EOFY 2026
Key processing dates

North

North offers multiple payment methods to help advisers and clients maximise contribution opportunities before 30 June.

⏰ **Important timing information**

- **BPAY and EFT payments must be made before 5pm on 30 June.**
- Missing digit (contribution-type indicator) at the end of the reference/account number will result in a **failed payment.**
- Banks may process payments same day or overnight.
- North may receive funds up to 3 days later - The **effective date** is **the date the bank processes the payment.**
- **Recommendation:** Clients should make payments **at least one week earlier.**
- Some banks impose transaction limits that can cause dishonours. **For large contributions,** clients should contact their bank first to ensure limits are lifted if required.
- In-progress transactions may delay completion of activities.
- Go to **Activity Management** on North Online to view live updates of in-progress activities.

🔴 **Cheques are no longer accepted**

(All times are AEST)

Overview

Payment Cut-off times

Payment method	North must receive by
BPAY	**5pm Tuesday 30 June**
Electronic Funds Transfer (EFT)	**5pm Tuesday 30 June**
Direct Debit (North Online)	**5pm Monday 29 June**
Direct Debit (emailed form)	**5pm Wednesday 24 June**
Downsizer & CGT-Exempt Contributions	**5pm Thursday 25 June**

North

Other Cut-off times

Activity	Submit / Complete by
Re-contribution	Refer to details on page 4 of this guide
Inspecie – Managed Funds	15 May
Inspecie – Listed securities	12 June
S290 – Claiming a tax deduction for 2025 Finanical year (North Online)	5pm Monday 29 June
S290 – Claiming a tax deduction for 2025 Finanical year (emailed form)	5pm Friday 26 June
Redemptions – Funds in cash	5pm Thursday 25 June
Redemptions – Funds in invested, including long-redeeming funds	Refer to details on page 6 of this guide

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BPAY details
 	
• **Biller code:** 38778
• **Reference Number:** Reference number **plus** contribution suffix
    o Member contribution → **1**
    o Spouse contribution → **3**
• Reference number can be found on **North Online** → **Super account** → **BPAY/EFT details**
• Must be received by **5pm Tuesday 30 June**

Electronic Funds Transfer (EFT)
 	
• **Account name:** Client first and last name
• **BSB:** 033 806
• **Account number:** EFT account number **plus** contribution suffix
    o Member contribution → **1**
    o Spouse contribution → **3**
• EFT account number can be found on **North Online** → **Super account** → **BPAY/EFT details**
• Must be received by **5pm Tuesday 30 June**
 	
⚠ Deposits **cannot be made in a branch** using these EFT details. Contact the **North Service Centre** for bank details for in-branch deposit.

Direct Debit 1. Login to **North Online** 2. Click on the Super account 3. Go to tab **Contribute** → **Make a contribution or deposit** 4. Select **Add contribution** 5. Follow the prompts 6. Must be submitted by **5pm Monday 29 June** ✅ Ensure: • Sufficient funds are available • Bank account transaction limits are lifted if required so that bank will not reject the debit request.

If emailing manual direct debit request, form must be received by **5pm Wednesday 24 June.**

Downsizer & CGT-Exempt Contributions
 	
ATO forms must be submitted before or at the time of contribution, or the contribution will be invalid.
 	
📧 Email CGT or Downsizer form and the account details to **north@amp.com.au**
 	
• Must be received by **5pm Thursday 25 June**
 	
! Missing digit '9' at the end of the reference/account number will result in a failed payment.
 	
Payment details
 	
• **BPAY:**
  ○ Biller code: **38778**
  ○ Reference number: Found on **North Online** → **Super account** → **BPAY/EFT details,** plus **9**
• **EFT:**
  ○ BSB: **033 806**
  ○ Account number: Found on **North Online** → **Super account** → **BPAY/EFT details,** plus **9**
 	
⚠ Deposits **cannot be made in a branch** using these EFT details. Contact the **North Service Centre** for bank details for in-branch deposit.

Re-contribution **Re-contribution transfers must be submitted on North Online using the Recontribution wizard** • Recontribution wizard can be found on **North Online** → **Click into account** → **Transfer** → **Account transfer** → **Click Start application** → **Recontribution** • Funds must be transferred out of the client's super or pension into an investment account or personal bank account and then recontributed into super by 30 June to be eligible for this financial year • When using the Recontribution wizard, allow enough time for the transfer into super to complete on or before 30 June • Review investment instructions if required as pending sweeps and/or existing sweeps will delay the account transfers ⚠ In-progress transactions may delay completion. Go to **Activity Management** on North Online to view live updates of in-progress activities.

