Superannuation

Salary sacrificing superannuation can provide tax advantages for some employees while helping build retirement savings. The benefits will depend on your personal circumstances.

By choosing to salary package your superannuation, you enjoy tax concessions: contributions are taxed at the concessional rate of 15%, typically lower than your marginal rate.

*Every employer is different and may not offer this benefit. Please contact your Account Manager to confirm salary packaging options related to your company.

Getting Started

1. Check your current superannuation fund details and membership number
2. Determine how much you wish to contribute from your pre-tax salary
3. Complete the Paywise superannuation application form
4. Provide your super fund payment details to Paywise
5. Paywise will arrange regular contributions through your employer

Important to Know

- General concessional contributions cap is $32,500 per annum (effective from 1 July 2026). Contribution caps may change over time.
- Individuals whose income and concessional super contributions exceed $250,000 may be liable for additional Division 293 tax, increasing the effective tax rate on some concessional contributions from 15% to 30%.
- Reportable super contributions may affect income tests for certain government benefits
- Contributions must be to a compliant super fund and for your own benefit

Start Saving Today

Contact Paywise for guidance or to begin salary packaging:

1300 132 532
newmembers@paywise.com.au
paywise.com.au/superannuation

Learn More

General information only. This information does not take into account your objectives, financial situation or needs. Salary sacrifice may not be suitable for everyone and may reduce your take-home pay. Taxation outcomes depend on individual circumstances and may change. Seek professional financial advice before acting on this information. Information current as at September 2026.