Stapling: what you need to know

Factsheet: July 2026

Most workers will already have a super fund linked or 'stapled' to them, which follows them from job to job unless they actively choose a different fund. However, some employees, including those who are new to the workforce, may not have a stapled fund yet.

A stapled super fund is an employee's existing super account that is linked (stapled) to them and generally stays with them when they change jobs.

Stapling was introduced to reduce the number of new super accounts opened when people start a new job. Fewer accounts typically mean fewer fees for employees.

Who does stapling apply to?

Stapling applies to new employees who do not choose a super fund when they start work.

If a new employee does not give you a completed Standard Choice of Fund form (for example, CBUS' Choosing a super fund: Standard choice form) when they start, you must request their stapled fund details from the ATO.

You do not need to offer a choice of fund to temporary residents, or to employees covered by an enterprise agreement or workplace determination made before 1 January 2021. However, you still need to request their stapled fund details from the ATO.

What you need to do (step-by-step)

1. Give the employee a Choice of Fund form as soon as possible. Ideally, during the onboarding process. This includes contractors who are employees for super purposes. They can choose their own fund or the default fund.

2. If the employee returns the completed form, pay super to their chosen fund.

3. If the employee does not return the form or does not choose a fund, request their stapled fund details from the ATO. You can request stapled fund details before, during or after onboarding, as long as an employment relationship has been established (see ATO for more details).

4. If the ATO provides a stapled fund, pay super to that fund.

5. If there is no stapled fund, pay super to your default fund (or another fund that meets choice of fund rules).

Bulk stapled fund requests

If you're onboarding 100 employees or more, you can submit stapled fund requests in bulk. You'll need:

- your business details, including business name, and ABN, and
- each employees' details, including their TFN, full name, date of birth and address.

If a representative is requesting on your behalf, they'll need their registered agent number and agent ABN.

Important information

This information is about CBUS. 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 is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.

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How to request stapled fund details

1	Log into the ATO Online services for business at **onlineservices.ato.gov.au/business.**
2	Enter the employee's details including TFN, full name, date of birth. If TFN is not available, provide their address.
3	View the stapled fund result on screen. The result is usually returned within minutes. The ATO will notify the employee that their stapled fund details were requested. If a representative lodged the request, they will be notified of the outcome.

If the fund does not accept your SG payment

If the stapled super fund provided rejects your SG payment, you may need to find an alternate super fund to make the SG payment. You can do this by:

- asking your employee to choose an alternative super fund
- submitting an alternate stapled super fund request using ATO online services and selecting the Yes option to indicate you were unable to make contributions to the previously notified fund.

If you have requested an alternate fund and the online request gives you the same stapled super fund details, you will need to phone the ATO on **13 10 20** to request an alternate fund.

Tips for onboarding new employees (if CBUS is your default fund)

You can:

- tell employees that CBUS is your default fund and suggest they visit our website at **cbussuper.com.au**
- give new employees a CBUS Product Disclosure Statement with our Standard choice form
- invite CBUS to present to new employees as part of your induction process
- refer employees to the ATO YourSuper comparison tool or the Choosing a super fund section of **moneysmart.gov.au**.

You can't:

- recommend or encourage them to join CBUS
- give financial advice, or
- ask them to join CBUS (or any other fund) in any meetings, phone calls or other conversations.

Need a hand?

For the most up-to-date information, visit **cbussuper.com.au**

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

cbussuper.com.au/message
cbussuper.com.au

Live chat via **Employer online**
9am – 5.30pm (AEST/AEDT)
(Monday to Friday)