Unpaid super

Quick facts



Factsheet: July 2026

Are you getting the super you've earned – and paid on time?

At CBUS, we're here to help you get the super you're entitled to. Keeping an eye on your super helps protect your retirement savings and can make it easier to spot issues early.

Super rules at a glance

1. Your employer must pay super guarantee (SG) contributions into your nominated super account.

2. The SG rate is at least **12%** of your qualifying earnings (QE). QE includes your ordinary time earnings (OTE), plus some other amounts treated as salary or wages for super, including salary sacrifice.

3. Under **Payday Super**, employers generally need to pay super at the same time as your wages, so it reaches your fund within **7 business days** of payday. In some cases – like when you're a new starter, return to work or change super funds – it may take longer (up to a maximum of **20 business days** after payday).

Your employer generally has to pay your super if you:

- are age **18 or over**, or
- are **under age 18** and work **more than 30 hours a week**.

Paying super on time is important because it's part of your pay. When contributions are late or missing, your retirement savings may be lower because your money has less time to grow.

Payday Super should make it easier to keep track of your super, because your employer is required to pay your super on payday. If something looks missing or incorrect, we'll contact the employer and ask them to fix it. If super is still unpaid, we may take further action to recover what's owed to members.

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**.

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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We take unpaid super seriously. In 2024/25, CBUS recovered $193.1 million in unpaid super. Over the ten years to 30 June 2025, we've recovered more than $1.13 billion for our members.

To check your super, you can:

- Log in to your account at **cbussuper.com.au/login**.
- Use the **CBUS app** to check your account on your mobile
- Call us on **1300 361 784** (8am to 8pm AEST/AEDT, Monday to Friday).
- Ask your employer which fund they're paying into, how much they're paying, how often, and whether they have your correct details.
- Speak to your union delegate or a **CBUS Coordinator**, who may be able to check for you.
- Contact the ATO if you think you've missed out on super at **ato.gov.au**.

What to do next

- **Check your super regularly.**
- **If something doesn't look right, reach out – we're here to help.**

Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

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

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**