



**ON  
THE**

# move

92

MARCH 2026 THE OFFICIAL PUBLICATION OF THE AUSTRALIAN FURNITURE REMOVERS ASSOCIATION

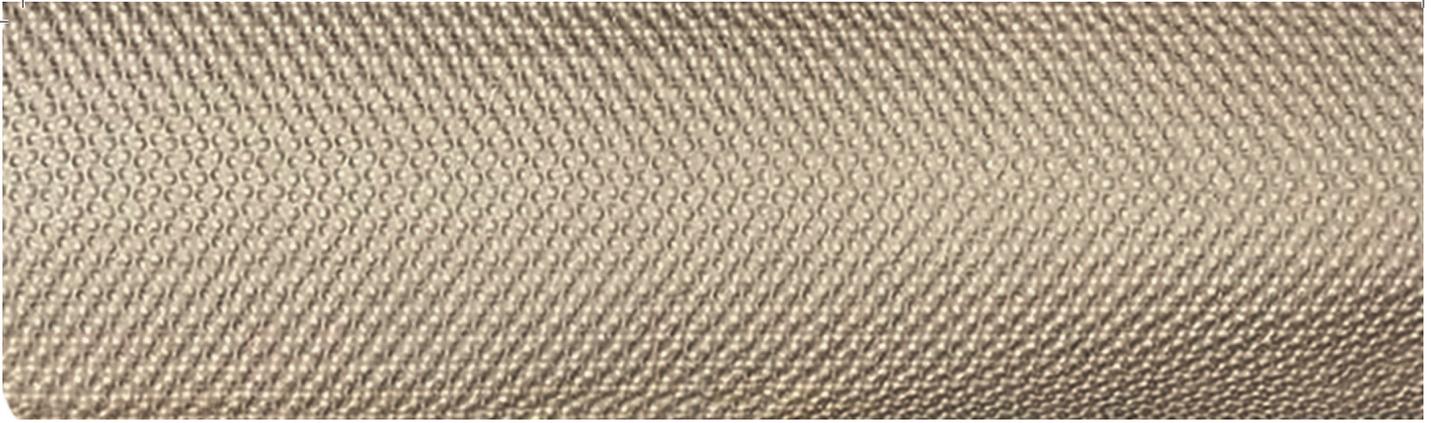


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**IN THIS ISSUE**  
NEW MASTER INDUSTRY CODE OF PRACTICE  
UNDERSTANDING THE 10 COR FUNCTIONS  
PAYDAY SUPER IS COMING  
AFRA COUNCIL MEMBER PROFILE: PAUL LEAF-MILHAM



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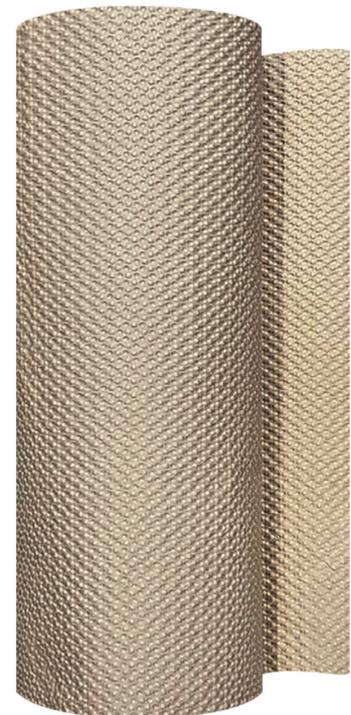
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# ON THE move

The Official publication of  
the Australian Furniture  
Removers Association

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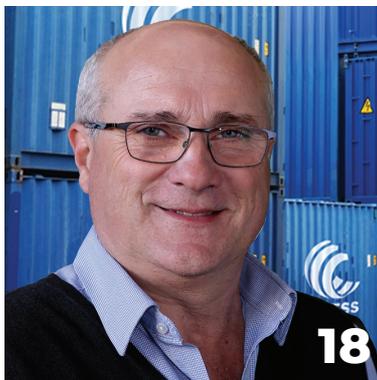
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BY NICKI FRENCH

## PRESIDENT'S REPORT

**A**s we settle into the year, I want to shift our focus firmly toward the changes ahead – because 2026 is shaping up to be a year of significant transition for the moving industry, both operationally and structurally.

Across government, regulatory bodies, insurance markets, training sectors, and customer expectations, the pace of change is accelerating. New compliance requirements, shifts in workplace standards, and updates to training frameworks are no longer abstract concepts on the horizon – they are landing now, and they will influence how every AFRA member operates. At the same time, technological shifts continue to challenge traditional processes and customer service models.

Over the last year, the AFRA Council have been reviewing how our association is organised, how our membership tiers operate, and how our compliance

“The aim is simple: to ensure AFRA remains relevant, responsive, and capable of supporting members in a landscape that no longer resembles the one our current structure was built for.”

and support frameworks function. The aim is simple: to ensure AFRA remains relevant, responsive, and capable of supporting members in a landscape that no longer resembles the one our current structure was built for.

