



Superannuation Advertising Ban – Draft Regulations

Federal

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Master Electricians Australia (MEA) is a peak industry association representing electrical contractors across Australia, majority of which are small and medium sized businesses. We are recognised by industry, government and the community as a leading business partner, knowledge source and advocate. You can visit our website at www.masterelectricians.com.au

MEA welcomes the opportunity to provide a response to the proposed regulations supporting the prohibition on advertising superannuation products during employee onboarding.

MEA acknowledges the framework primarily targets software providers, superfunds and other such parties, but note it may have incidental impact on business owners during new employee onboarding processes. Many small businesses rely on external payroll and onboarding platforms to meet their obligations. Employers should not be exposed to penalties where any non-compliant display or ordering of superannuation products is a function of the software provider's system, rather than an active decision or influence by the employer.

To further support practical compliance with the general requirements disclosed on [page 5 of the explanatory materials](#), consideration should be given to developing a standardised form or information sheet that enables employers to meet these obligations through clear, structured prompts. This would provide a simple and consistent pathway for small businesses, reduce ambiguity, and minimise the risk of inadvertent non-compliance during onboarding processes.

MEA supports a regulatory approach that targets genuine instances of product promotion or influence, without imposing undue regulatory burden or risk on small businesses who are not the intended focus of these reforms.