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North

Super Contributions from Employers

- Clearing houses may take up to **10 days** to process payments to a super fund.
- Contribution transaction date is effective when **North receives the funds**.

EOFY Administration – Cut-off times

In-specie transfers

Transfer type	Expected timeframe	Recommended latest date to receive physical paperwork*
Managed funds	4–6 weeks	**15 May**
Listed securities	3–4 weeks	**12 June**

*Our aim is to complete all transfer requests prior to or by 30 June, however for final submission date to be achieved we are reliant on correct information, paperwork and third parties to complete the in-specie transfer transactions. As a result, the platform cannot be responsible or liable for any transfers not completed before 30 June.

If the in-specie transaction is not finalised prior to 30 June 2026, then it will be included in the contribution cap level for the 2026/2027 financial year and cannot be changed.

Section 290 – Claiming a tax deduction for 2025 Finanical year

- Login to **North Online**
- Click on the Super account
- Go to tab **Contribute → Tax deductions for personal contributions**
- Follow the prompts
- Submit the activity by **5pm Monday 29 June**

Signed paperwork is no longer required when claim submitted on North Online.

For manual form:

- Documentation must be received by **5pm Friday 26 June**
- This cut off applies to **FY ending 2025 only -** FY 2026 claims can be made until **30 June 2027**

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Trades prior to EOFY

Transaction type	Cut-off
Managed funds & term deposits	**5pm Friday 26 June**
Equity trades	**4pm Friday 26 June**

Long-redeeming funds

- Some funds require longer sell timeframes
- Refer to the **fund PDS** for expected completion times
- If you propose to complete a transaction which will require assets to be settled by 30 June, we recommend placing any trades for these long redeeming funds as indicated by the fund.
- Ensure you review the buy, sell and rebalance profile on the account.

Redemptions

Cash redemptions take 3 business days to complete.
If the redemption requires sell down of assets or if there are existing pendings preventing the sell down of assets, this will delay the redemption.
⚠ In-progress transactions may delay completion. Go to **Activity Management** on North Online to view live updates of in-progress activities.

Pension Payment Key Dates

Catch-up pension payments

- This process is to ensure that clients meet their **annual minimum pension payment requirement** for the financial year.
- This will be run on **Wednesday 10 June**.
- The catch-up payment means some clients will have a pension payment on this date which differs to their usual pension payment date.
- Failed payments will be reprocessed on or before 30 June.

Pension payment recalculation

- Minimum pension amounts are recalculated on **1 July** based on age and account value.

EOFY Communications

The following provides details of the key communications that will be issued to clients.

All documents are uploaded to North Online → Statements & correspondence.

- If client has an **Online** communication preference and has an email address on file, they may receive an email notification ('Communication preference').
- If client has a **Hardcopy** communication preference, letters and statements are sent by mail ('Communication preference').
- Selected correspondence is also sent as hardcopy to both online and hardcopy preference clients ('Hardcopy').
- Some correspondence is uploaded to North Online without an email notification. Hardcopy clients will receive it in the post ('Upload only').

Communication	Timing	Delivery method	Description
PAYG Summary Letter	Early July	Hardcopy	This letter is sent to any clients that have had PAYG tax withheld from their pension payments throughout the completed financial year.
Centrelink Schedule	Early July	Upload only	The Centrelink Schedule is generated for all active pension accounts. This document contains all the information that Centrelink require from us to determine their Centrelink benefits.
S290 Annual Letter	Late July	Communication preference	This letter is sent to any clients that have made a personal contribution into a superannuation account and have amounts that may be eligible to claim.
IDPS Annual Statement	Late July	Communication preference	This statement is sent to all IDPS members to report on the details and activities on the account in the last financial year.
IDPS Tax Statement	From late August	Communication preference	This statement is sent to all IDPS members, containing the information required for clients to complete their tax return.

Activity Management

Submit requests on North Online and view live updates using the Activity Management tool.

- **Go to North Online → Activities → Activity Management**

Estimated completion dates are available for activity types including withdrawals, transfers, recasts and recontributions. This added transparency helps set clearer expectations and reduces follow ups.

These estimated dates take into account factors such as:

- Pending transactions
- Trade settlement cycles
- Fund manager cut off times for asset sell downs (for withdrawals).

Contact Us

📞 **1800 667 841** — 8:30am–7pm AEST

💬 **Northchat** — 9am–5pm AEST

📧 **north@amp.com.au**