This is not change for the sake of change. It is about strengthening the foundation of the organisation so that AFRA can continue to advocate effectively, provide consistent industry standards, and deliver value to every accredited member – whether large, small, regional, or national.

But this next chapter requires more than structural updates. It requires active engagement from members.

The decisions we make now will shape AFRA's future role and influence. To get this right, we need your voice. We need your insight into what's working, what isn't, and what you need from your industry association in the years ahead. The pace of change across the moving sector means we cannot afford passive membership. We need participation – honest, direct, informed participation.

In the coming months, you will see opportunities for input through consultations, workshops, and feedback channels. I encourage every member to make time to contribute. AFRA's strength has always come from its members, and aligning our structure for the future will only be successful if it reflects the needs and realities of the businesses we represent.

This is a pivotal moment. By engaging now, you help ensure that AFRA remains a modern, credible, and unified voice for professional movers across Australia.

Thank you to those who have already stepped forward in recent discussions. I look forward to hearing from many more of you as we work together to position AFRA for the future. ●

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BY SIMONE HILL

## EXECUTIVE DIRECTOR'S REPORT

**W**elcome back! Hoping all members are off to a productive and successful year. The "busy" period has wrapped up and, by most accounts, it was something of a mixed bag. While volumes remained strong in parts, feedback suggests a patchwork of experiences across regions and operators. As always, this peak period reinforces both the resilience of our industry and the importance of planning, workforce readiness and having strong systems in place to support quality outcomes during times of pressure.

Before Christmas, we bid farewell to Eilidh. We sincerely thank her for the contribution she made to AFRA during her time with us. Unfortunately, due to the restrictions of her working visa, she is no longer able to remain in the role. Recruitment is currently underway, and we are in the middle of interviewing candidates for the position. This transition presents a timely opportunity to further strengthen our internal processes – particularly around new membership onboarding, complaints management, and targeted social media campaigns that promote the AFRA brand and enhance the reputation of our members. Like our members, we are focused not only on growth, but on sustainable growth supported by robust systems.

Simran has been working exceptionally hard on the development and completion of new Chain of Responsibility (CoR) modules, along with updated instructional training videos for removal operations. This has been a significant project requiring coordination, technical input and considerable preparation. We extend our sincere thanks to Two Men and a Truck for generously providing staff and vehicles for filming, and to SOS for stepping in at short notice with packing materials when required. Max attended for the last two days, overseeing correct technique during filming – ensuring the final product reflects best practice. We look forward to releasing this content to members in the near future.

A special thank you to Rose, whose steady oversight ensures the smooth day-to-day running of the AFRA office. Her patience and calm support were particularly appreciated on filming days, when the office was temporarily transformed into a production space and then seamlessly restored to order. Her reliability behind the scenes- and her adaptability - are integral to keeping our operations on track.

Planning for Conference is well underway. Please mark your calendars for 19–21 August in Cairns. We look forward to bringing members together for what

“ A major priority this year is the proposed membership restructure and transition to a new legal structure, a significant step in AFRA's evolution.”

promises to be an engaging and forward-focused event. Further details will follow shortly.

A major priority this year is the proposed membership restructure and transition to a new legal structure. This is a significant step in AFRA's evolution and one that has been carefully considered to ensure the Association remains fit for purpose, nationally representative, and sustainable into the future. I will be travelling to meet with members directly and running information sessions to ensure everyone clearly understands what the restructure means, why it is necessary, and what AFRA aims to achieve through this process. I strongly encourage members to attend these sessions or contact me directly with any questions. Transparent consultation and member engagement are essential as we move forward together.

Finally, I remind members that dispute resolution is a fundamental function of AFRA and a critical safeguard of the Association's credibility. Promptly responding to AFRA's requests for information during a complaint investigation is both a condition of membership and an essential part of maintaining the integrity of our processes. Where a member fails to respond or provide supporting documentation within the required timeframe, AFRA may be required to determine the matter based solely on the evidence supplied by the client. This can significantly limit the member's ability to present their position. Timely engagement ensures procedural fairness and protects both individual businesses and the integrity of the AFRA brand.

The year ahead brings both opportunity and change. AFRA remains committed to strengthening standards, supporting compliant operators, and protecting the integrity of our industry. I look forward to working with you all throughout the year. ●



BY SIMRAN KAUR

## TRAINING & COMPLIANCE UPDATE

**H**appy New Year to all our members. We hope everyone had a well-earned break over the holiday period and enjoyed some downtime with family and friends. While it's been a busy return across the industry, we've started 2026 strongly across our training and compliance projects, with significant progress already underway. We've captured additional real-world industry scenarios to ensure the updated course reflects the practical challenges crews face on site, in customers' homes, and on the road. The focus remains on making the content clear, accessible, and directly relevant to everyday removals work. The simplified structure and new basic-level pathway will help ensure all workers, regardless of experience, can confidently understand their safety responsibilities.

