



Complete Commerce

Completing your business picture.



Spring 2022 Newsletter



INSIDE THIS ISSUE:

| | |
|---|----------|
| WELCOME | 1 |
| SUPERANNUATION | 1 |
| PROTECTING YOURSELF AGAINST SCAMMERS | 2 |
| DOMAIN NAME CHANGES | 2 |
| WORKCOVER & MORE | 3 |

WELCOME

Welcome to the Complete Commerce Spring 2022 Newsletter. We are well into spring and how beautiful is it when the sun shines? The promise of summer is in the air.

At Complete Commerce we are working hard to get work out the door with Christmas less than 8 weeks away!

This is a glorious time of year to get outside, see the spring blooms and start planning what you are going to buy your family and friends for Christmas!



SUPERANNUATION CHANGES

To avoid additional costs (including the superannuation guarantee charge (SGC)), you must pay the right amount of super for all your eligible employees by the due date.

Whether you're paying super weekly, monthly, or quarterly it's important to check that the super guarantee (SG) you pay takes into account the changes that started on 1 July 2022. These changes were:

- the increase in the SG rate from 10.00% to 10.50%
- the removal of the \$450 per month eligibility threshold when paying SG.

You must have applied these changes to all the salary and wages you paid from 1 July 2022, even if some of the pay period they related to was before 1 July 2022.



PROTECT YOURSELF FROM FRAUD AND SCAMMERS

If you have been the victim of cyber crime don't feel bad as you are not alone. It is becoming more and more common.

The hacking of the Optus and Medibank databases recently has highlighted that everyone is vulnerable to cyber-attack. Here are some tips to keep yourself safe online.



Be wary of unexpected emails, phone calls or messages that ask you to take action

Use caution when receiving phone calls, emails, or messages claiming to be from a reputable organisation and consider what they're asking for. Never give out your personal or security details (like your card or customer number, passwords or security codes), even if it seems legitimate.

Be on the lookout for scams

Compromised identification details can be used by scammers to target you for many different scams. Learn how you can spot different types of scams and what you can do to avoid becoming a target. The Government has a website dedicated to this <https://www.scamwatch.gov.au/>.

Complete the security wellbeing check

The security wellbeing check is a list of safety measures to give you added banking and identity protection, including upgrading to the latest version of your Banking App, to ensure you have all the security features and benefits on offer. Go to your bank's website and search for their Security Wellbeing Check.

Set up notifications

Set up notifications to be sent when various activities take place on your accounts, as they happen. You can do this through your bank. This will alert you to things like: when money goes in or out of your account, payment reminders, or when changes are made to your Daily Payment Limit or contact details.

WEBSITES ARE CHANGING

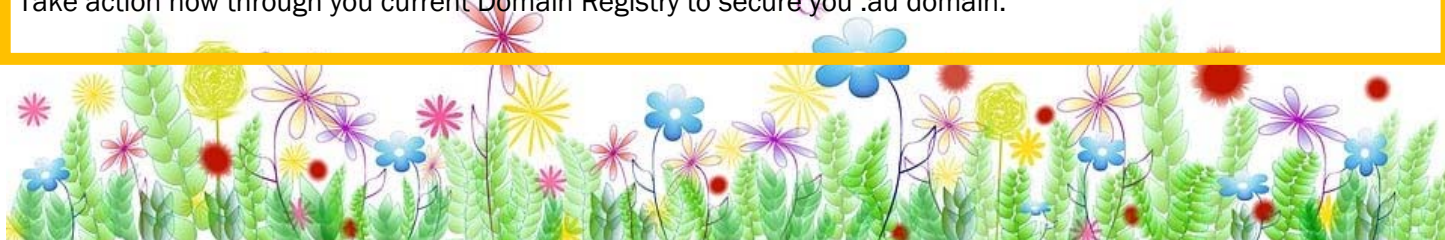
If you currently own a domain name ending in .com.au you may have seen the option to also own the .au domain.

In addition to protecting your cybersecurity, shorter and simpler domains can be helpful for branding and marketing, making them more memorable to your customers and clients.

A domain name ending in the .au (com.au, .net.au, .org.au, .edu.au etc.) tells us that the business, organisation or individual using it has a connection to Australia.

Why might you consider registering a .au domain? To preserve your online brand! If you already operate a website, you might consider holding the corresponding .au domain to prevent competitors from undermining your online presence.

Take action now through you current Domain Registry to secure you .au domain.



WORKCOVER

Each July (following the end of the financial year), if you employ staff, you must complete the Declaration of Rateable Remuneration with WorkCover.

You need to report to your WorkCover insurer each year the total wages, superannuation, fringe benefits and contractor payments to calculate your premium for that year and also to estimate your premium for the following year.

Your WorkCover insurer will send you a paper form to complete, but the easiest way to report your rateable remuneration is online. The information to set up an online account appears on your WorkCover forms.

If you need any assistance with this please contact us for a chat.

ELECTRONIC SIGNING

We have been making a concerted effort to make sure that all documents new and old have been signed on our electronic signing portal. Thank you to everyone who has signed their documents, we appreciate it. Please remember that when you log in and sign with your electronic signature that it is the same as signing a document with a pen in your hand. Only you should log in and sign your documents, you shouldn't sign for others whether it be electronic or on paper.

PAYG INSTALMENTS

We are always looking for ways to help our clients and provide better service. Each quarter we upload or send out quarterly PAYG instalments that you may already receive through MyGov. We do this as an extra service for you and we will also be following up prior to the due date to make sure that you are aware of your obligations if you haven't electronically signed your instalment notice.

In the spirit of Goldilocks we try to send these notifications not too early and not too late. If you ever have any questions or concerns please feel free to ask us.

DIRECTOR ID NUMBERS

The deadline is looming for all company Directors to have a Director ID number. Claire from our office will be sending follow up information to our clients in the coming days to make sure that you have applied for your Director ID and to provide information on the different methods you can use if you haven't yet applied.

Unfortunately, we can't complete this process for you but we can guide you through what you need to do.

