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Select your default super fund

As an employer, you must select a default super fund that you will pay your employee's super into if they:

- Have not chosen a fund, and
- do not have a stapled super fund.

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Why you need a default super fund

Most employees can choose a super fund or they will have a stapled super fund.

You must have a nominated (default) super fund and pay your employees super into this fund if:

- your employees do not choose a fund, or are not eligible to choose one, and
- we advise you that your employees do not have a stapled super fund.

You don't need to offer a choice of super fund to some employees, but you may still need to [request their stapled super fund details \(/Business/Super-for-employers/Setting-up-super-for-your-business/Offer-employees-a-choice-of-super-fund/Request-stapled-super-fund-details-for-employees/?=redirected_stapledsuperfund\)](#), before paying to your default fund.

This includes employees that are:

- temporary residents
- covered by an enterprise agreement or workplace determination made before 1 January 2021.

You give your employees the details of this fund in section **B** of the Standard choice form.

Selecting a fund

The super fund you nominate must:

- be a complying fund (one that meets specific requirements and obligations under super law)
- be registered by the Australian Prudential Regulation Authority (APRA) and offer a MySuper product (these are cost-effective superannuation products with a basic set of features).

To confirm that a fund meets these requirements, you can:

- contact the fund
- check Superfund Lookup (<http://www.superfundlookup.gov.au/>). (our register of complying super funds).

Ensure you keep records confirming that your nominated fund offers a MySuper product.

Incentives

It is illegal for a super fund to give benefits to employers as an incentive to use them as their default fund.

Example of incentives include:

- corporate hospitality
- free or discounted holidays
- discounted rates on products or services.

If you think a fund is offering incentives to join, you can report it to ASIC (<https://www.asic.gov.au/about-asic/contact-us/how-to-complain/report-misconduct-to-asic/>).

However, it is not illegal for a super fund to give benefits to your employees as an incentive for them to choose their fund. These could include financial literacy seminars or preferential death benefits.

Next step:

- Offer your employees a choice of fund (</business/super-for-employers/setting-up-super-for-your-business/offer-employees-a-choice-of-super-fund/>).

Our commitment to you

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If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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