We are also nearing the completion of the NHVR grant project, which is an exciting milestone. This grant has enabled us to significantly strengthen and

“ We are nearing the completion of the NHVR grant project, which is an exciting milestone. This grant has enabled us to significantly strengthen and modernise our Chain of Responsibility (CoR) training materials, aligning them closely with the NHVR's Compulsory CoR Topics. ”

modernise our Chain of Responsibility (CoR) training materials, aligning them closely with the NHVR's Compulsory CoR Topics. New video modules have been finalised and filmed, bringing practical, activity-based examples into the training to help translate legislative requirements into real-world decision making. Coming to the end of this grant marks a major achievement and reflects a significant investment in improving safety capability across the removals industry.

Lastly, we would like to remind members to please send all required audit documentation directly via email as pdf attachments rather than handing us physical copies on the day of audit. We are unable to accept certain photographed or unclear copies of documents, and this can delay the review process. Providing clear, complete electronic copies – preferably ahead of the physical audit day - ensures a smoother and more efficient audit assessment. If you are unsure what format is required, please reach out prior to submission to avoid delays.

We are so excited for this year and the many projects being completed. This is going to be a significant year for AFRA training and compliance. Our focus remains on delivering practical, industry-specific programs that help members meet their obligations while strengthening safety and professionalism across the sector. ●

**If you have any training, audit or compliance-related questions, please feel free to get in touch at [training@afra.com.au](mailto:training@afra.com.au).**

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BEHIND THE SCENES

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BY GILLIAN BRISTOW

# New Master Industry Code of Practice

**T**he new Master Industry Code of Practice is an updated, authoritative source which offers guidance to Chain of Responsibility (CoR) parties on managing heavy vehicle transport safety risks and meeting their primary duty obligations under the Heavy Vehicle National Law (HVNL).

**WHEN WAS IT RELEASED?**  
The Master Industry Code of Practice was released in January 2026. It replaces the previous Code that was first published in 2018.

**WHO PREPARED IT OR WAS INVOLVED?**  
The Master Code of Practice was prepared by stakeholders and industry participants with involvement from CoR parties from across the supply chain, including off-road parties, helping to provide feedback and ensure relevance.

**HOW IS THE NEW CODE DIFFERENT TO THE PREVIOUS CODE?**

The new Code is more up to date and feedback-driven than the previous code, with new information built on consultation with the industry. As a result, the new Code includes:

- More practical information
- A broader scope, covering a wider range of hazards and risks
- Greater focus on activities, instead of specific risk areas
- Content for off-road parties and other specific industry sectors

The new Code also accounts for developing technology, regulatory change and changing industry practices.

The new Code is also much longer. The previous code was approximately 37,000 words.

The new Code is approximately 64,000 words.

**WHERE CAN YOU GET A COPY?**  
The 2026 Master Code is available on the NHVR website or by contacting [codes@nhvr.gov.au](mailto:codes@nhvr.gov.au).

**WHAT SORT OF ACTIVITIES ARE COVERED IN THE CODE?**  
Although primarily written for businesses, there are parts of the Code which cover the activities of employees like schedulers and packers. The Code also includes case studies and examples.

The Code offers scalable recommendations that are applicable regardless of business size, from large national fleets to small businesses. Employed drivers are offered practical examples of what good practice looks like and learn what to expect from consignors, consignees, loading managers and their employees. While the sCode outlines activities that are associated with particular businesses such as livestock transport or goods manufacturing, there are no sections dealing specifically with removals businesses.

**WHY IS READING THE CODE IMPORTANT FOR AFRA MEMBERS?**  
Reading the Code is important for AFRA members, as executives have a personal, non-delegable duty under the HVNL to exercise due diligence to ensure their business complies with its safety obligations. The Code helps you meet this duty by providing guidance on:

- Accessing the right information to understand your safety responsibilities
- Receiving training in risk identification and safety management

**““** The Master Industry Code of Practice was released in January 2026. It replaces the previous Code that was first published in 2018. **””**

- Gaining detailed knowledge of business operations and available control measures
  - Overseeing employee training to ensure safe practices are followed.
- Failure to exercise due diligence can result in personal liability and significant penalties. Thus, reading the Code helps executives actively manage safety risks and protect themselves and their workforce.

**WHAT IS THE LEGAL EFFECT OF THE NEW CODE?**  
There are no new legal obligations for removalists resulting from the 2026 Master Code. The Code does not replace HVNL requirements but can be used by a court as evidence in relation to a breach of primary duty and to determine what is reasonably practicable when managing risk.

Questions? ●  
**If any part of the new Code raises any questions or concerns, please get in touch with us via the AFRA helpline at [afrahelpline@bristowlegal.com.au](mailto:afrahelpline@bristowlegal.com.au)**



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# UNDERSTANDING THE 10 CHAIN OF RESPONSIBILITY FUNCTIONS

**U**nder the Heavy Vehicle National Law (HVNL), there are 10 Chain of Responsibility (CoR) party functions. A business becomes legally responsible when it performs one or more of these functions. For removalist companies, this is critical because we often perform multiple CoR functions at the same time.

As AFRA nears completion of our current industry grant project, one thing has become clear: many removalist businesses are carrying more legal responsibility than they realise. Understanding these functions is essential.

