Easy Business app

Payday Super

Email Templates

This document contains two email templates to help communicate the Payday Super changes to your clients.

Email Template — Version 1

***Short** and **action-focused**. Best for clients who need a quick, clear prompt to act.*

Hi [Client Name],

With Payday Super starting from 1 July 2026, we recommend taking steps now to prepare.

This change means super will need to be paid **at the same time as wages**, rather than quarterly.

What this means for you

- Super will be paid more frequently
- Money will leave your account sooner
- You will need to manage this as part of each payrun

Example

If you currently pay $9,000 in super each quarter and pay your staff weekly, this will move to paying ~$700 per week, every week, instead of just one quarterly payment.

The total does not change, but the timing does. This means you need to be prepared to pay these amounts every payrun. If you don't, the ATO can charge you penalties which can quickly mount up if you don't get on top of things.

Risks if not prepared

- Cashflow pressure
- Missed payments due to increased frequency
- Penalties from the ATO

How we can help

We are helping clients:

- Set up payroll systems that include super
- Reduce manual processing
- Stay compliant with the new rules

If you would like us to review your current setup and get you ready, please reply to this email and we will organise the next steps.

Kind regards,

[Your Name]

Email Template — Version 2

Detailed overview with examples. Best for clients who need full context.

Hi [Client Name],

We wanted to make you aware of an upcoming change to superannuation that will affect your business.

From 1 July 2026, under new Australian government rules, super will need to be paid at the same time as wages are paid, instead of being paid quarterly. For most micro and small businesses, that means moving to super payments every week or fortnight, in line with their normal payroll cycle.

What this means for you

If you currently pay super every quarter, you will now need to:

- Pay super every time you run payroll (weekly or fortnightly)
- Ensure super payments reach the employee's fund within 7 business days
- Manage super as part of each pay run, not as a separate quarterly task

Cash flow impact

This is the main change most businesses will notice.

At the moment, super is often held for up to 3 months before being paid.

From July 2026:

- Super will be paid much earlier
- You will need to have funds available every pay cycle
- Your available cash in the bank may reduce

Example:

If your quarterly super is $9,000, you currently hold this and pay it every 3 months. Under the new rules, this amount will be paid in smaller chunks and more frequently: with a weekly pay cycle you'd be paying around $692 per week throughout the quarter instead.

Penalties for late payment

If super is paid late, the ATO will apply the Super Guarantee Charge (SGC).

This includes:

- The unpaid super
- Daily compounding interest
- An 'administrative uplift' charge

Because these penalties apply per each payrun (and for each employee) where super is paid late they can add up quickly.

Other key points

- Payday Super applies to all businesses, including micro and small
- The ATO small business super clearing house will close from 1 July

- The super rate itself remains at 12% (you won't be paying *more* super, just more *frequently*)

What we recommend

To avoid issues closer to the deadline, we recommend preparing early.

This includes:

- Reviewing your payroll process
- Making sure your software can handle super each pay run
- Consider paying superannuation on payday now to get used to the process and cashflow impacts

If you would like us to review your setup and get you ready, please reply to this email and we will organise a time.

Kind regards,

[Your Name]