

Payday Super: What NFPs Need to Know Before 1 July 2026

Prepared by Accru Melbourne · Not-for-Profit Advisory · 2026

12%

SUPER GUARANTEE RATE

1 Jul 2026

PAYDAY SUPER BEGINS

7 days

TO LAND IN THE FUND



What this means for your organisation

From 1 July 2026, super must be paid on or before every payday, not quarterly. Whether you are a small community group or a large service provider, you carry the same obligations as any other employer. This guide covers what is changing, what it means for your people and finances, and the steps to take.

1 What Is Changing

UNTIL 30 JUN 2026

Super paid quarterly, 28 days after quarter-end



FROM 1 JUL 2026

Super paid on or before every single payday

Applies to	All employers, no NFP exemption
Super rate	12% of Qualifying Earnings
Fund deadline	Within 7 business days

2 Qualifying Earnings

From 1 July 2026, **Qualifying Earnings (QE)** replaces Ordinary Time Earnings. It is broader, so super may be due on more of your payroll than before.

- ✓ Base salary and wages
- ✓ Casual loading
- ✓ Shift penalties & loadings
- ✓ Paid leave (all types)
- ✓ All commissions

NEW

⚠ Allowances

REVIEW

ⓘ If your payroll runs on OTE logic it will not switch to QE automatically. Confirm the update with your provider before 1 July 2026.



SBSCH closing, action needed now. The ATO Small Business Superannuation Clearing House closed to new users on 1 October 2025 and closes permanently on 1 July 2026. If you use it, switch to a SuperStream-compliant commercial clearing house before that date.

3 Cash Flow Impacts

The move from quarterly to payday super is a real cash flow change. For NFPs funded by grants, donations or government contracts on irregular cycles, this needs planning before 1 July 2026.

Weekly

Up to 3 months later

On or before each weekly payday

Fortnightly

Up to 3 months later

On or before each fortnightly payday

Monthly

Up to 3 months later

On or before each monthly payday

Key impacts for NFPs

The quarterly buffer disappears entirely, super leaves your account on every payday. Grants and donations often arrive on schedules that do not line up with paydays, but super cannot wait for the next instalment. Directors and board members can be **personally liable** for unpaid SGC.

What to do

Set up a dedicated **super holding account** and ring-fence the super component each payday. Re-model your cash flow with super treated as a weekly or fortnightly cost, not quarterly. If reserves are tight or funding is irregular, raise it with your board before 30 June 2026.



Our recommendation. Ask your Accru Melbourne advisor to model your payday super cash flow impact before 30 June 2026, based on your actual payroll frequency and funding cycle.

4 Common Traps for NFP Employers



Clearing house timing

Submitting on payday is not enough. Super must land in the fund within 7 business days. Processing delays are your responsibility.



Volunteers vs employees

Review arrangements where volunteers receive regular payments. If a payment is really wages, super may apply. Get advice if unsure.



QE vs OTE in your system

Payroll still on OTE logic will under-contribute from the first payday. Confirm the update with your provider.



SBSCH still in use

The SBSCH closes permanently on 1 July 2026. If you have not yet moved to an alternative clearing house, act immediately.



Casuals and part-time staff

All eligible casuals and part-timers get super from their first payment. The \$450 monthly threshold was removed in 2022.



SGC penalties

Non-compliance triggers the SGC: unpaid super, daily compound interest, plus 25% (first) or 50% (repeat). ATO-assessed, not self-assessed.

5 SGC Key Facts

If super is not received within 7 business days of payday, you may face the Superannuation Guarantee Charge. From 1 July 2026 it is **ATO-assessed**, not self-assessed.

<p>25% PENALTY FIRST OFFENCE</p>	<p>50% PENALTY REPEAT</p>	<p>Yes NEW SGC IS TAX DEDUCTIBLE</p>
Unpaid super	Shortfall on QE	
Daily interest	GIC, compounds daily	
Penalties	Not deductible	
Voluntary disclosure	Can reduce penalty	
Director liability	Personally liable	

6 NFP-Specific Points

-  **Irregular or grant-based funding**
Super runs on your payroll cycle, not your funding cycle. Make sure reserves or a holding account cover every payday.
-  **Mixed workforce**
Confirm who is legally an employee entitled to super. Some regular volunteer arrangements may carry obligations.
-  **Awards & agreements**
Where allowances, penalty rates or loadings apply, confirm how QE treats each component before the first July payday.
-  **Board & governance**
Directors can be personally liable for unpaid SGC. Give the board a readiness briefing and sign-off before 30 June 2026.

7 Pre-30 June Action Checklist

SYSTEMS & PROCESSES	PEOPLE & GOVERNANCE
<ul style="list-style-type: none"> <input type="checkbox"/> Payroll updated from OTE to QE and payday-ready <input type="checkbox"/> Replace SBSCH with a compliant clearing house <input type="checkbox"/> Confirm fund delivery within 7 business days <input type="checkbox"/> Reconcile all outstanding super before 30 June <input type="checkbox"/> Set up a dedicated super holding account <input type="checkbox"/> Use SuperStream V3 MVR to verify fund details 	<ul style="list-style-type: none"> <input type="checkbox"/> Brief payroll and finance on the new rules <input type="checkbox"/> Run a test pay cycle before 1 July <input type="checkbox"/> Confirm all employee fund details are valid <input type="checkbox"/> Update onboarding: super nominated day one <input type="checkbox"/> Review worker classifications for super <input type="checkbox"/> Present a cash flow risk assessment to the board

8 Key Dates

- 1 Oct 2025** SBSCH closed to new users.
- 30 Jun 2026** Last day for existing SBSCH users. Reconcile all outstanding super. New clearing house ready and tested.
- 1 Jul 2026** **Payday Super begins. QE replaces OTE. SBSCH permanently closed. Super due on or before every payday.**
- From 1 Jul 2026** Super must reach the fund within 7 business days. Penalties: 25% first offence, 50% repeat.

9 How Accru Melbourne Can Help




Ready to get payday super sorted?

Our Not-for-Profit Advisory team works with community organisations, charities, associations and service-delivery NFPs across Melbourne and Victoria.

- + Payday super readiness review: payroll, clearing house, cash flow and QE
- + Payroll software assessment and provider liaison
- + Cash flow modelling on your real payroll and funding cycle
- + Clearing house selection and SBSCH transition support
- + Board and management briefings for NFP governance
- + Worker classification reviews
- + SGC lodgement and remediation for prior periods

Book your review before 30 June

The earlier you act, the smoother the transition. Contact your Accru Melbourne advisor or reach us directly.

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