## 1 EMPLOYER

If you employ a heavy vehicle driver, you are an Employer under CoR. You must ensure, so far as reasonably practicable, that transport activities are safe. This includes training, supervision, fatigue management and safe systems of work.

## 2 PRIME CONTRACTOR

If you engage a self-employed driver under a contract for services, you are a Prime Contractor.

This commonly occurs when removalists engage subcontract drivers during peak periods.

Prime Contractors must:

- Avoid unsafe time pressures
  - Set realistic delivery schedules
  - Ensure contractors are competent and inducted
  - Avoid contract terms that encourage speeding or fatigue
- Commercial pressure can quickly become a safety risk.

## 3 OPERATOR

The Operator controls or directs the use of the heavy vehicle. For most AFRA members, this is the removalist company.

“Under the Heavy Vehicle National Law (HVNL), there are 10 Chain of Responsibility (CoR) party functions. A business becomes legally responsible when it performs one or more of these functions.”

Operator responsibilities include:

- Vehicle suitability
- Maintenance systems
- Load restraint systems
- Route planning
- Monitoring and review

If you control how the vehicle is used, you are likely the Operator.

## 4 SCHEDULER

If you schedule transport tasks or influence driver work and rest hours, you are a Scheduler.

This includes:

- Allocating jobs
- Setting delivery windows
- Planning multi-stop days
- Adjusting schedules

The key risk is time pressure. Unrealistic scheduling can lead to speeding, skipped breaks and fatigue. Schedulers carry significant responsibility - even if they never drive the vehicle.

## 5 CONSIGNOR

A Consignor sends goods for transport. Removalists often act as Consignors when relocating household or commercial goods.

Consignors must:

- Provide accurate load information
- Avoid misrepresenting weight or dimensions
- Ensure safe loading arrangements

Incorrect information can create downstream safety risks.

## 6 CONSIGNEE

A Consignee receives goods delivered by heavy vehicle.

Removalists may act as Consignees when receiving interstate freight, containers or commercial stock.

Consignees must ensure:

- Safe site access
- Controlled vehicle movement
- Safe unloading practices
- Safety responsibility does not end at dispatch.

## 7 PACKER

Anyone who packs goods for transport in a heavy vehicle is a Packer. For removalists, this is a core function. Poor packing can:

- Cause load shift
- Affect vehicle stability
- Increase injury risk

Packing decisions directly influence load restraint effectiveness and road safety.

## 8 LOADING MANAGER

If you manage premises where five or more heavy vehicles are loaded or unloaded per day, you are a Loading Manager. This often applies to larger removal depots.

Responsibilities include:

- Traffic management
- Congestion control
- Pedestrian separation
- Safe loading zone design

Depot safety is part of heavy vehicle safety.



## 9 LOADER

Anyone who loads goods onto a heavy vehicle is a Loader. This includes crew leaders, offsideers and warehouse staff. Loaders must ensure:

- Proper load restraint
- Correct weight distribution
- Mass compliance
- Securing equipment

Load restraint remains a major enforcement focus nationally.

## 10 UNLOADER

Anyone who unloads goods from a heavy vehicle is an Unloader. This includes delivery crews at customer premises. Risks include:

- Falling goods
- Vehicle movement
- Reversing hazards
- Site congestion

CoR obligations continue until the task is complete.

## WHAT THIS MEANS FOR AFRA MEMBERS

Removalist businesses commonly perform six or more CoR functions simultaneously. We are often:

- Employers
- Operators
- Schedulers
- Packers
- Loaders
- Unloaders
- And frequently Consignors and Consignees

This concentration of responsibility is significant. As AFRA approaches completion of our

industry grant initiative, we want members to know:

- We understand how CoR applies specifically to removalist operations.
- We recognise the complexity of your day-to-day activities.
- We are actively working to strengthen safety capability across the sector. It is about ensuring removalists:
  - Understand their obligations
  - Build robust safety systems
  - Reduce enforcement risk
  - Protect their people and their reputation ●

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# TOOLBOX TALKS

**DID YOU KNOW?**

## UNDERSTANDING THE 2026 MASTER CODE AND YOUR RESPONSIBILITIES UNDER CHAIN OF RESPONSIBILITY

### WHAT IS THE 2026 MASTER CODE?

The 2026 Master Code of Practice is an authoritative guide to managing safety in heavy vehicle transport.

Developed to support the Heavy Vehicle National Law (HVNL), the Code provides practical guidance to help businesses meet their Primary Duty under the Chain of Responsibility (CoR).

It explains how to:

- Identify hazards
- Assess risks
- Implement effective safety controls
- Monitor and review safety systems

Importantly, the Code does not create new laws. Instead, it explains what good safety practice looks like and how businesses can demonstrate they are actively managing heavy vehicle risks.

For AFRA members, this is particularly relevant. Removalist businesses operate heavy vehicles daily, load and restrain freight, schedule drivers, manage time pressures and work in dynamic environments such as residential streets, high-rise buildings, regional roads and commercial premises.

