



WHAT CAN YOU DO IF YOUR EMPLOYER ISN'T PAYING YOUR SUPER?

If your employer isn't making payments to your super account it can affect how much money you'll have to live on when you retire. It could also affect your insurance entitlements.

Are you eligible for super?

Not everyone is eligible to receive super payments from their employer, so this is the first thing to check. Generally, your employer must pay super contributions equal to 11.5% of your pay for you if you're either:

- 18 years old or over or
- under 18 years old and work more than 30 hours per week.

How often your employer should be paying your super

If you're a black coal mine worker, your employer needs to pay your super contributions monthly. We contact any employers who are late with their monthly payments.

All other employers need to pay super contributions at least every three months. These payments must be made before 28 January, 28 April, 28 July and 28 October.

If you're eligible and haven't been paid your super, speak with your employer first

Mistakes can happen and most employers are keen to fix any errors. So if your employer isn't paying super you're eligible for, it's best to speak to them first and ask:

- how often they're currently paying your super;
- which super fund they're paying into; and
- how much they're paying.

If you want to check what your employer has paid and when, call your super fund. Your fund can confirm all transactions on your account. You can also check your transactions on your annual statement or by logging in to your online super account at mine.com.au/login

If your employer isn't paying your super and you can't resolve the matter with them, contact the ATO

If your employer hasn't paid your super at least quarterly (i.e. before 28 January, 28 April, 28 July and 28 October) you can report them to the Australian Taxation Office (ATO) on 13 10 20.

You'll need to tell the ATO:

- your contact details and whether you give permission for the ATO to use your name when contacting your employer;
- your employer's contact details, including business address;
- your employer's Australian Business Number (ABN). Check your last pay slip or your employer's business letterhead to find their ABN;
- the nature of your current employment arrangement, including when you started employment with your employer; and
- how long since your employer has paid your super. Explain when the issue started and ended, including the month and year.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | mine.com.au

This is general advice only and does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS). The Target Market Determinations (TMD) for our financial products can be found at mine.com.au/tmd. If there are any inconsistencies between this document and the PDS or Trust Deed the terms of the PDS or Trust Deed will prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged. Issued by AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 AFS licence 246864 Trustee for the Mine Superannuation Fund ABN 16 457 520 308. Advice is provided by Mine Super Financial Advice a trading name of Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.