



Pension Schemes Act 2021

2021 CHAPTER 1

PART 4

PENSIONS DASHBOARDS

118 Qualifying pensions dashboard service

- (1) The Pensions Act 2004 is amended as follows.
- (2) After section 238 insert—

“Pensions dashboards

238A Qualifying pensions dashboard service

- (1) A pensions dashboard service is an electronic communications service by means of which information about pensions may be requested by, and provided to, an individual or a person authorised by the individual.
- (2) “Qualifying pensions dashboard service” means a pensions dashboard service in relation to which prescribed requirements are satisfied.
- (3) Requirements prescribed under subsection (2) may, in particular, relate to—
 - (a) what relevant and other information is to be provided, how it is to be provided and the circumstances in which it is to be provided;
 - (b) how the pensions dashboard service is to be established, maintained and operated.
- (4) In subsection (3)(a) “relevant information” means—
 - (a) information of a prescribed description about—
 - (i) state pensions;
 - (ii) basic or additional retirement pensions;
 - (b) state pension information relating to the individual in question of such description as may be prescribed;

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- (c) information of a prescribed description about occupational or personal pension schemes or a prescribed description of occupational or personal pension schemes;
 - (d) information relating to the individual in question and particular occupational or personal pension schemes of such description as may be prescribed.
- (5) Requirements prescribed under subsection (2) may, in particular—
- (a) require the pensions dashboard service to comply with standards, specifications or technical requirements published from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations;
 - (b) require the provider of the pensions dashboard service to satisfy prescribed conditions;
 - (c) require the provider of the pensions dashboard service to be a person approved from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations;
 - (d) require the provider of the pensions dashboard service to provide, or not to provide, information, facilities or services specified or of a description specified in connection with the pensions dashboard service.
- (6) Requirements prescribed under subsection (2) may include provision under which a determination may fall to be made by—
- (a) the Secretary of State,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the regulations.

238B Qualifying pension dashboard service: further provision

- (1) Requirements prescribed under section 238A(2) may make provision about—
- (a) dealing with requests for information about pensions, including provision about the use of intermediaries;
 - (b) the involvement of the provider of a pensions dashboard service in the arrangements for dealing with requests for information about pensions.
- (2) The provision made by virtue of subsection (1) may, in particular, require—
- (a) the use of electronic communications;
 - (b) the use of facilities or services specified or of a description specified in the regulations;
 - (c) the provision of assistance in connection with the establishment, maintenance or management of such facilities or services;

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- (d) participation in, or compliance with, arrangements for establishing, maintaining or managing such facilities or services.
- (3) The facilities and services for which provision may be made by virtue of subsection (2)(b) may include facilities or services with functions relating to—
- (a) the transmission of information,
 - (b) verifying the identity of a person,
 - (c) identifying the occupational or personal pension scheme or schemes under which pensions are payable to or in respect of a particular individual,
 - (d) authenticating information transmitted by means of electronic communications, or
 - (e) ensuring the security of information transmitted by means of electronic communications.
- (4) Regulations under subsection (2)(b) may impose requirements as regards a facility or service, including requirements about—
- (a) compliance with standards, specifications or technical requirements published from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations;
 - (b) the provider of the facility or service being a person approved from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations.
- (5) Regulations under subsection (2)(d) may, in particular, require the provider of the pensions dashboard service—
- (a) to cooperate with the Money and Pensions Service or a person specified or of a description specified in the regulations;
 - (b) to coordinate activities with the Money and Pensions Service or a person specified or of a description specified in the regulations;
 - (c) to enable the Money and Pensions Service or a person specified or of a description specified in the regulations to monitor or audit compliance by the provider.
- (6) Except as provided by subsection (7), regulations under section 238A(2) may provide for the processing of personal data in accordance with the regulations not to be in breach of—
- (a) any obligation of confidence owed by the person processing the personal data, or
 - (b) any other restriction on the processing of personal data (however imposed).
- (7) Regulations under section 238A(2) are not to be read as authorising or requiring such processing of personal data as would contravene the data

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protection legislation (but in determining whether particular processing of data would do so, take into account the power conferred or duty imposed by the provision of regulations in question).

