

# CPH ACCOUNTING

## NEWSLETTER

*We appreciate our clients ongoing support and we look forward to our contact throughout the year*



March 2026

## Payday Super: what it means for you



### Key Changes from 1 July 2026

In short, Payday Super means all employers will need to align their super contributions with each pay cycle and get money to funds within seven business days - making super payments more frequent and timely.

PLEASE NOTE: If you currently pay your super guarantee quarterly, we suggest you pay for the months of April and May in June and begin using Payday Super from 1 June, 2026 to avoid any timing issues in July.



### Super paid on payday

Employers must pay the Superannuation Guarantee (SG) contributions at the same time as they pay wages or salaries - not quarterly as under the current system.



### Timing requirement

The SG contributions must arrive in the employee's super fund account within 7 business days of payday. It's not enough to initiate the payment — the fund must actually receive it by that deadline.



### New "qualifying earnings" concept

The rules introduce a defined set of payments known as qualifying earnings (QE) for calculating SG — generally including:

- Ordinary time earnings (OTE), i.e. payments for ordinary hours of work, including certain types of paid leave, allowances, bonuses and lump sum payments. There are no changes to what payments are considered OTE under Payday Super.
- All commissions paid to an employee.
- Salary sacrifice amounts that would qualify as qualifying earnings had they not been sacrificed to superannuation.
- Earnings paid to workers who fall under the expanded definition of employee, including payments to independent contractors paid mainly for their labour.



### ATO compliance and penalties

The Superannuation Guarantee Charge (SGC) framework will be updated: late or unpaid contributions can attract charges, and the ATO will monitor compliance more closely.

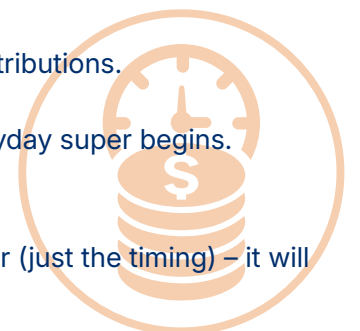
Employer Preparations:

- Review and update payroll systems and processes to handle more frequent contributions.
- Ensure employee super fund details are current to avoid delays or rejections.
- Note the ATO Small Business Super Clearing House will be wound up before payday super begins.



### What doesn't change

The SG rate (minimum contribution %) itself doesn't change as part of Payday Super (just the timing) – it will remain at 12%.



**Please contact our office for any further information**

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## Welcome to our New Partners



We would like to congratulate Blake and Mardi on becoming Partners in CPH Accounting from January this year

Both are long term employees who are well versed in general accounting and taxation matters that are very relevant to us and our client base

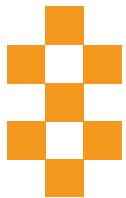
Fresh faces and fresh ideas keep us at the forefront of what we do



We know they will be valuable, long term assets to the business and more so to the clients they interact with

*Well done*

## Super Trap: Changing Super Funds



Don't get caught with not being able to claim a deduction for your super contributions!

Before rolling your superannuation balance to another fund, please ensure you have lodged a valid "Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions" form with your current fund AND received written acknowledgement.

If you do not lodge your claim and receive acknowledgement prior to rolling over, you will not be eligible to claim a tax deduction for those contributions.



## Are your details up to date?

If any of your personal details have changed, please let us know as soon as possible, eg : addresses, bank account, email, phone numbers



## Check our website:

Check out the handy info page on our website for upcoming due dates



## Introducing CAS360 for Corporate Compliance

We're pleased to share that our firm is transitioning to new software called CAS360 to manage corporate compliance and ASIC services

This move is part of our commitment to improving accuracy, efficiency and the overall experience we provide to our clients. CAS360 allows us to better manage company records, streamline ASIC lodgements and ensure important compliance deadlines are tracked and met

For you, this means a more seamless process when it comes to company updates, annual reviews and document management. You may also notice some changes in the format of communications and documents you receive from us. Future communication will come from [cphasic@cpha.com.au](mailto:cphasic@cpha.com.au)

If you have any questions about this transition or what it means for you, please feel free to get in touch - we're always happy to assist

## Have you returned your signed tax documents?

For many of you, the final due date for 2025 tax to be lodged with the ATO is 15 May 2026

If we have sent you documents for signing, please return to our office ASAP

## Fusesign: our new signing platform

Over the last couple of months, we have transitioned from DocuSign to FuseSign as our preferred digital signing platform

FuseSign offers a secure and user-friendly interface. You will continue to receive documents for signature electronically, with clear instructions provided as usual

If you don't currently use Fusesign and it is something you would like to explore, please let us know and we'd be happy to assist with getting you started

### Partners

Tony Hull  
Michael Pomeroy  
Chris Brooks  
Trina Kayser  
Linda Barbala  
Mandy Pedler  
Blake Watherston  
Mardi Hanrahan

### Accountants

Jason Swincer  
Tiffany Franklin

### Junior Accountants

Chloe Pollard  
Maegen Boulton

### Tug Boats

Karen Binns  
Leigh Povey

### Bookkeeping

Laura Weston  
Jess Nielsen  
Angela Johnson

### Administration

Jennifer Windsor  
Tiffany McLeod  
Kathryn Woolford  
Willow Wahlin

### IT

Brad Marschall