Every one of these activities influences safety.

### WHY IS THE MASTER CODE IMPORTANT?

Under the HVNL, all parties in the Chain of Responsibility must ensure, so far as is reasonably practicable, that their transport activities are safe.

It applies to:

- Employers
- Business owners
- Directors and executives
- Schedulers
- Loaders
- Consignors and consignees

- Anyone who influences transport activities

The Master Code is important because it:

- Helps businesses understand what they knew - or should have known - about safety risks
  - Sets out practical examples of effective safety controls
  - May be used as evidence in court when assessing whether a business met its Primary Duty
- Put simply: the Code helps businesses prove they are managing safety proactively - not reacting after an incident.

For removalist companies, this includes how we:

- Quote and book jobs
- Allocate vehicles and crews
- Plan routes
- Manage access at customer sites
- Load and restrain furniture and effects
- Manage driver fatigue
- Maintain vehicles
- Supervise and train staff

The way we make commercial decisions can directly influence heavy vehicle safety outcomes.

### WHAT'S NEW IN THE 2026 MASTER CODE?

The updated Code introduces several important shifts in approach.

#### 1. Activity-based, not job-title based

The 2026 Code focuses on what you do - not what your job title is.

This reflects how Chain of Responsibility operates in real life. Risk does not arise from titles such as "manager" or "driver" - it arises from activities and decisions. For example:

- A scheduler promising unrealistic delivery times can create fatigue risk.

- A loader failing to restrain goods properly can create load shift risk.
- The Code recognises that safety is shaped by decisions made across the business.

For AFRA members, this reinforces that removalist safety is a whole-of-business responsibility.

#### 2. Broader scope - 45 transport activities

The Code now outlines 45 transport-related activities across the supply chain. These include:

- Developing organisational safety capability
- Training employees
- Managing driver fitness and fatigue
- Vehicle maintenance
- Route planning
- Scheduling transport tasks
- Loading and restraining loads
- Managing loading and unloading premises
- Sharing safety information

This broader scope makes it easier for businesses to find guidance that aligns with how they actually operate.

For removalists, this is particularly helpful because our work involves:

- Multi-stop metro jobs
- Long-distance interstate relocations
- High-value goods
- Difficult site access
- Tight residential streets
- Customer time pressures
- Manual handling risks

The Code recognises that heavy vehicle safety is influenced by all of these operational factors.

#### 3. A stronger risk-based approach

The 2026 Master Code moves away from "tick-the-box compliance."

Instead, it emphasises a structured risk management process:

- Identify hazards
- Assess risks
- Implement controls
- Monitor effectiveness
- Review and improve

This approach recognises that no two businesses are identical.

A small regional removalist and a large multi-depot national operator will not manage risk in exactly the same way. What matters is whether the controls implemented are reasonably practicable and effective.

This is particularly relevant to AFRA members, as removalist work often involves unique environments - such as residential driveways, apartment complexes, country roads or shared public spaces.

The focus is not on copying another business's system. It is on understanding your own risks and managing them appropriately.

### EXECUTIVE RESPONSIBILITY – A CRITICAL REMINDER

The 2026 Code reinforces the Executive Duty.

Directors, partners and senior managers have a personal, non-delegable duty to exercise due diligence to ensure the business complies with its safety obligations.

This means executives must:

- Understand how the business operates
- Understand the risks associated with transport activities
- Ensure appropriate resources are provided
- Verify that safety systems are working

For removalist companies, this means owners and managers must have a clear understanding of:

- Fatigue risks
- Load restraint standards
- Scheduling pressures
- Vehicle maintenance systems
- Training and supervision practices

Heavy vehicle safety is not something that can simply be handed down to drivers.



### WHAT DOES THIS MEAN FOR AFRA MEMBERS?

The 2026 Master Code should prompt removalist businesses to review their systems.

Key areas to consider include:

- Scheduling and time pressure
- Are quoted delivery times realistic?
- Do job allocations allow sufficient rest breaks?
- Are drivers pressured - directly or indirectly - to "make up time"?

### Load restraint and vehicle suitability

- Are loads consistently restrained to the appropriate standard?
- Are vehicles suitable for the type of move?
- Are curtains, gates, anchor points and restraint systems maintained?

### Training and supervision

- Do all staff understand their CoR responsibilities?
- Are new staff properly supervised?
- Are supervisors confident in identifying safety risks?

### Fatigue and Fitness for Work

- Are drivers empowered to say they are unfit to drive?
- Is there a clear fatigue management approach?
- Are schedules reviewed after incidents or near misses?

### Safety Culture

- Do staff feel safe reporting hazards?
- Are near misses reviewed and discussed?
- Is safety embedded in daily conversations?

The Master Code makes it clear: heavy vehicle safety is shaped long before a driver turns the key.

### THE BIGGER PICTURE

For AFRA members, the Master Code should not be viewed as an additional burden.

Instead, it provides:

- Clarity about expectations
  - Practical examples of good practice
  - A structured framework for managing risk
  - Protection for businesses that actively manage safety
- Most importantly, it reinforces a simple truth:

Heavy vehicle safety is a shared responsibility.

