

Superannuation Administrator interview questions

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What to expect

Interviews for superannuation administrator roles test regulatory knowledge, processing accuracy and the ability to explain complex account information to members without causing confusion or breaching privacy obligations. Expect a mix of technical checks, compliance scenarios and questions about handling difficult member interactions.

- **Technical/process:** Questions checking your understanding of contribution processing, SuperStream, rollovers and reconciliation workflows.
- **Compliance:** Questions probing your knowledge of SIS legislation, APRA and ATO reporting obligations and how you keep records audit-ready.
- **Client-facing:** Questions about explaining account information or investment options to members clearly and accurately.
- **Behavioural:** Past-experience questions about accuracy under pressure, error correction and working to deadlines.
- **Scenario:** Hypothetical situations testing judgement when a member's request conflicts with compliance requirements.

Most interviews open with background and motivation questions, move into technical and compliance questions to confirm capability, then use scenario or behavioural questions to assess judgement and communication style. A written or practical reconciliation exercise is common for this role.

1. Walk me through how you would process a member's rollover request from another fund.

Why they ask

Tests whether you understand the practical steps and compliance checks involved in a core task of the role.

How to structure your answer

Describe the process in order: verify member identity and fund details, check SuperStream data matches, confirm no outstanding compliance issues, action the transfer, then update the account record and confirm with the member.

Example answer

"I'd first confirm the member's identity and the receiving fund's USI, then check the request against SuperStream to make sure the data matches what the other fund has submitted. Before actioning anything I'd check the account for any holds, such as an unresolved contribution or a compliance flag. Once cleared, I'd process the transfer through the administration platform, update the member's account record and send confirmation once the funds have moved, noting the transaction date for reconciliation."

2. Tell me about a time you caught an error in member records before it caused a bigger problem.

Why they ask

Attention to detail and error correction are central to this role given the regulatory and financial consequences of mistakes.

How to structure your answer

Use STAR: situation, task, action, result.

Example answer

"During a monthly reconciliation, I noticed a contribution amount posted to a member's account didn't match the corresponding bank deposit. My task was to trace the discrepancy before the figures went into the quarterly report. I checked the SuperStream submission against the payroll file and found the employer had submitted a duplicate contribution. I flagged it, corrected the account and notified the employer's payroll contact. As a result, the member's balance stayed accurate and we avoided an incorrect figure going into ATO reporting."

3. A member calls asking why their contribution hasn't shown up in their account yet. How do you handle the call?

Why they ask

Client-facing question checking how you manage member expectations while staying within what you're allowed to disclose or promise.

How to structure your answer

Explain your approach to the conversation step by step, covering what you check, what you tell the member and how you follow up.

Example answer

"I'd start by checking the account and the SuperStream lodgement history to see if the contribution is sitting in a clearing account or hasn't been received yet. I'd explain to the member what stage the contribution is at without over-promising a date I can't guarantee. If it's an employer delay, I'd tell them that clearly and log a follow-up task to check again in a few business days, then call or email them once it's resolved."

4. What's your understanding of an administrator's obligations under the SIS Act when handling member complaints or benefit disputes?

Why they ask

Directly checks regulatory knowledge relevant to day-to-day compliance work.

How to structure your answer

Give a clear, factual explanation of the obligation, referencing relevant regulatory bodies where you can.

Example answer

"Administrators need to handle member complaints in line with the fund's internal dispute resolution process, which has to meet ASIC and APRA standards, and escalate to the Australian Financial Complaints Authority if it can't be resolved internally. On benefit disputes specifically, I'd make sure any calculation is checked against the trust deed and SIS regulations before responding, and keep a clear record of the assessment in case it's reviewed later."

5. You're asked to process a benefit payment but notice the member's file is missing identification documents required under AML/CTF obligations. What do you do?

Why they ask

Scenario question testing judgement when compliance requirements conflict with processing speed or member pressure.

How to structure your answer

Explain the judgement call: what you'd stop, what you'd escalate, and how you'd communicate the delay.

Example answer

"I wouldn't process the payment until the identification requirements are met, since that's an AML/CTF obligation, not something I can waive for convenience. I'd contact the member to request the outstanding documents, explain why they're needed, and flag the file so the payment isn't accidentally"

released by someone else in the meantime. If the member pushed back, I'd escalate to my team leader rather than make an exception myself."

6. How do you keep track of multiple regulatory deadlines, like ATO lodgements, alongside routine member processing work?

Why they ask

Checks organisational skills and how you prioritise compliance-critical tasks against daily operational volume.

How to structure your answer

Describe your practical system for tracking deadlines and balancing competing priorities.

Example answer

"I keep a running compliance calendar separate from my daily task list, with lodgement dates flagged well ahead of time so I'm not scrambling at the deadline. On days when reporting is due, I'll batch routine member processing into fixed time blocks so it doesn't get pushed aside, but I treat regulatory deadlines as non-negotiable and build in a buffer day for review before anything gets lodged with the ATO."