Steps to claiming a tax deduction for a super contribution

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You may be eligible to claim a tax deduction if you make a personal contribution to superannuation. There are some important steps and specific timeframes that you need to follow.

What are personal deductible contributions?

A personal deductible contribution (PDC) is a voluntary contribution that you make into your super for which you can claim a tax deduction. These contributions are made with personal savings. PDCs are generally subject to contributions tax of 15%.[1]

Caps apply which limit the total amount you're able to contribute to super without additional tax payable. Personal contributions count towards your non-concessional contribution (NCC) cap or concessional contribution (CC) cap depending on whether you claim a tax deduction. Follow the steps below to claim a tax deduction on personal contributions. To find out whether you could benefit from making a personal deductible super contribution, you should speak to a financial adviser.

Steps	Details	Other considerations
1. Check your contribution eligibility and CC cap 	Confirm your eligibility to contribute to super and whether it is appropriate for you. The amount that can be contributed is limited by the CC cap. The general (annual) CC cap is $30,000 in 2024/25 and remains unchanged for 2025/26. Your personal CC cap might be higher if you haven't fully utilised your CC cap in any of the five prior financial years and other conditions are met.[2] If so, you may be eligible to make 'catch-up concessional contributions'. Please speak to your financial adviser or refer to ato.gov.au for more information. You can view your CC cap information via your ATO Online account linked to your myGov account.	**Eligibility to contribution – age limits** If you're between ages 67-74 at the time you make the contribution, you'll need to have met a work test or satisfy the work-test exemption. You cannot make a PDC if you're aged 75 or older.[3] **Consider all CCs and timing** Consider what other CCs have or will be made during the financial year (eg employer contributions such as super guarantee and salary sacrifice contributions). Also, consider possible changes to CCs such as additional employer contributions due to a salary increase or bonuses. If you're not able to accurately predict your CCs, you can wait until closer to the end of financial year to make your PDC. You can make more than one personal contribution throughout the year. Follow all the steps below to make sure you're able to claim a deduction for each contribution.

1 Certain higher income earners may pay an additional 15% tax called Division 293 tax. If you're liable, you'll receive a notice from the ATO.
2 For example, your 'total super balance' as at 30 June of the previous financial year must be less than $500,000. Total super balance includes, amongst other things, your superannuation and pension balances.
3 Contributions must be received by your super fund no later than 28 days following the end of the month in which you turn 75. Refer to ato.gov.au for more information.

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2. Make a personal contribution	Make your personal super contribution once you have worked with your financial adviser to confirm that a PDC is right for you. Be mindful of your fund's cut off dates to ensure the contribution is received. Understand your contribution payment options.	**Check cut off dates** If you're contributing right at the end of the financial year, check cut-off dates with your super fund to ensure that your contribution is received and allocated to the right financial year. **Check BPay codes** Check your contribution payment options with your super fund, making sure you use the correct codes. For example, if you are using BPay, even though a PDC is a CC, you're making a ***personal contribution*** to super which is usually a different BPay code to an employer contribution.
3. Lodge a notice of intent to claim a tax deduction form with your super fund	The **Notice of Intent to claim a tax deduction** form notifies your fund that you are going to claim a tax deduction for all or part of the personal contributions that you've made to super in that financial year. You must lodge this form within certain timeframes otherwise you are not eligible for a tax deduction. Your fund has no discretion to waive this requirement.	**Important timing requirements** You must lodge the form with your super fund ***before the earlier of***: • the day you submit your tax return for the relevant financial year, or • the end of the following financial year. For example, for PDCs made in the 2024/25 financial year, you must submit the Notice of Intent to your super fund ***before the earlier of*** when you lodge your tax return for 2024/25, or by 30 June 2026. Also ensure your form is lodged and acknowledged by your super fund (see **Step 4**) ***before*** rolling over or withdrawing funds, and before you commence an income stream. Refer to **Step 6** and **Step 7** for more information.
4. Receive acknowledgement from your fund	Your super fund will send you an acknowledgement to confirm that they have received your notice of intent form.	**Seek tax advice** An acknowledgement only confirms receipt of a *valid* Notice of Intent by your super fund. You will still need to claim the deduction in your tax return. Your registered tax agent can assist. Ensure that you retain the letter of acknowledgement and give it to your registered tax agent when your tax return is being prepared. This will remind them to claim the deduction.
5. Submit your tax return	Only after your Notice of Intent is submitted and acknowledgement received, should you complete your tax return.	**If you're late in submitting your tax return** Remember that if you don't complete your 2024/25 tax return before 30 June 2026, you'll still need to submit your Notice of Intent before this date otherwise you won't be eligible to claim the tax deduction.

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6. If rolling over or withdrawing funds, make super Steps 3 and 4 are completed first 	You need to ensure you've lodged your Notice of Intent and received acknowledgement from the fund before you withdraw or rollover some or all of the funds in your super account. If you don't lodge your Notice of Intent first, you may only be entitled to a partial deduction, or no deduction at all if you withdraw or rollover the entire balance of your super account.	**If you completed a partial rollover or withdrawal before lodging your Notice of Intent** Consult your financial adviser or registered tax agent to determine the amount that you're able to claim as a tax deduction. You must submit a valid Notice of Intent for this amount. If you submit a Notice of Intent for the full value of the personal contribution after a partial rollover or withdrawal occurs, the notice may be invalid and you'll need to follow the above steps to resubmit a valid notice. **Be aware** that an automatic rollover that is established to rollover funds periodically to pay for insurance premiums in another super account is a considered a partial rollover. Lodge a Notice of Intent and receive an acknowledgement **before** the partial rollover to pay the premiums occurs.
7. If commencing an income stream during the year, make sure Steps 3 and 4 are completed first 	If you commence an income stream with ***any*** of your account balance before lodging your Notice of Intent and receiving the acknowledgment, you won't be eligible to claim a deduction on personal contributions made before commencing the income stream.	**No discretion available** Once an income stream has commenced using any of the account balance, any subsequent Notice of Intent relating to contributions made before commencing the income stream is invalid. The super fund has no discretion to accept the notice.

Other important considerations

Change in circumstances

If your circumstances change after you've lodged a valid Notice of Intent, you may be able to submit another form to:

- vary down the amount you intend to claim as a tax deduction (including to nil), or
- notify your fund that you intend to claim a tax deduction for additional contributions.

Time limits and other requirements apply. This is a complex area. Consult your financial adviser and/or registered tax agent.

ATO denies deduction

Include the tax deduction claimed for your superannuation contributions in your tax return. In limited situations, the ATO may deny your entitlement to the tax deduction. For example, if you don't have sufficient assessable income to offset the deduction you are claiming after allowing for other tax deductions.

If the ATO denies your tax deduction, you must provide a new notice to your super fund to vary down the amount of tax deduction claimed (see change in circumstances).

If you want to make a PDC and split some of your contributions with your spouse

If eligible, you may be able to split some of your CCs, including PDCs, with your spouse. Generally, you'll need to wait to lodge a contribution splitting application with your fund until after the end of the financial year in which the contribution was made (unless you're going to roll over your entire balance to another fund, or withdraw your balance in full, during the financial year). Lodge your Notice of Intent and receive an acknowledgement before lodging your splitting application. Consult your financial adviser if you would like to split contributions into your spouse's account.

Next steps

Contribution rules and eligibility criteria for catch up CCs are complex. This guide is not designed to provide comprehensive information about how the rules work or apply to you. It is important that you consult your financial adviser, your registered tax agent and visit the **ato.gov.au** for more information.