Removalist companies operate in public environments. We move through neighbourhoods, business districts and regional communities every day. The safety of our drivers, offsideers, customers and the public depends on the decisions we make.

The 2026 Master Code provides a roadmap for making those decisions responsibly.

### KEY TAKEAWAY FOR AFRA MEMBERS

If your business can demonstrate that it:

- Identifies risks
- Implements appropriate controls
- Trains its people
- Monitors performance
- Reviews and improves – then you are on the right path.

The Master Code is not about paperwork.

It is about ensuring that every heavy vehicle journey is planned, managed and completed safely.

And that is something every AFRA member should stand behind. ●

## IR UPDATE

### PAYDAY SUPER IS COMING:

#### WHAT FURNITURE REMOVALS EMPLOYERS NEED TO KNOW BEFORE 1 JULY 2026

**F**urniture removals businesses juggle tight margins, unpredictable workflows, managing labour, and customers with short and pressing time demands.

From 1 July 2026, there's another major change you'll need to plan for: Payday Super.

This is one of the biggest changes to superannuation compliance in decades. It will change how often you need to pay super and how you manage cash flow.

Here's what's changing, why it matters, and what you should be doing to prepare.

#### WHAT IS PAYDAY SUPER?

From 1 July 2026, employers will need to pay employee's compulsory superannuation contributions at the same time as wages, instead of quarterly.

Super contributions will need to be received by each employee's super fund and allocated to the employee's superannuation account within 7 business days of each payday.

- If you pay wages weekly, super will need to be contributed to super funds weekly
  - If you pay fortnightly, super will need to be contributed to funds fortnightly
  - If you pay monthly, super need to be contributed to funds monthly
- Previous quarterly deadlines (enabling employers paying super within 28 days of the end of each quarter) will no longer apply.

Employers will need to ensure super contributions are made at the same time as / immediately after paying wages – weekly for weekly paid employees, fortnightly for fortnightly paid employees and monthly for employees paid monthly.

#### WHY THE GOVERNMENT IS MAKING THIS CHANGE

The Government says that Payday Super is designed to:

- Reduce risks of unpaid super / contributions not being made
- Have employees (rather than employers) benefit from interest on super contributions
- Stop super contributions being used as working capital
- Make nonpayment of super visible sooner
- Allow employees to see contributions landing in their super accounts in near real time
- Allow the ATO to intervene earlier when payments are late

#### WHAT RATE OF SUPER APPLIES?

The 12% minimum super guarantee rate will still apply under Payday Super – the difference is when and how often you must pay it.

Some employers may pay a higher rate, including under some awards or agreements.

#### A NEW TERM YOU NEED TO KNOW: "QUALIFYING EARNINGS"

Another important change is the move from Ordinary Time Earnings (OTE) to a new concept called Qualifying Earnings (QE).

From 1 July 2026, super will be calculated on 12% of QE, not OTE. This is a similar concept but there are some differences.

The ATO has issued guidance which AFRA members may wish to consider (<https://www.ato.gov.au/businesses-and-organisations/super-for-employers/payday-super/payday-super-resources/explaining-qualifying-earnings>).

Many furniture removals businesses may not see a dramatic change in what counts towards

superannuation, but payroll systems must be updated to calculate super correctly under the new definition, and you may need advice on the application of QE to your operations.

#### WHAT THIS MEANS FOR FURNITURE REMOVALS BUSINESSES

Furniture removals has some unique features that make Payday Super particularly important to plan for.

##### 1. Cash flow will change

Under the quarterly system, some businesses may have legitimately held super for weeks or months before making contributions. That option disappears with Payday Superannuation. If you run:

- Weekly payroll for drivers and offsideers, super should be paid every week, and be received by funds and allocated into workers' superannuation accounts within 7 business days. In practice, this may require making super contributions at the same time as / immediately after paying wages.
- Fortnightly payroll, super should be paid every fortnight – again in effect at the same time as / immediately after paying wages.

Employers running different payrolls for removals' staff and (for example) administrative or managerial staff will need to ensure they are meeting the new Payday Super obligations each time they pay wages (i.e. making contributions at the same time as or immediately after each wage payment).

- That may mean for some businesses:
- Less cash available to the business
  - Tighter alignment between wages paid and cash outflows
  - More pressure on cash flow during quieter periods or seasonal dips

This is expected to be a big adjustment for smaller and less financially resourced employers.

“ From 1 July 2026, employers will need to pay employee’s compulsory superannuation contributions at the same time as wages.”

## 2. Payroll errors become more expensive

With quarterly super, mistakes may not be picked up until months later.

Under Payday Super:

- Single Touch Payroll (STP) payroll data is matched with super fund reporting
- The ATO can identify missing or late payments quickly
- New penalties apply.

In a business with high staff turnover or casual crews, small payroll errors can add up fast.

## 3. The Small Business Super Clearing House is ending

The ATO Small Business Superannuation Clearing House will close from 1 July 2026.

