

Client Information Bulletin



September 2025

CONTENTS

- 1 What's new
- 2 Tax time again!
- 3 From the ATO
- 4 Key tax dates



1. What's new

Income tax thresholds/amounts

Various income tax thresholds and amounts changed on 1 July 2025. Some of the more common ones are listed below:

Item	Threshold/amount for 2024–25	Threshold/amount for 2025–26
GDP adjustment factor	6%	4%
Instant asset write-off	\$20,000	\$1,000 (see below)
Reasonable meal expenses – employee truck driver	Breakfast – \$30.35 Lunch – \$34.65 Dinner – \$59.75	Breakfast – \$31.15 Lunch – \$35.55 Dinner – \$61.30
Reasonable meal expenses – other employees	See Taxation Determination TD 2024/3	See Taxation Determination TD 2025/4
Overtime meal allowance – reasonable amount	\$37.65	\$38.65
Superannuation guarantee charge percentage	11.5%	12%
Superannuation guarantee maximum contribution base (earnings per quarter)	\$65,070	\$62,500*
Division 7A benchmark interest rate	8.77%	8.37%
CGT improvements	\$182,665	\$187,962

* The indexed amount of the maximum contribution base for 2025–26 would normally have been \$68,060. However, this would result in concessional superannuation contributions in excess of the \$30,000 cap ($(\$68,060 \times 12\%) \times 4 = \$32,668$ per year). Accordingly, the maximum contribution base is capped at \$62,500 per quarter ($(\$62,500 \times 12\%) \times 4 = \$30,000$ per year).

The following thresholds from 2024–25 remain unchanged for 2025–26:

- car limit (depreciation) – \$69,674;
- cents per km rate (car expense deductions) – 88 cents per km; and
- Working from home fixed rate deduction – 70 cents per hour

Medicare levy surcharge and private health insurance

The income thresholds for Medicare levy surcharge and private health insurance tax offset purposes are set out in the table below.

	No surcharge & maximum offset	Tier 1	Tier 2	Tier 3
Singles	\$101,000 or less	\$101,001– \$118,000	\$118,001– \$158,000	\$158,001 or more
Families*	\$202,000 or less	\$202,001– \$236,000	\$236,001– \$316,000	\$316,001 or more

* The family income threshold is increased by \$1,500 for each dependent child after the first child.

The Medicare levy surcharge is 1% for Tier 1 taxpayers, 1.25% for Tier 2 taxpayers and 1.5% for Tier 3 taxpayers.

The private health insurance tax offset percentage is highest for Tier 1 taxpayers and lowest for Tier 3 taxpayers. The percentage also varies depending on the ages of the persons covered by the relevant health insurance policy. There are 3 age brackets: under age 65, age 65 to 69 and age 70 and above.

HELP and other student debts

Do you have a study or training debt, such as a Higher Education Loan Program (**HELP**) debt (this used to be called a HECS debt)? The good news is that your debt has been reduced by 20% and the minimum compulsory repayment threshold has increased to \$67,000 for the 2025–26 income year. In addition, the repayment rates have been simplified.

The 20% debt reduction applies to all study and training loans that existed on 1 June 2025. The ATO will apply this reduction to your loan debt on 1 June 2025 with the 2025 indexation then adjusted to the lower loan amount.

The ATO will notify you when it has applied the reduction to your study loan account.

Because of the gap from 1 June 2025 to when the reduction is applied, some of you may have paid off some, or all, of your loans. If you have a credit after the 20% reduction, you may get a refund if you don't have outstanding tax or other government debts.

Refunds will be sent to the bank account details the ATO has for you. Check to see if your financial institution account details the ATO has for you need to be updated.

The repayment thresholds and rates for the 2025–26 income year are set out in the table below.

Note that the repayment thresholds and rates also apply to VET Student Loan (VSL), Student Financial Supplement Scheme (SFSS), Student Start-up Loan (SSL), ABSTUDY Student Start-up Loan (ABSTUDY SSL) and Trade Support Loan (TSL) debts.

The repayment rate is based on what is called 'HELP repayment income'. This is effectively the sum of your taxable income, exempt foreign employment income, total reportable fringe benefit amounts, reportable super contributions and total net investment losses.

