

Accessing non-concessional contributions information



19 February 2025

Non-concessional contributions include personal contributions made to super from after-tax income or other available savings. Limits apply to the total NCCs that you can contribute to super. To help avoid breaching the cap, you can access contribution information on myGov.

What are non-concessional contributions?

Non-concessional contributions (NCCs) include those made with after-tax money, such as your take home pay, or funds in your bank account. NCCs may provide significant opportunities to build super for retirement. NCCs form part of the tax-free component of your super interest and are not taxed when released from super.

NCCs commonly include:

- personal contributions for which no tax deduction is claimed
- spouse contributions
- excess concessional contributions not released from super, and
- certain amounts transferred from a foreign super fund.

Am I eligible to make NCCs?

To make NCCs, you need to satisfy the eligibility rules, including:

- you're aged under 75 at the time you make the contribution¹, and
- your 'total super balance'² at the previous 30 June is less than certain limits (see below).

Limits on NCCs

There are limits on the total amount of NCCs you can contribute to super and penalties apply if breached. For more information on excess NCCs, see ato.gov.au

In 2024/25 the annual NCC cap is \$120,000 and will remain unchanged for 2025/26. However, depending on your total super balance, you may bring forward up to two years' worth of NCCs (known as the NCC bring forward rule).

What's my limit?

Your eligibility to contribute up to the annual NCC cap or larger amounts under the NCC bring forward rule, is determined by your previous 30 June total super balance. The limits for the current financial year and 2025/26 are summarised in the table below. You can check your total super balance details using myGov. [Click here](#) to find out how.

¹ Contributions must be received by your fund no later than 28 days following the end of the month you turn 75.

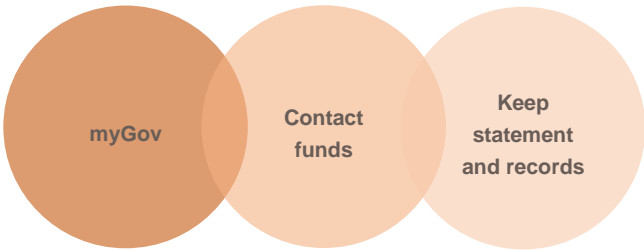
² Total super balance includes the total of all amounts you hold in super accumulation and pension accounts, in-transit rollovers, and if you have a self-managed super fund, it may also include the outstanding balance of a limited recourse borrowing arrangement. The total is reduced by personal injury (structured settlement) contributions made to super.

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	Caps and thresholds in 2024/25		Caps and thresholds in 2025/26	
	Total super balance on 30 June 2024	NCC cap in 2024/25	Total super balance on 30 June 2025	NCC cap in 2025/26
Annual cap	<\$1.9m	\$120,000	<\$2m	\$120,000
Bring forward limits	<\$1.66m	\$360,000	<\$1.76m	\$360,000
	\$1.66m to <\$1.78m	\$240,000	\$1.76m to <\$1.88m	\$240,000
	\$1.78m to <\$1.9m	\$120,000	\$1.88m to <\$2m	\$120,000
	\$1.9m+	Nil	\$2m+	Nil