After this time employers will need:

- A clearing house that can process super contributions quickly enough to meet the new Payday Super 7day deadline for contributions being received, or
- A payroll platform with integrated super payments / a payroll service which will support compliance with Payday Superannuation.

An area of potential confusion is what Payday Super requires.

Technically employers must ensure that superannuation contributions are received by each employee’s super fund and allocated to the employee’s superannuation account within 7 business days of each payday, allowing for processing time through clearing houses.

The practical way to comply with this is for employers to ensure that super contributions are forwarded to employees’ super funds at the same time or as soon as possible immediately after as paying wages or immediately afterwards.

## WHAT ABOUT CONTRACTORS AND OWNERDRIVERS?

Some removals businesses use:

- Ownerdrivers
- Labour hire
- Contracted offsidiers

Be careful: the obligations to make super contributions can still apply to some of your contractors, particularly where the contract is wholly or principally for labour.

Payday Super does not change who is entitled to super – but it does increase the risk of noncompliance if workers are misclassified or paid outside normal payroll processes.

If you’re unsure whether a contractor should have super contributions made on their behalf, now is the time to check. Specific superannuation advice may be needed in relation to particular contractors / contract arrangements. Background information is available from the ATO: [www.ato.gov.au/businesses-and-organisations/super-for-employers/work-out-if-you-have-to-pay-super/super-for-independent-contractors](http://www.ato.gov.au/businesses-and-organisations/super-for-employers/work-out-if-you-have-to-pay-super/super-for-independent-contractors)

## WHAT HAPPENS IF YOU PAY SUPER LATE?

If super isn’t received by the fund on time you may be liable for the Superannuation Guarantee Charge (SGC), penalties and interest.

## HOW FURNITURE REMOVALS EMPLOYERS SHOULD PREPARE NOW

Do not wait until July 2026 to prepare for Payday Super. Removals employers should start to:

### 1. Move to making super contributions with wages, or as soon as possible directly afterwards

Move to pay super at the same time as you pay wages to minimise the risk of a late allocation to your employee’s account and a superannuation guarantee charge liability

### 2. Review your payroll system

- Confirm your payroll software supports Payday Super

SAVE THE DATE

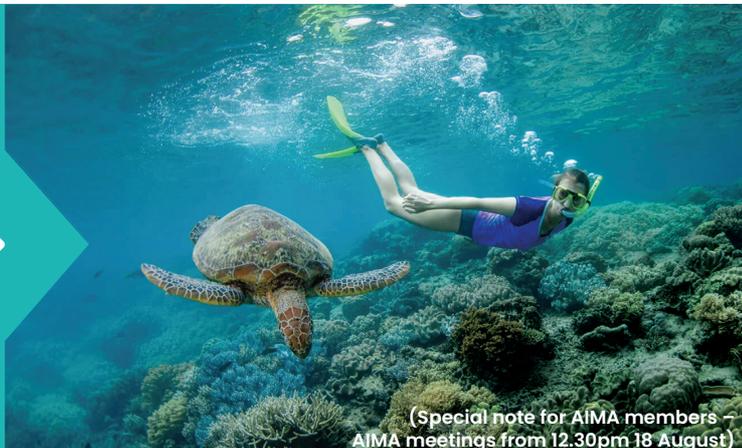
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- Check how quickly super payments are processed
- Make sure QE (not just OTE) will be calculated correctly
- Ask your payroll service or provider if they are prepared for Payday Super, and what they can do to help your business comply
- Ask your superannuation or financial adviser for advice on the new obligations

### 3. Ask questions of payroll services, funds and clearing houses

- Ensure any payroll services you work with have upgraded their systems to enable faster payments and calculating super based on QE.
- Ask clearing houses to process contributions quickly and provide real-time status updates on errors or success
- Confirm super funds are ready to receive payments and will return any un-allocatable super payments within 3 business days.

### 4. Consider commencing Payday Super prior to 1 July in your business

A number of businesses are targeting implementing Payday Super in May or June to ensure they can identify and iron out any problems prior to 1 July

### 5. Stresstest your cash flow

- Model what weekly or fortnightly super payments look like
- Factor in quieter months and seasonal slowdowns
- Adjust pricing or payment terms if needed

### 6. Clean up employee data

- Correct super fund details
- Confirm stapled fund information
- Fix TFNs, dates of birth and payroll classifications

### 7. Work with your payroll staff

- Your payroll people will be at the front line of your compliance with Payday Super
- Make sure they understand what is changing, and when they will need to pay super to comply with the new obligations

- Task them with identifying any practical issues, problems, or questions for your business
- Ensure they are working with payroll providers and super funds and understand the assistance they can provide in complying with Payday Super.

### 8. Work with your super adviser, accountant or bookkeeper

- Ask how they are preparing other clients for Payday Super
- Check whether your systems are Payday Super-ready
- Clarify contractor risks and classification issues
- Speak to the key super funds you contribute to for employees and eligible contractors

### THE BOTTOM LINE

Payday Super isn't just "paying super more often". For furniture removals businesses, it means:

- Earlier cash outflows
- Greater ATO visibility
- A need for tighter systems and planning

The key to preparing for Payday Super is not leaving that preparation until June or July 2026. AFRA members should start to prepare now and use the time before 1 July to ensure they can meet the new obligations.