HELP repayment income – 2025–26			Repayment rate
\$			%
Less than 67,000			Nil
67,001	–	125,000	15.0
125,001	–	179,285	\$8,700 + 17% of excess over \$125,000
179,286 +	–		10% of total repayment income

Superannuation and ETP thresholds

Relevant superannuation and ETP (employment termination payment) thresholds for the 2025–26 income year are listed below.

	2024–25	2025–26
Concessional contributions cap for individuals aged under 75	\$30,000	\$30,000
Concessional contributions cap for individuals aged 75+	Only mandated employer contributions	Only mandated employer contributions
Non-concessional contributions cap	\$120,000	\$120,000
Transfer balance cap	\$1,900,000	\$2,000,000
CGT cap amount	\$1,780,000	\$1,865,000
Low rate cap amount/ETP cap amount	\$245,000	\$260,000
Defined benefit income cap	\$118,750	\$125,000
Untaxed plan cap amount	\$1,780,000	\$1,865,000
ETP life benefit cap amount	\$245,000	\$260,000
ETP life benefit whole of income cap amount	\$180,000	\$180,000
ETP death benefit cap amount	\$245,000	\$260,000
Division 293 threshold	\$250,000	\$250,000
Bona fide redundancy/early retirement scheme payment	\$12,524	\$13,100
- base tax-free amount	\$6,264	\$6,552
- each completed year of service		
Co-contribution lower income threshold	\$45,400	\$47,488
Co-contribution upper income threshold	\$60,400	\$62,488

Note:

- To deduct a personal superannuation contribution, an individual aged 67–75 must be ‘gainfully employed’ for at least 40 hours in any 30-day period in the income year.
- If you accessed your superannuation early in response to the COVID-19 pandemic, you can choose to re-contribute those amounts by 30 June 2030 without them being counted towards your non-concessional contributions cap. The choice must be made in the approved form and given to your superannuation fund before you make the re-contribution.

Pensions and annuities – minimum drawdown amounts

The minimum drawdown amounts for 2025–26 are set out in the table below.

Age	Minimum drawdown
Under 65	4%
65–74	5%
75–79	6%
80–84	7%
85–89	9%
90–94	11%
95+	14%

If you receive more than the minimum drawdown amount, you can re-contribute these amounts if you are eligible to make superannuation contributions (subject to other rules or limits such as contributions caps).

Tip!

Speak to your licensed Blaze Acumen adviser before making any decisions affecting your super.

GDP adjustment for 2025–26

The GST and PAYG instalment amounts are usually adjusted every year by the ‘GDP adjustment factor’. For the 2025–26 income year the GDP adjustment factor is 4% (for 2024–25 it was 6%).

Instant asset write-off

The instant asset write-off (**IAWO**) allows a small business (aggregated annual turnover of less than \$10 million) to claim an immediate deduction for the cost of eligible depreciating assets that cost less than the applicable threshold. The IAWO threshold was \$20,000 for 2023–24 and 2024–25 and has reverted back to \$1,000 from 1 July 2025. The Government has proposed to temporarily increase the threshold to \$20,000 for 2025–26 but this measure is not yet law.

The \$1,000 threshold applies where a depreciating asset is first used, or installed ready for use, on or after 1 July 2025 (even if acquired before that date).

The \$1,000 threshold also applies to the ‘second element’ costs incurred on or after 1 July 2025 (including in respect of an asset that was first used, or installed ready for use, before 1 July 2025). ‘Second element’ costs are

essentially costs incurred after the asset is acquired that bring the asset to its present condition (e.g. the cost of post-acquisition modifications) and location (e.g. transport costs).

Tip!

Talk to your Blaze Acumen tax adviser if you want more information about these amounts and thresholds.



2. Tax time again!

The due date for lodging your income tax return for the 2024–25 income year is 31 October 2025. However, if you use Blaze Acumen to lodge your return, the due date for lodgment is likely to be later than 31 October, possibly even as late as May next year.

Lodging a tax return

Are you a sole trader?

- Even if your income is below the tax-free threshold of \$18,200, you still need to lodge a tax return.
- Do you pay Pay as you go (**PAYG**) instalments? Lodge your activity statements and pay all your PAYG instalments before you lodge your tax return so your income tax assessment takes into account the instalments you have paid throughout the year.

Are you a partnership?

If you operate your business in a partnership, the partnership lodges the partnership tax return reporting the partnership's net income or loss (assessable income less allowable deductions).

As an individual partner, you include in your individual tax return:

- your share of any partnership net income or loss;
- any other assessable income, such as salary and wages, dividends and rental income etc.