How to access non-concessional contribution details on myGov

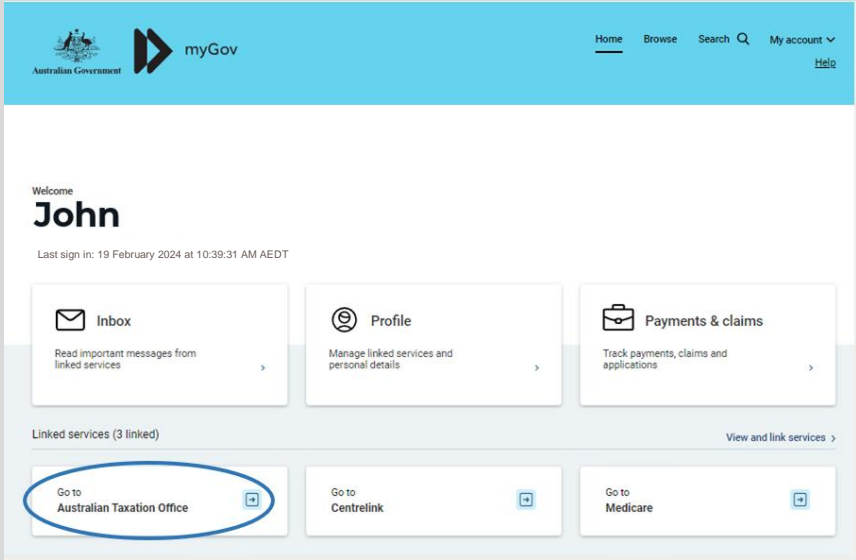
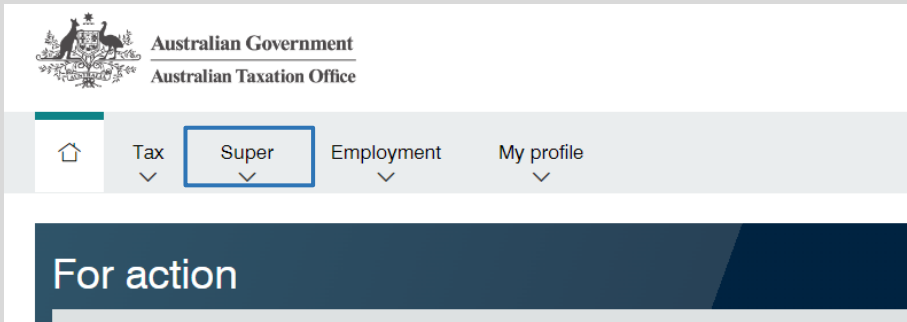
There are a few ways you can monitor your NCCs and to check whether you're currently in a bring forward period.



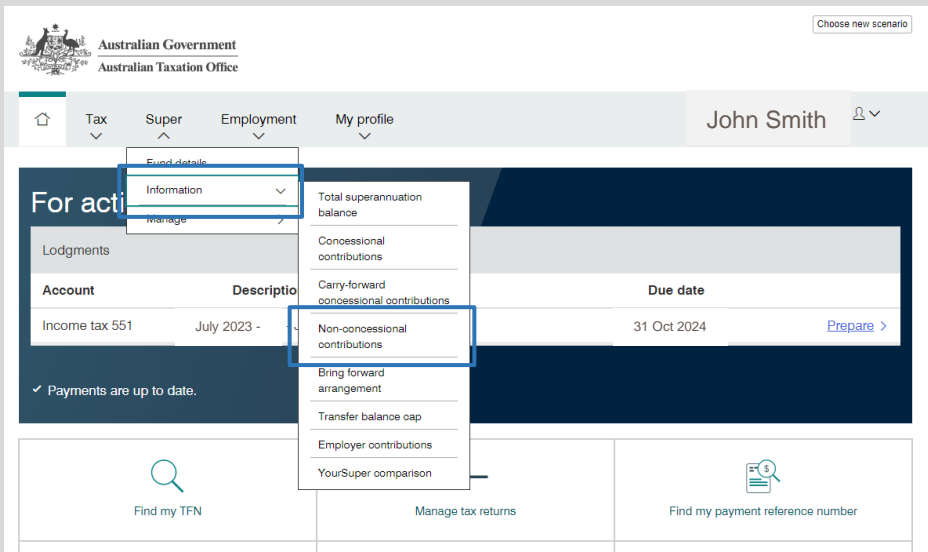
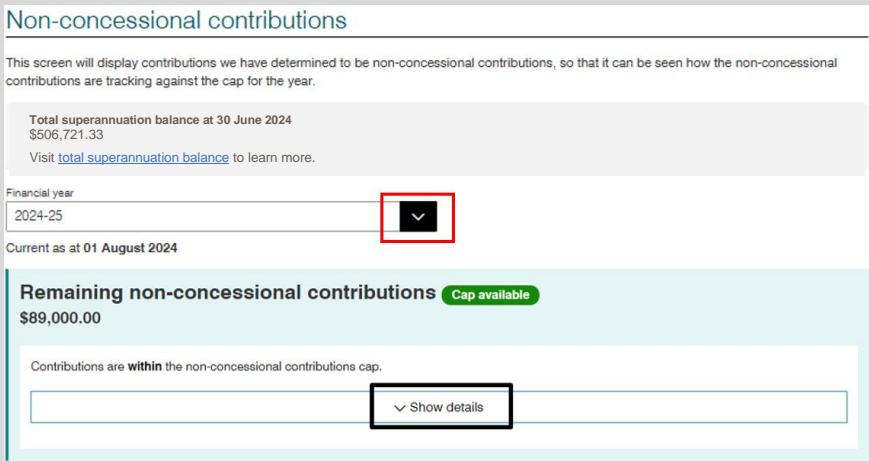
On the following pages, the steps to using myGov to access NCC information are explained. It is recommended that detailed records also be maintained and referred to because there may be a delay before your super fund reports details about your contributions to the ATO. Remember, additional tax applies for excess NCCs.

