

Are You Getting Your Correct Super?

Dear Member,

What is Superannuation? Super Guarantee is money your employer pays to provide for your retirement.

Employers must pay the minimum Super Guarantee (SG), which is 9.5% of their ordinary time earnings (OTE) per quarter for each eligible employee. An eligible employee is someone who earns \$450 or more (before tax) in a calendar month on top of their wages. If an employee is under 18 or is a [private or domestic worker](#), such as a nanny, they must also work for more than 30 hours per week to qualify.

For example, employers have to pay super guarantee (SG) on top of their wages for each week that an employee has worked more than 30 hours.

Ordinary Time Earnings (OTE) is usually the amount an employee earns for ordinary hours of work. This includes shift loadings and allowances. Overtime payments are not included.

Employers pay super for eligible employees calculated from the day they start work. Employers must make the payments at least four times a year, by the quarterly due dates. Employees may see superannuation on their payslip and believe it has been paid, but it might not be paid until the end of each quarter.

The Quarterly payment due dates for super payments are:

1. 1 July to 30 September – Paid by 28 October
2. 1 October to 31 December – Paid by 28 January
3. 1 January to 31 March – Paid by 28 April
4. 1 April – 30 June 28 – Paid by 28 July

When a due date falls on a weekend or public holiday employers can make the payment on the next working day. Employers can make payments more regularly than quarterly if they want to (for example, fortnightly or monthly), as long as the total SG obligation for the quarter is paid by the due date.

If you believe your superannuation is not being paid on time, please contact the HSU on 1300 478 679 or your local Organiser for assistance.

If a non-member is seeking advice, urge them to join the union and enjoy the same representation and benefits. Only HSU members will receive advocacy and regular updates on regrading and allowances. Non-members can join by visiting www.hsu.asn.au/join or by calling 1300 478 679.

In unity,



Gerard Hayes
Secretary, HSU NSW/ACT/QLD