The partnership does not pay income tax on the income it earns. Instead, you and each of the partners pay tax on the share of net partnership income you receive.

Are you a trust?

- If you operate your business through a trust, the trust reports its net income or loss (this is the trust's assessable income less allowable deductions).
- The trustee is required to lodge a trust tax return.
- If you are a beneficiary of the trust, you report on your tax return any income you receive from the trust.

Tip!

Blaze Acumen can help you with your tax return.

Tax losses

A tax loss arises when the total deductions you can claim, excluding gifts, donations and personal superannuation contributions, are greater than your total income for an income year.

If you make a tax loss, you may be able to:

- offset the loss in the same income year against other assessable income; or
- carry forward the loss and claim it as a deduction in a later income year, subject to satisfaction of the various loss recoupment rules applicable to the type of taxpayer you are.

Tip!

Talk to your Blaze Acumen tax adviser about the best way to utilise tax losses and what records you should keep.

Non-commercial loss rules

If you are a sole trader or in a partnership and want to utilise a tax loss, first check if the business activity meets at least one of the commerciality tests under the non-commercial loss rules. (Those rules do not apply to losses made by primary producers and professional artists whose income from other sources is less than \$40,000).

If you meet at least one of the commerciality tests, then you can offset the loss against other assessable income (such as salary or investment income) in the same income year.

If you do not meet the commerciality tests, you can carry the loss forward to future income years. For example, you may be able to offset it when you next make a profit.

Non-commercial losses made by an individual with adjusted taxable income exceeding \$250,000 are quarantined.

Tip!

The non-commercial loss rules are complicated. Talk to your tax adviser if you have any doubts about whether a business activity satisfies any of the commerciality tests.

Personal services income

If you operate your business through a company or a trust, income earned by the company or trust from the provision of your personal services (personal services income (**PSI**)) will be attributed to you unless:

- the company or trust is carrying on a personal services business (**PSB**); or
- the PSI was promptly paid to you as salary or wages.

The company or trust will be conducting a PSB if at least one of a number of tests are satisfied. These are the 'results test' (the most important test), the 'unrelated clients test', the 'employment test' and the 'business premises test'.

If 80% or more of your PSI (with certain exceptions) is income from one client (or the client and their associate(s)) and the results test is not met, the company or trust will need to obtain a PSB determination from the ATO.

The company or trust cannot deduct amounts that relate to gaining or producing your PSI, unless you could have deducted the amount as an individual or the company or trust received the PSI in the course of conducting a PSB.

Even if you do not use a company or trust to derive your PSI, there are limitations on the deductions that you may claim against your PSI. For example, you may not be able to deduct certain home office expenses or occupancy expenses such as mortgage interest or rent.

Tip!

The PSI rules are complicated, especially if you provide your services through a company or trust. Talk to your Blaze Acumen tax adviser if you have any questions.

Car expenses

In order to claim a deduction for car expenses:

- you must own or lease the car;
- the expenses must be for work-related trips;
- you must have spent the money yourself and were not reimbursed; and
- you must have the required records.

Vehicles with a carrying capacity of one tonne or more, or 9 or more passengers (such as utes and panel vans) are not included in the definition of a car so these must be claimed separately as travel expenses.

You can claim trips directly between multiple workplaces or to perform your work duties, but you cannot claim trips between your home and place of work, except in limited circumstances.

Home office

If you operate your business from a home office, you can deduct the expenses of running that office. A home office is a room in your home that is used exclusively (or almost exclusively) for business activities.

Expenses you can claim a deduction for include:

- occupancy expenses — such as rent, mortgage interest, water rates, land taxes and house insurance premiums. Occupancy expenses are usually calculated by apportioning the expenses between the home office and the rest of the property on a floor area basis;

- running expenses — these are the increased costs from using your home for your business, including electricity or gas charges for heating, cooling and lighting, cleaning costs and the decline in value and the cost of repairs of depreciating assets such as furniture, furnishings and equipment; and
- work-related phone and internet expenses, including the decline in value of the handset. An apportionment will be required if the phone or computer is not used exclusively for work.

Other working from home expenses

If you work from home but do not have a home office as such, you can still claim deductions for what the ATO call 'running expenses'.

To make it easier, the ATO allows a rate of 70 cents for each hour worked from home (**the fixed rate method**). Running expenses for these purposes are energy expenses, internet expenses, mobile and home phone usage expenses and stationery and computer consumables expenses (separate deductions need to be claimed for any other running expenses and depreciation on office equipment or furniture).