Note: The below scenarios relate to fictional individuals and are used to show you the possible NCC and bring forward data on myGov.

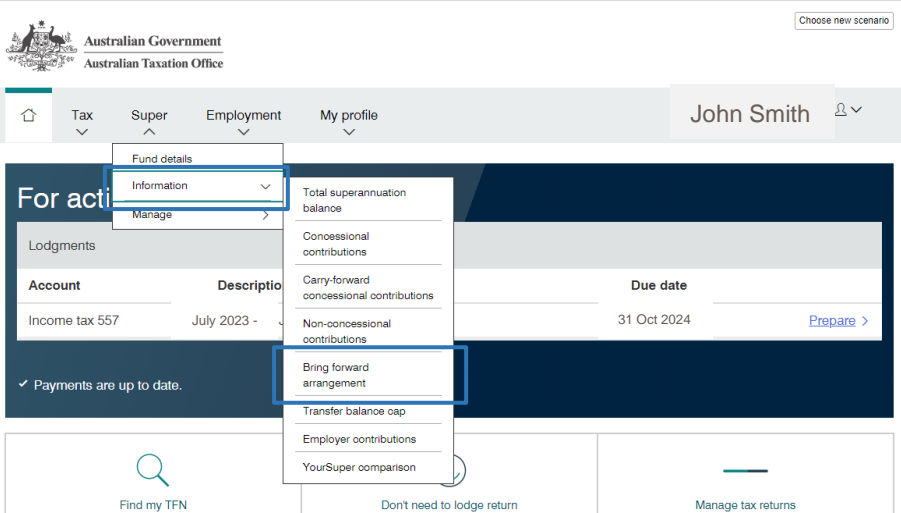
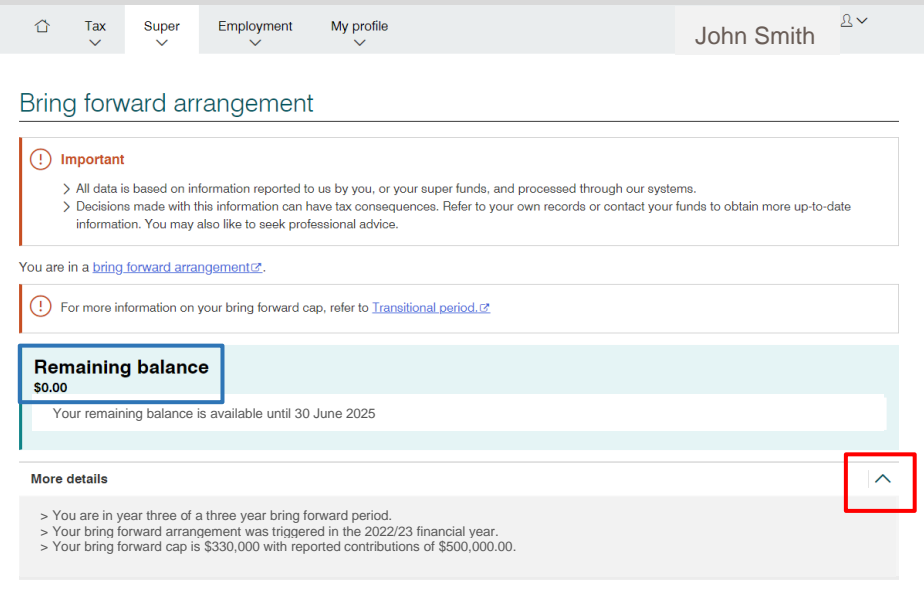
Accessing non-concessional contributions information

