

Workers' **rights**, not wrongs

Superannuation

Superannuation is money on top of your wages that an employer is required to pay into a superannuation fund which you are able to access when you retire (if you are an Australian resident), or when you leave the country permanently.

If you are earning at least \$450 in a calendar month, you must be paid superannuation on top of your wages. This must be at least 9.5% of your ordinary time earnings.

If you meet the conditions and you believe that you are not currently being paid superannuation, you should do the following:

1. Find out if you are [entitled to the super guarantee](#)
2. If you're unsure how much super guarantee your employer should be paying, you can use the [estimate my super tool](#)
3. Talk to your employer. Ask them how often they're currently paying your super, which fund they're paying to and how much they are paying.
4. Confirm how much super guarantee you have received by:
 - checking member statements from your super fund or contacting them to confirm whether your employer has paid your super contributions
 - creating or using your existing [myGov account](#) to access online services. This allows you to check how much super has been paid into your super fund, as well as details of all your super funds, including any you have lost track of.
5. Lodge an enquiry. If you've completed steps 3 and 4 and still believe your employer isn't paying enough or any super – or isn't paying the super to your chosen fund – you can [report your employer](#) using the Australian Tax Office's online tool.

Find out more about superannuation on the [Australian Tax Office website](#).