Of course, you can still claim based on your actual running expenses if it produces a larger deduction. But remember that those expenses will need to be apportioned between work and private use.

With the fixed rate method, you need to keep a record of the actual number of hours you worked from home for the whole financial year between 1 July and 30 June and at least one record for each of the additional running expenses you incurred that the rate includes. You must also keep records for other running expenses you are claiming as a separate deduction that the rate doesn't include.

To show your actual hours worked, this can be as simple as a timesheet, spreadsheet, diary or a record where you log which days you work from home and how many hours you worked.

Tip!

If you work from home, whether or not you have a home office, talk to your Blaze Acumen tax adviser about what you can deduct and the records you must keep.

Company tax rate

The standard company tax rate is 30% however the tax rate of 25% for the 2025–26 income year applies to companies that are 'base rate entities'. A company is a 'base rate' entity if:

- it has an aggregated annual turnover of less than \$50 million; and
- no more than 80% of the company's assessable income is 'base rate entity passive income' (such as dividends, rent, interest, royalties and net capital gains).

The 25% rate has applied since the 2021–22 income year.

A company that has an aggregated annual turnover of \$50 million or more, or more than 80% of the company's assessable income is 'base rate entity passive income', will be taxed at the standard tax rate of 30%.

Small business tax offset

If you are a sole trader, an individual who is a partner in a business partnership or an individual who is a beneficiary of a trust that carries on a business, you may qualify for the small business tax offset if the business' aggregated annual turnover is less than \$5 million (this lower threshold applies instead of the general small business turnover threshold of \$10 million). The offset is not available to an individual acting as a trustee.

The offset for the 2024–25 and 2025–26 income years is equal to 16% of the income tax payable on the taxable income that qualifies as the individual's net small business income. The amount of the offset is capped at \$1,000.



3. From the ATO

Apportioning rental interest expenses

If you own a rental property and it is mortgaged, you can deduct the interest paid on the mortgage (but not repayments of the principal). However, you will need to apportion interest expenses where:

- you co-own the property, unless a separate legally enforceable written agreement is in place stating, for example that you are 100% liable for the loan repayments, interest and expenses;
- you increase the mortgage on the property for private purposes;
- you use the property for private purposes, even if it is for only a short period of time;
- you have included private items in your rental property loan or refinanced or drawn down on the loan for private purposes; or
- the property is rented out for only part of the year.

If you are renting out part of your main residence, for example a single room, you must apportion the interest expense according to the time and space dedicated to income producing activities.

If you sold your property part way through the year or have changed its purpose (for example, moved into the rental property), interest on the mortgage must be apportioned according to the period the property was rented out.

Remember tax if leaving a professional services partnership

Individual professional practitioners must meet their tax obligations when exiting or retiring from a partnership.

If you are an individual professional practitioner (**IPP**), you must record, as assessable income in your individual tax return, any assessable distributions derived during an income year that are related to the net income of your partnership.

As a former partner in a professional services firm, your tax obligations do not end when your role in the partnership finishes. A range of common reporting issues among retired or exited partners can lead to compliance risks if not addressed early.

Omissions of final partnership income or distributions

Many partnership agreements continue to pay the IPP for a set period after they leave the firm. These payments are considered assessable income in the income year from which they are derived. The ATO is concerned that former partners incorrectly report these distributions as capital and not income or, in some cases, omit the amounts completely.

You can still receive assessable partnership distributions after retiring or exiting the partnership, depending on the governing documents and agreements for your firm.

Incorrect treatment of retirement payments or deferred entitlements

The ATO is seeing that some retired partners do not understand their partnership agreement, or their final partnership statements, and are incorrectly categorising these distributions as 'pension' type payments. Based on the arrangements identified to date, these distributions are the allocation of profits or income from professional firms and must be reported as assessable income by the IPP.

Misreporting of capital account adjustments

The capital account measures the partner's equity investment in the partnership and may hold shares or other investments. Changes to a capital account may result in losses. However, not all losses will be deductible or give rise to a capital loss.

Accurate record keeping and reporting is essential to determine whether losses can be applied only against current or future year capital gains and whether any gains may be eligible for the capital gains tax discount.

