial adviser before making an investment decision.

* Past performance is not a reliable indicator of future performance. Refer to our [Managed Funds performance](#), [Super performance](#), [Pension performance](#) and [ETF performance](#) for more detailed information on performance, including what we mean by "healthy" or "strong".

Please refer to our website for the specific [awards we have won](#), including the specific categories.

+ Our investment restrictions include some thresholds. Thresholds may be in the form of an amount of revenue that a business derives from a particular activity, but there are other tolerance thresholds we can use depending on the nature of the investment. We apply a range of qualitative and quantitative analysis to the way we apply thresholds. For example, we may make an investment where we assess that the positive aspects of the investment outweigh its negative aspects. For information on how we make these assessments for a range of investment sectors and issues such as fossil fuels, nuclear power, gambling, tobacco, human rights, and many others, please read our [Ethical Guide](#).

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