

## Payday Super – What you need to know

**Payday Super starts on 1 July 2026.** This Australian Government reform changes when super contributions are paid. From this date, employers must pay super at the same time as salary and wages, with contributions reaching super funds within **seven business days of payday**.

You may not see the contribution in your account immediately. While funds are received by the super fund within seven business days, it may take up to a further three business days for the fund to process and allocate the contribution to your account.

### What this means for you

- Your super contributions will be paid **at the same time as your regular pay** (e.g. weekly, fortnightly, or monthly, depending on your pay cycle).
- Contributions should appear in your super account **more frequently and closer to when the income is earned**.
- This may improve transparency and help you track your super.

### What you need to do

If, at any time, you decide to change your preferred super fund you should notify us immediately so we can ensure your contributions are paid to you promptly.

### Important consideration: Payday Super and concessional contribution cap limits

With Payday Super, contributions will be paid more frequently and may be received earlier than under current arrangements. This means high-income earners could reach their concessional contributions cap (\$32,500 for FY27) sooner than expected.

If you have concerns about exceeding the cap, please contact Payroll as early as possible.

For more information, visit the [Equip Super member hub](#) or contact Payroll.