Overlooking of obligations related to service trusts or related entities

While service arrangements may vary widely in the precise steps used, in essence they involve a taxpayer incurring a deduction for fees and charges in the conduct of its business for the acquisition of staff, clerical and administrative services, premises, plant or equipment from an associated entity. These arrangements are sometimes called 'Phillips arrangements'. The ATO's concerns are detailed in Taxation Ruling TR 2006/2 (Income tax: deductibility of service fees paid to associated service entities: Phillips arrangements).

If you are planning to leave, or have recently left, a professional firm

If you are planning to leave, or have recently left a professional firm, we recommend that you:

- review your agreement and final statements;
- seek advice early from Blaze Acumen who is familiar with professional firm structures;
- keep records of all communications and payments post-exit;
- accurately report all income and distributions received – this includes all income derived, including amounts that may not be physically received but are applied or dealt with on your behalf;
- include any capital gains or adjustments related to your exit; and

- ensure retirement payments are correctly classified.

If you are still uncertain about how to treat payments, Blaze Acumen can assist you in seeking a private ruling from the ATO in relation to your specific circumstances.

Getting it right – a focus on property and construction

The property and construction industry is a major contributor to Australia's economy, with businesses ranging from sole traders to large businesses. It is also one of the top industries the ATO receives tip-offs about, particularly regarding tax and superannuation compliance concerns.

Common issues seen by the ATO include:

- failure to report all income, whether received in cash or money deposited into bank accounts;
- incorrectly classifying income from property development;
- contractors omitting income reported to the ATO through the taxable payments reporting system;
- overclaiming expenses and GST credits;
- incorrectly reporting expenses that are private in nature as business expenses, or not apportioning an expense correctly for business and personal use;
- not registering for GST when required;
- using business funds and assets to support an individual's personal lifestyle tax-free.

How to get it right

If you run a business in property or construction, or otherwise operate as a builder, contractor or tradie, it is important to make sure you are reporting correctly and meeting your tax obligations.

To get it right, you need to report all assessable business income, including cash income and any money deposited to your business and private accounts that is related to your business activities. You also need to correctly report your expenses and business deductions, including correct apportionment of expenses if the asset was used for both business and private purposes.

If the ATO suspects you may have omitted income or overclaimed expenses in your tax return or business activity statements (BAS), it may:

- contact you or your tax professional to request you fix a mistake or amend your tax return or adjust or fix your BAS;
- contact you or your tax professional to better understand your circumstances and potentially request you to amend your tax return or BAS;
- conduct a review or audit of your business — penalties and interest may apply.

Amending a lodged TPAR

Businesses who make payments to contractors may need to report these payments and lodge a Taxable payments annual report (**TPAR**).

Contractors can include subcontractors, consultants and independent contractors. They can operate as sole traders (individuals), companies, partnerships or trusts.

A TPAR must be lodged by 28 August each year.

You can amend a lodged TPAR form and update the payee (contractors) amounts and details reported. The lodged amendment may take up to 28 days to process.

Incorrectly reported amounts include:

- total GST;
- gross amount paid;
- total tax withheld where the Australian business number (ABN) was not quoted.

Include all the details for each payee that you are amending. The details must be exactly as they appeared in the original lodgment, except the amended amounts for the payee.

If the report was lodged online using business software, generate an amended report using the software.

If the report was not lodged using business software, lodge an amended TPAR form, either online or in paper form.

Tip!

Your Blaze Acumen tax adviser can lodge TPAR amendments on your behalf.

Paying superannuation guarantee

As an employer, it is compulsory for your business to pay eligible employees superannuation guarantee (**SG**) at least quarterly.

The SG percentage is the minimum SG rate your business must pay for each eligible employee. From 1 July 2025, this is 12% of their ordinary time earnings (**OTE**) for the quarter. Your business may be required to pay SG at a higher rate under an award or agreement.

If your business does not pay the required SG amount by the quarterly due date, it must pay the SG charge. Salary and wages are used to work out the SG charge. Salary and wages are similar to OTE but also include any overtime payments.

How much SG to pay?

To manually work out how much SG to pay for a quarter, multiply an employee's OTE (before tax) by the SG rate.

The SG rate applied is based on when you pay your eligible workers, not when they earned their income. If you are paying superannuation at a higher rate, use that rate.

For employees who started during the quarter, work out their SG based on any OTE in the quarter.

Note that you do not have to pay SG for your employee's earnings above the quarterly maximum contribution base (\$62,500 of earnings per quarter for the 2025–26 income year).

