
EXPLANATORY NOTE

(This note is not part of the Order)

This Order brings into operation certain provisions of the Pensions (No. 2) Act (Northern Ireland) 2008 (“the Act”), as amended by the Pensions Act (Northern Ireland) 2012 (c. 3 (N.I.)), on 30th June 2012 to give effect to the introduction of the automatic enrolment duties set out in the Act.

The requirement in Chapter 1 of Part 1 of the Act (sections 1 to 33) to enrol certain workers (referred to in the Act as “jobholders”) into a pension scheme which meets the minimum standards specified in the Act will apply to employers in stages starting with the largest first, from 1st October 2012 onwards. However, from 1st July 2012 the Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations (Northern Ireland) 2010 ([S.R. 2010 No. 122](#)) provide that the largest employers will be able to enrol their workers into a pension scheme early, in line with the duties set out in the Act.

Chapter 2 of Part 1 of the Act (sections 34 to 49) sets out the regime for ensuring compliance with the automatic enrolment duties.

Chapter 3 of Part 1 of the Act (sections 50 to 58) sets out safeguards during the recruitment process and during employment to ensure that an employee’s rights to become and remain a member of a qualifying pension scheme are protected.

Section 60 sets out requirements in relation to record keeping and compliance.

Section 64 gives the Pensions Ombudsman the additional function of investigating complaints relating to a jobholder opting out of pension scheme membership.

Chapter 7 of Part 1 of the Act (sections 70 to 78) sets out how the automatic enrolment duties apply to particular types of worker, and defines the terms “employer”, “worker” and related expressions for the purposes of the Act.