Steps	Details
1. Login to your myGov account by visiting my.gov.au	<p>Don't have a myGov account?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to create a myGov account.</p> <p>or visit: my.gov.au/en/about/help/mygov-website/create-mygov-account</p>
2. Select the ATO service	 <p>The screenshot shows the myGov dashboard for a user named John. The dashboard includes sections for 'Welcome John', 'Last sign in: 19 February 2024 at 10:39:31 AM AEDT', and three main service tiles: 'Inbox', 'Profile', and 'Payments & claims'. Below these is a 'Linked services (3 linked)' section with three tiles: 'Go to Australian Taxation Office', 'Go to Centrelink', and 'Go to Medicare'. The 'Go to Australian Taxation Office' tile is circled in blue.</p> <p>Haven't linked the ATO to your myGov account?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to link the ATO to myGov</p> <p>or visit: my.gov.au/en/about/help/mygov-website/link-services-to-your-account/link-the-australian-taxation-office</p>
3. Select the 'Super' tab	 <p>The screenshot shows the Australian Government Australian Taxation Office website. The navigation menu includes 'Tax', 'Super', 'Employment', and 'My profile'. The 'Super' tab is highlighted with a blue border. Below the navigation menu is a dark blue banner with the text 'For action'.</p>

Accessing non-concessional contributions information

Steps	Details
<p>4. Click the 'information' option. Then select 'Non-concessional contributions'</p>	
<p>5. Use the arrow (red box) to reveal a drop-down list to select a financial year.</p> <p>Information regarding the NCCs made during that period will be displayed.</p> <p>Your TSB as at the 30 June prior to the relevant financial year is displayed, provided ATO have this information. See note below.</p> <p>Click on 'show/hide details' (black box) to reveal the NCCs reported to the ATO for the period selected.</p> <p>In this example, the person has \$89,000 of their NCC cap remaining</p>	 <p>Non-concessional contributions</p> <p>This screen will display contributions we have determined to be non-concessional contributions, so that it can be seen how the non-concessional contributions are tracking against the cap for the year.</p> <p>Total superannuation balance at 30 June 2024 \$506,721.33 Visit total superannuation balance to learn more.</p> <p>Financial year 2024-25</p> <p>Current as at 01 August 2024</p> <p>Remaining non-concessional contributions Cap available \$89,000.00</p> <p>Contributions are within the non-concessional contributions cap.</p> <p>Show details</p> <p>Note: The information shown reflects the information that the ATO has received from your super funds to that point. If there is a delay in any of your funds reporting to the ATO, or there has been an error in reporting, the information displayed will not be accurate. Funds do not report your 30 June total super balance often until some months into the new financial year. It is important to maintain your own records and ascertain contribution information from other sources, such as your super fund or financial adviser, to determine contribution eligibility.</p>

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Steps	Details
6. For information on bring forward arrangements: <ul style="list-style-type: none">Click the 'Super' tabClick 'Information' to reveal a second menuSelect 'Bring forward arrangement'	
7. This screen will display information regarding any bring forward arrangement that you may be in Your available NCCs will be displayed in the 'remaining balance' box (blue box). For an explanation of the amount displayed, click on the drop down arrow (red box) As seen in this example, the individual is currently in a three year bring forward period, after triggering the arrangement in 2022/23. They have fully utilised their available limit.	

Next steps

Contribution rules and eligibility criteria for NCCs and the bring forward provisions are complex. This guide is not designed to provide comprehensive information on how the rules work or how they may apply to you. It is important that you speak with your financial adviser, your registered tax agent and visit ato.gov.au for more information.

Important information and disclaimer

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