### WHAT ELSE MIGHT CHANGE

There is further Payday Superannuation legislation before the Parliament, which the government intends be passed prior to 1 July and to also apply from that date. Further information will be provided to AFRA members when changes are made, but they are expected to focus on what employers may and may not do when advertising superannuation products / funds to new employees as part of the onboarding process.

### MORE INFORMATION

AFRA members can find further information on Payday Super at [www.ato.gov.au/businesses-and-organisations/super-for-employers/payday-super](http://www.ato.gov.au/businesses-and-organisations/super-for-employers/payday-super)

A number of super funds are also providing practical information to support employers in understanding and applying the new Payday Super obligations. The Australian Industry Group works closely with AustralianSuper. AustralianSuper partners with organisations of all sizes to simplify superannuation management and compliance.

Employers from any industry can access information, tools, forms and more at [www.australiansuper.com/](http://www.australiansuper.com/) employers including the following:

- AustralianSuper's Payday Super information portal
- Payday Super checklist
- Preparing employers for the future with a new Employer Portal
- Super obligations for employers
- How to pay super
- Corporate Super Solutions
- Help onboarding new starters
- How-to-videos for employers
- Education for employees. ●

*This article draws on publicly available ATO guidance and is explained in practical terms for furniture removals employers. It is provided for general information purposes only. It does not constitute legal, financial or other professional advice and should not be relied upon as such. While reasonable care has been taken to ensure the article's accuracy, no representation or warranty is given as to the completeness, accuracy or currency of the content. AFRA members should contact their professional advisers before acting on any information contained in this article and for advice on implementing Payday Superannuation in their specific operations. A number of superannuation funds also provide useful information and can assist employers in understanding how super obligations are changing, and what they need to do to comply with Payday Super. To the maximum extent permitted by law, all liability is excluded arising from reliance on any content in this article.*

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**Branden Shepherd**  
Completed call

**CALL SUMMARY**

- Branden would like to know more about your storage options and pricing.
- Dave provided Branden with availability and helped schedule an appointment.
- Branden confirmed the date for April 22nd.

**TRANSCRIPT**



## 5 MINUTES WITH..

AFRA's Council comprises of sixteen council members – two from each state and territory – plus the president and the immediate past president. Council members represent you at AFRA Council meetings, and your representative council member is an important contact. In each edition of *On The Move* we spend five minutes getting to know a board member. This month we chat with...

### Paul Leaf-Milham

Member for South Australia

**Business name:**

Chess Moving Adelaide

**Business location:**

Adelaide, South Australia

**Do you have a nickname?**

Most friends and some family call me Pully, especially my golfing mates.

**How long have you been in the removals industry?**

Been in the industry now 42 years.



**How did you get your start?**

Started working for my father Peter at the age of 18 starting from the ground up in the removals industry learn every facet of the industry including off siding and driving.

**What is the biggest change or challenge you have seen in the industry during your time?**

I think there are maybe a couple of challenges the first having to move to digital advertising. The big old Yellow Pages Book was gone and corporate salespeople fading into the distance. A big Change. We all had to move with the times and learn an entirely new way of sourcing business. The second challenge was the GFC followed by COVID, a double whammy for our industry although some fared very well it was still a very difficult time. In more recent times Google recently reported the 24/25 period the lowest demand for removalists since 2006 sitting housing affordability, supply, and shifting priorities and of course astronomical rental prices because of the short supply of housing which is still a hangover from COVID

**Coffee or tea?** Coffee.

**Favorite holiday destination?**

Most places in Asia with Portugal and very close second.

**If you were shipwrecked on a desert island, what food or meal could you not live without?**

Pasta with my homemade pasta sauce a receipt passed down to me from my grandmother.

**Do you play a musical instrument/play a sport?**

Not musical at all but playing golf every week.

**Finish this sentence, "As a kid, when I grew up I wanted to be a professional golfer."** ●

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**9 (c) Dealings with the Association** – *Members must promptly notify the Association of any change of address, change of services offered or facilities used and provided, any change of management and any substantial (to the extent of 30% within any 12 month period) change of beneficial ownership.*

This clause exists to ensure AFRA's records remain accurate and that the Association can properly assess ongoing compliance with membership standards. Membership is granted based on audited locations, declared services, nominated management, and

disclosed ownership structures. When any of these materially change, AFRA must be informed.

For example, opening or closing a depot, relocating premises, introducing warehousing facilities, appointing a new General Manager, or transferring a significant ownership

interest all trigger an obligation to notify AFRA.

A practical test is straightforward: if the change would have been relevant at the time of your audit or initial membership approval, it is relevant now.

Failure to notify AFRA of such changes may place a member in breach of the Code and may affect



membership standing. Prompt notification protects both your business and the integrity of the Association. ●

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