What is OTE?

OTE is the amount your business pays employees for their ordinary hours of work and includes paid leave, commissions, bonuses, over-award payments, shift loadings, payments on a piece-rate basis and directors' fees. Workers' compensation payments are also included in OTE if they are salary or wages paid in respect of ordinary hours of work.

An employee's ordinary hours are those ordinary hours specified in an award or agreement. If the award or agreement does not specify an employee's ordinary hours, their ordinary hours will be the regular or customary hours worked by the employee.

If you cannot determine their regular or customary hours of work (such as for some casual workers), the actual hours the employee works are their ordinary hours of work.

An employee's actual hours of work may vary over a longer period of time under an award or agreement, for example over a fortnight or a month. In these cases, the ordinary hours of work per week will equate to the hours stipulated in an award or agreement, provided the total hours worked within the period do not exceed the total hours specified in the award or agreement. In these cases, there may be weeks where the ordinary hours worked are higher than the average, but the payment for these hours is still OTE.

What is not OTE?

Not all amounts paid to employees are OTE. Lump sum payments of unused sick leave, annual leave and long service leave on termination of employment are not OTE.

Overtime payments are generally not OTE, provided the employee's ordinary hours of work are clearly identified in the award or agreement. If you cannot distinctly identify overtime amounts, all the hours actually worked are included in the employee's ordinary hours of work in the award or agreement.

These rules also apply if the payments are calculated as an annualised or lump sum component of a total salary package. Overtime payments must be clearly identifiable. Otherwise, all hours worked are considered ordinary hours of work.

Death of an employee

Where an employee has died, your business will need to pay any outstanding salary or wages, allowances, bonuses or similar payments to the employee's legal personal representative (**LPR**).

When this happens:

- any payments that were OTE for the employee are still OTE; and
- SG contributions for the OTE are required.

Your business may pay the SG to the employee's superannuation fund or to the deceased employee's LPR. If the SG is paid to the LPR, the payment will be treated as though it has been paid to a complying superannuation fund.

Paying superannuation contributions

Your business needs to pay and report super electronically to ensure it meets *SuperStream* requirements.

SG payments must be made to and received by complying superannuation funds or retirement savings accounts (**RSAs**) by the quarterly due dates to avoid the SG charge. The SG due dates are 28 days after the end of each quarter (see the following table).

Contributions are considered as 'paid' only on the date they are received by the superannuation fund (not when they are paid by the employer). This means your business may need to allow extra time for the payments to be received, which is especially relevant if using a commercial clearing house.

Quarterly due dates for superannuation guarantee payments

Quarter	Period	Payment due date
1	1 July – 30 September	28 October
2	1 October – 31 December	28 January
3	1 January – 31 March	28 April
4	1 April – 30 June	28 July

When a due date falls on a weekend or public holiday, the payment can be made on the next working day.

Your business can choose to make payments more regularly than quarterly (for example, fortnightly or monthly). This is as long as your business' total SG obligation for the quarter is received by your employees' superannuation funds by the due date.

Member personal superannuation contributions

If your business makes after-tax superannuation contributions on behalf of employees, the payments are referred to as personal superannuation contributions. Make sure these are paid promptly, in accordance with the employees' terms of employment and any legal requirement (for example, industrial award conditions).

Members' after-tax personal superannuation contributions do not count towards your business' SG obligations.

Other contractual requirements

Meeting the SG obligations does not ensure your business is complying with other contractual or award requirements.

Some superannuation funds, awards and contracts require superannuation to be paid more regularly (for example, monthly). When your business registers with a superannuation fund with this requirement, you are agreeing to make contributions to that superannuation fund on that basis, whether monthly or otherwise.

SuperStream payment options

SuperStream is the data standard your business must use to report and pay employee SG contributions to superannuation funds.

Under *SuperStream*, superannuation contributions for your employees must be paid electronically (electronic funds transfer or BPAY®). The associated data must also be sent electronically.

The data is in a standard format so it can be transmitted consistently across the superannuation system — between employers, funds, service providers and the ATO. It is linked to the payment by a unique payment reference number (**PRN**).

This means your business can make all contributions in a single transaction, even if they are going to multiple superannuation funds.

To meet the *SuperStream* requirements, your business needs to pay superannuation and send employee information electronically.

Payroll system

If your business uses a payroll system, check with the software provider that it is *SuperStream*-compliant. The software may need to be updated.