238C Sections 238A and 238B: interpretation

- (1) This section applies for the purposes of sections 238A and 238B.
- (2) A reference to state pension information, in relation to an individual, is a reference to the information about that individual specified in—
 - (a) section 42(7) of the Child Support, Pensions and Social Security Act 2000, or
 - (b) section 38(7) of the Child Support, Pensions and Social Security Act (Northern Ireland) 2000.
- (3) A reference to the Money and Pensions Service includes a reference to a person with whom arrangements are made under section 5(1), (2) or (3) of the Financial Guidance and Claims Act 2018.
- (4) In sections 238A and 238B—
 - “additional retirement pension” means—
 - (a) any additional pension or shared additional pension under—
 - (i) the Social Security Contributions and Benefits Act 1992, or
 - (ii) the Social Security Contributions and Benefits (Northern Ireland) Act 1992, or
 - (b) any graduated retirement benefit under—
 - (i) sections 36 and 37 of the National Insurance Act 1965, or
 - (ii) sections 35 and 36 of the National Insurance Act (Northern Ireland) 1966;
 - “basic retirement pension” means any basic pension under—
 - (a) the Social Security Contributions and Benefits Act 1992, or
 - (b) the Social Security Contributions and Benefits (Northern Ireland) Act 1992;
 - “the data protection legislation” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);
 - “electronic communications service” has the meaning given by section 32 of the Communications Act 2003;
 - “personal data” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);
 - “state pension” means any state pension under—
 - (a) Part 1 of the Pensions Act 2014, or
 - (b) Part 1 of the Pensions Act (Northern Ireland) 2015.”
- (3) In section 316 (Parliamentary control of subordinate legislation), in subsection (2) (affirmative resolution procedure), after paragraph (k) insert—
 - “(ka) regulations under section 238A (qualifying pensions dashboard service);”.

119 Information from occupational pension schemes

- (1) The Pensions Act 2004 is amended as follows.
- (2) After section 238C of the Pensions Act 2004 (inserted by section 118) insert—

“238D Information from occupational pension schemes

- (1) Regulations may impose requirements on the trustees or managers of a relevant occupational pension scheme with respect to—
 - (a) providing pensions information by means of—
 - (i) a qualifying pensions dashboard service, or
 - (ii) the pensions dashboard service provided by the Money and Pensions Service;
 - (b) facilitating the provision of pensions information by means of—
 - (i) a qualifying pensions dashboard service, or
 - (ii) the pensions dashboard service provided by the Money and Pensions Service.
- (2) In this section “pensions information” means, in relation to a relevant occupational pension scheme, such information as may be prescribed, which may include in particular—
 - (a) information relating to—
 - (i) the constitution of the scheme,
 - (ii) the administration and finances of the scheme,
 - (iii) the rights and obligations that arise or may arise under the scheme,
 - (iv) the pensions and other benefits an entitlement to which would be likely to accrue to a member, or be capable of being secured by a member, in respect of the rights that may arise under the scheme, and
 - (v) other matters relevant to occupational pension schemes in general or to occupational pension schemes of a description to which the scheme belongs;
 - (b) information as regards the position of an individual in relation to the scheme.
- (3) Regulations under subsection (1) may, in particular, impose requirements about—
 - (a) the persons to whom pensions information must be provided;
 - (b) the circumstances in which pensions information must be provided;
 - (c) the steps to be taken before pensions information may be provided;
 - (d) the manner and form in which pensions information must be provided;
 - (e) the time within which pensions information must be provided;
 - (f) the way in which pensions information must be held.
- (4) Regulations under subsection (1) may require the trustees or managers of a scheme to comply with standards, specifications or technical requirements published from time to time by—
 - (a) the Secretary of State,

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- (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the regulations.
- (5) Regulations under subsection (1) may include provision under which a determination may fall to be made by—
 - (a) the Secretary of State,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the regulations.
- (6) Regulations under subsection (1) may require the trustees or managers to provide prescribed information about their carrying out of requirements prescribed under this section to—
 - (a) the Regulator,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the regulations.
- (7) In complying with requirements prescribed under this section, a trustee or manager of an occupational pension scheme must have regard to guidance issued from time to time by—
 - (a) the Secretary of State, or
 - (b) a person specified or of a description specified in the regulations.

238E Information from occupational pension schemes: further provision

- (1) Regulations under section 238D(1) may make provision about—
 - (a) how pensions information is to be provided, including provision about the use of intermediaries;
 - (b) the involvement of the trustees or managers of a scheme in the arrangements for dealing with requests for information about pensions.
- (2) The provision made by virtue of subsection (1) may, in particular, require—
 - (a) the use of electronic communications;
 - (b) the use of facilities or services specified or of a description specified in the regulations;
 - (c) the provision of assistance in connection with the establishment, maintenance or management of such facilities or services;
 - (d) participation in, or compliance with, arrangements for establishing, maintaining or managing such facilities or services.
- (3) The facilities and services for which provision may be made by virtue of subsection (2)(b) may include facilities or services with functions relating to—
 - (a) the transmission of information,
 - (b) verifying the identity of a person,
 - (c) identifying the occupational or personal pension scheme or schemes under which pensions are payable to or in respect of a particular individual,
 - (d) authenticating information transmitted by means of electronic communications, or

