

Super contributions – too much can mean extra tax

There are limits on how much you can pay into your super fund each financial year without having to pay extra tax. These limits are called 'contribution caps'.

How much you can contribute to your super fund and whether your fund is allowed to accept your contribution may also depend on your [age](#) ([?anchor=Age#Age](#)), and [total super balance](#) ([?anchor=TotalSuperannuationBalance#TotalSuperannuationBalance](#)).

Contribution caps apply to all super funds. If you have more than one super fund, all your contributions are added up and count towards your caps.

If you exceed these caps, you may need to pay extra tax. You can avoid this by knowing about your own contribution caps.

Understanding the types of contributions

There are two types of contributions you (or others) can make into your super fund:

- **Concessional** – These contributions come from income that has not yet been taxed. They are also called 'before tax' contributions. Once the concessional contributions are in your super fund, they are taxed at a rate of 15%. You may need to pay extra tax if you exceed the concessional contribution cap.
- **Non-concessional** – These contributions come from income that has already been taxed. They are also called 'after tax' contributions. These contributions are not taxed once received by your super fund. However, you may pay tax on them if you exceed your non-concessional contribution cap.

Find out about:

- [Concessional contributions and contribution caps](#) ([?anchor=Concessionalcontributionsandcontribution#Concessionalcontributionsandcontribution](#)).
- [Compensation and your concessional contribution cap](#) ([?anchor=CompensationandyourConcessionalContribut#CompensationandyourConcessionalContribut](#)).
- [If you exceed your concessional contributions cap](#) ([?anchor=Ifyouexceedyourconcessionalcontributions#Ifyouexceedyourconcessionalcontributions](#)).
- [Non-concessional contributions and contribution caps](#) ([?anchor=Nonconcessionalcontributions#Nonconcessionalcontributions](#)).
- [Compensation and your non-concessional contribution cap](#) ([?anchor=CompensationandyourNonConcessionalContri#CompensationandyourNonConcessionalContri](#)).
- [If you exceed your non-concessional contributions cap](#) ([?anchor=Ifyouexceedyournonconcessionalcontributi#Ifyouexceedyournonconcessionalcontributi](#)).
- [Total superannuation balance](#) ([?anchor=TotalSuperannuationBalance#TotalSuperannuationBalance](#)).
- [Acceptance of member contributions and work test](#) ([?anchor=Acceptanceofcontributionsandworktest#Acceptanceofcontributionsandworktest](#)).
- [Interaction between Excess Contributions and First Home Super Saver Scheme](#) ([?anchor=Interactionbetweenexcesscontributionsandfirsthomesuper#Interactionbetweenexcesscontributionsandfirsthomesuper](#)).
- [Seeking our advice](#) ([?anchor=Seekingouradvice#Seekingouradvice](#)).
- [If the information used for excess contributions is wrong](#) ([?anchor=Iftheinformationusedforexcesscontributio#Iftheinformationusedforexcesscontributio](#)).
- [Contributions for 2012–13 and earlier years](#) ([?anchor=Contributionsyoumadefor201213andearlier#Contributionsyoumadefor201213andearlier](#)).

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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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