



MAKE YOUR SUPERANNUATION CONTRIBUTIONS ON TIME TO GET A TAX DEDUCTION AND AVOID PENALTIES

If you have eligible employees, you must pay the 9.5% super guarantee calculated from the day they start with you. And you must make the payments at least four times a year, by the quarterly due dates as follows:

Quarter	Period	Payment due date
1	1 July – 30 September	28 October
2	1 October – 31 December	28 January
3	1 January – 31 March	28 April
4	1 April – 30 June	28 July

You can make payments more regularly than quarterly if you want to (for example, fortnightly or monthly) as long as your total SG obligation for the quarter is paid by the due date.

If you haven't paid the minimum amount on time, any amount that is paid late is not tax deductible. Also, you may have to lodge a Superannuation guarantee charge statement with the ATO and pay the superannuation guarantee charge (SGC).

Helping you meet your Superannuation Guarantee obligations.

If you have a small business with 19 or fewer employees or an annual aggregated turnover of less than \$2 million, the Small Business Superannuation Clearing House (SBSCH) can help you meet your super obligations.

The Clearing House is available 24 hours a day, 7 days a week – and best of all, it's a free service.

One of the benefits of using the SBSCH is you can set it up to send you an email to remind you to make your super payments by the due date. For instructions on how to do this, please go to www.hhhpartners.com.au

Employers who use the Clearing House will also be compliant with SuperStream – the new mandatory standard for making super contributions electronically.

You can register your business at any time or HHH Partners can also do the registration for you if you prefer, please just contact us. To register for the Clearing House or for more information, go to ato.gov.au/SBSCH

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