Member factsheet

Payday Super

The new laws mark one of the biggest changes to our super system in decades and is a big win for workers and their super balances.

What's changing for workers?

- From 1 July 2026, super must be paid at the same time wages are paid.
- For example, if you are paid fortnightly, your super must be paid fortnightly.

Why is this good news for CBUS members?

- You receive what you've earned in super every pay cycle.
- Payday Super will strengthen retirement outcomes - earlier payments mean more time your money is invested, helping your super grow faster through compounding.
- Payday Super reduces the risk of your super being lost or unpaid - it's especially positive for construction workers, lower income earners, women and casual workers, who have been more affected by unpaid super.
- More frequent payments help protect your insurance - because when contributions stop for long periods, insurance can lapse. Payday Super strengthens compliance, so members aren't left without cover when they need it.

What if I'm a sole trader or self-employed?

- If you're self-employed, you're generally responsible for your own super contributions.
- There's no minimum amount, but it's a good idea to put aside around 12% of your income – the same as an employee would receive.

Is there anything workers need to do?

- Short answer, nothing!
- Payday Super laws change employer requirements on frequency of super payments – workers aren't required to do anything.
- It's important to be vigilant when it comes to your retirement savings - regularly check your CBUS app and payslips to ensure the correct amounts of super are being paid and have landed in your account.
- Because the frequency of payment in your account will increase, workers can see their super payments more easily through their account and CBUS app.

What can I do if my super hasn't been paid?

- Contact one of CBUS' Coordinators, a CBUS front counter, send a query to cbussuper.com.au/message, or speak to your union delegate or organiser.

How is the new law enforced?

- The Australian Tax Office is overseeing the change. Employers who miss, underpay or make late super contributions after 1 July 2026 will face new penalties and charges, including the new Superannuation Guarantee Charge.



For more information visit cbussuper.com.au/superday

This information is about Cbus Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if Cbus Super is right for you. Call 1300 361 784 or visit cbussuper.com.au. United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (Cbus and/or Cbus Super).

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