Some payroll systems cover data and payments and some are data only. This means payments have to be made to each fund separately. Either way, the payment must be electronic (either electronic funds transfer or BPAY®).

Single Touch Payroll

The introduction of Single Touch Payroll (**STP**) means that the ATO receives payroll information (tax and superannuation) on a payroll-event basis (weekly, fortnightly, monthly, other) through STP-enabled software.

Once an employer is STP-enabled, the range of employer benefits includes:

- the availability of some employer-related ATO forms (such as the TFN declaration and superannuation standard choice form) via ATO online services in myGov; and
- the availability of employee payroll information (tax and superannuation paid on their behalf) to employees via ATO online services in myGov.

Reporting payroll information using STP-enabled software is compulsory.

Your superannuation fund's online system

Large superannuation funds have online payment services your business can use. Check with the superannuation fund for details.

Superannuation clearing house

A clearing house pays superannuation to employees' superannuation funds. Your business sends a single electronic payment to the clearing house together with the contribution data for all employees. The clearing house does the rest.

If you have 19 or fewer employees, or a turnover of less than \$10 million a year, you can use the ATO's free Small Business Superannuation Clearing House. However, this service is closing soon (see below).

You can also choose from several commercial options or the superannuation fund may have a clearing house you can use. Talk to your superannuation fund to see what they offer.

Remember, even if making superannuation contributions is outsourced (in whole or in part), your business is still responsible for ensuring employees' superannuation contributions are paid correctly.

Payday Super

The 'Payday Super' reforms were first announced on 2 May 2023, with significant changes proposed to superannuation payment arrangements. The key change will require employers to pay SG contributions in alignment with their pay cycles (that is, weekly, fortnightly or monthly), rather than quarterly, with effect from 1 July 2026.

Legislation to implement the reforms has not been introduced (draft legislation has been released).

We will keep you informed of developments.

The ATO's Small Business Superannuation Clearing House is closing

As part of the Payday Super reforms, the Small Business Superannuation Clearing House (**SBSCH**) will close on 1 July 2026.

To support small businesses to transition to alternative services prior to this time, new users will be unable to register to use the service from 1 October 2025.

Existing users are encouraged to take steps now to transition to alternative options. These include reviewing existing software and payroll packages, which may already include superannuation functions, or looking at options offered by superannuation funds, commercial clearing houses, or other payroll software or providers.

Claiming fuel tax credits when rates change

Fuel tax credits rates changed on:

- 1 July 2025 – for heavy vehicles travelling on public roads, due to an increase in the road user charge;
- 4 August 2025 – due to an increase in the consumer price index (CPI).

Different rates apply based on the type of fuel used, when your business acquired it and what activity it is used for.

If your business claims less than \$10,000 in fuel tax credits each year, the easiest way to work out the claim is to use the rate that applies at the end of the BAS period.

When completing the BAS, remember to:

- check you are apportioning correctly so you get all the fuel tax credits you are entitled to;
- keep records of your fuel purchases and how fuel is used in your business.

Tip!

Use Blaze Acumen to lodge your BAS so you could get extra time to lodge and pay.



4. Key tax dates

Date	Obligation
22 Sep 2025*	August monthly BAS due
30 Sep 2025	Finalisation declaration (for STP reporting purposes) for closely held payees where you have both closely held payees and arm's length employees
21 Oct 2025	September monthly BAS due Payment of annual PAYG instalment for 2024–25
28 Oct 2025	September quarter BAS due Payment of first PAYG instalment for 2025–26 by quarterly payers
31 Oct 2025	2024–25 income tax return due
	PAYG withholding annual reports due (no ABN withholding; interest, dividend and royalty payments paid to foreign residents; and payments to foreign residents)
21 Nov 2025	October monthly BAS due
28 Nov 2025	September quarter SGC statement and payment due
22 Dec 2025*	November monthly BAS due
21 Jan 2026	December monthly BAS due
23 Feb 2026*	January monthly BAS due
2 Mar 2026*	December quarter BAS due Payment of second instalment for 2025–26 by quarterly payers
23 Mar 2026*	February monthly BAS due

*Next business day applies

Note!

Talk to your Blaze Acumen tax agent to confirm the correct due dates for your own tax obligations.

DISCLAIMER

The content of this newsletter does not constitute specific advice. Readers are encouraged to consult their Blaze Acumen tax adviser for advice on specific matters.