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- (e) ensuring the security of information transmitted by means of electronic communications.
- (4) Regulations under subsection (2)(b) may impose requirements as regards a facility or service, including requirements about—
 - (a) compliance with standards, specifications or technical requirements published from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations;
 - (b) the provider of the facility or service being a person approved from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the regulations.
- (5) Regulations under subsection (2)(d) may, in particular, require the trustees or managers—
 - (a) to cooperate with the Money and Pensions Service or other persons specified or of a description specified in the regulations;
 - (b) to coordinate activities with the Money and Pensions Service or other persons specified or of a description specified in the regulations.
- (6) Except as provided by subsection (7), regulations under section 238D(1) may provide for the processing of personal data in accordance with the regulations not to be in breach of—
 - (a) any obligation of confidence owed by the person processing the personal data, or
 - (b) any other restriction on the processing of personal data (however imposed).
- (7) Regulations under section 238D(1) are not to be read as authorising or requiring such processing of personal data as would contravene the data protection legislation (but in determining whether particular processing of data would do so, take into account the power conferred or duty imposed by the provision of regulations in question).

238F Sections 238D and 238E: interpretation

- (1) This section has effect for the purposes of sections 238D and 238E.
- (2) A reference to the Money and Pensions Service includes a reference to a person with whom arrangements are made under section 5(1), (2) or (3) of the Financial Guidance and Claims Act 2018.
- (3) In sections 238D and 238E—
 - “the data protection legislation” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);
 - “pensions dashboard service” means—

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- (a) a pensions dashboard service within the meaning of section 238A, or
- (b) a pensions dashboard service within the meaning of Article 215A of the [Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#);

“personal data” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);

“qualifying pensions dashboard service” means a pensions dashboard service that satisfies—

- (a) such requirements as may be prescribed by regulations under section 238A, or
- (b) such requirements as may be prescribed by regulations under Article 215A of the ;

“relevant occupational pension scheme” means an occupational pension scheme which is not a stakeholder pension scheme (as defined in section 1 of the Welfare Reform and Pensions Act 1999).

238G Compliance

- (1) Regulations may make provision with a view to securing that the trustees or managers of a relevant occupational pension scheme comply with a provision of regulations under section 238D.
- (2) The regulations may, among other things—
 - (a) provide for the Regulator to issue a notice (a “compliance notice”) to a person with a view to ensuring the person’s compliance with a provision of regulations under section 238D;
 - (b) provide for the Regulator to issue a notice (a “third party compliance notice”) to a person with a view to ensuring another person’s compliance with a provision of the regulations;
 - (c) provide for the Regulator to issue a notice (a “penalty notice”) imposing a penalty on a person where the Regulator is of the opinion that the person—
 - (i) has failed to comply with a compliance notice or third party compliance notice, or
 - (ii) has contravened a provision of regulations under section 238D;
 - (d) provide for the making of a reference to the First-tier Tribunal or Upper Tribunal in respect of the issue of a penalty notice or the amount of a penalty;
 - (e) confer other functions on the Regulator.
- (3) The regulations may make provision for determining the amount, or the maximum amount, of a penalty in respect of a failure or contravention.
- (4) But the amount of a penalty imposed under the regulations in respect of a failure or contravention must not exceed—
 - (a) £5,000, in the case of an individual, and
 - (b) £50,000, in any other case.

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- (5) In this section “relevant occupational pension scheme” has the meaning given by section 238F.”
- (3) In section 310 (admissibility of statements), in subsection (3)(b), after subparagraph (ai) (inserted by paragraph 11 of Schedule 7) insert—
- “(bi) section 238G (penalties for contravention of regulations under section 238D),”.
- (4) In section 316 (Parliamentary control of subordinate legislation), in subsection (2) (affirmative resolution procedure), after paragraph (ka) (inserted by section 118) insert—
- “(kb) regulations under section 238D (information from occupational pension schemes);
- (kc) regulations under section 238G (compliance with regulations under section 238D);”.
- (5) In Schedule 1 (the Pensions Regulator), in Part 4 (proceedings and delegation etc), in paragraph 21(2), after paragraph (e) insert—
- “(ea) the power to issue a compliance notice under regulations under section 238G;
- (eb) the power to issue a third party compliance notice under regulations under section 238G;
- (ec) the power to issue a penalty notice under regulations under section 238G;”.

120 Pensions dashboards: Northern Ireland

Schedule 9 contains provision for Northern Ireland corresponding to the provision made for England and Wales and Scotland in sections 118 and 119.

121 Information from personal and stakeholder pension schemes

- (1) The Financial Services and Markets Act 2000 is amended as follows.
- (2) After section 137FA insert—

“137FAA FCA general rules: pensions dashboards

- (1) The FCA must make general rules imposing requirements on specified authorised persons with respect to—
- (a) providing pensions information by means of—
- (i) a qualifying pensions dashboard service;
- (ii) the pensions dashboard service provided by the Money and Pensions Service;
- (b) facilitating the provision of pensions information by means of—
- (i) a qualifying pensions dashboard service;
- (ii) the pensions dashboard service provided by the Money and Pensions Service.

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- (2) In this section “pensions information” means, in relation to a personal or stakeholder pension scheme, information of a description specified in rules made by virtue of subsection (1), which may include in particular—
- (a) information relating to—
 - (i) the constitution of the scheme,
 - (ii) the administration and finances of the scheme,
 - (iii) the rights and obligations that arise or may arise under the scheme,
 - (iv) the pensions and other benefits an entitlement to which would be likely to accrue to a member, or be capable of being secured by a member, in respect of the rights that may arise under the scheme, and
 - (v) other matters relevant to personal or stakeholder pension schemes in general or to personal or stakeholder pension schemes of a description to which the scheme belongs;
 - (b) information as regards the position of an individual in relation to the scheme.
- (3) Rules made by virtue of subsection (1) may, in particular, impose requirements about—
- (a) the persons to whom pensions information must be provided;
 - (b) the circumstances in which pensions information must be provided;
 - (c) the steps to be taken before pensions information may be provided;
 - (d) the manner and form in which pensions information must be provided;
 - (e) the time within which pensions information must be provided;
 - (f) the way in which pensions information must be held.
- (4) Rules made by virtue of subsection (1) may require specified authorised persons to comply with standards, specifications or technical requirements published from time to time by—
- (a) the Secretary of State,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the rules.
- (5) Rules made by virtue of subsection (1) may include provision under which a determination may fall to be made by—
- (a) the Secretary of State,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the rules.
- (6) Rules made by virtue of subsection (1) may require specified authorised persons to provide information specified in the rules about their carrying out of requirements specified in the rules to—
- (a) the FCA,
 - (b) the Money and Pensions Service, or
 - (c) a person specified or of a description specified in the rules.
- (7) Rules made by virtue of subsection (1) may require specified authorised persons to have regard, in complying with requirements specified in the rules,

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to guidance issued from time to time by a person specified or of a description specified in the rules.

- (8) In determining what provision to include in the rules, the FCA must have regard to any regulations that are for the time being in force under—
- (a) section 238D of the Pensions Act 2004, or
 - (b) Article 215D of the [Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#).

137FAB Pensions dashboards: further provision

- (1) General rules made by virtue of section 137FAA(1) may make provision about—
- (a) how pensions information is to be provided, including provision about the use of intermediaries;
 - (b) the involvement of specified authorised persons in the arrangements for dealing with requests for information about pensions.
- (2) The provision made by virtue of subsection (1) may, in particular, require—
- (a) the use of electronic communications;
 - (b) the use of facilities or services specified or of a description specified in the rules;
 - (c) the provision of assistance in connection with the establishment, maintenance or management of such facilities or services;
 - (d) participation in, or compliance with, arrangements for establishing, maintaining or managing such facilities or services.
- (3) The facilities and services for which provision may be made by virtue of subsection (2)(b) may include facilities or services with functions relating to—
- (a) the transmission of information,
 - (b) verifying the identity of a person,
 - (c) identifying the occupational or personal pension scheme or schemes (as defined in section 1 of the Pension Schemes Act 1993 or the Pension Schemes (Northern Ireland) Act 1993) under which pensions are payable to or in respect of a particular individual,
 - (d) authenticating information transmitted by means of electronic communications, or
 - (e) ensuring the security of information transmitted by means of electronic communications.
- (4) Rules made by virtue of subsection (2)(b) may impose requirements as regards a facility or service, including requirements about—
- (a) compliance with standards, specifications or technical requirements published from time to time by—
 - (i) the Secretary of State,
 - (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the rules;
 - (b) the provider of the facility or service being a person approved from time to time by—
 - (i) the Secretary of State,

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- (ii) the Money and Pensions Service, or
 - (iii) a person specified or of a description specified in the rules.
- (5) Rules made by virtue of subsection (2)(d) may, in particular, require specified authorised persons—
- (a) to cooperate with the Money and Pensions Service or a person specified or of a description specified in the rules;
 - (b) to coordinate activities with the Money and Pensions Service or a person specified or of a description specified in the rules.
- (6) Except as provided by subsection (7), general rules made by virtue of section 137FAA(1) may provide for the processing of personal data in accordance with the rules not to be in breach of—
- (a) any obligation of confidence owed by the person processing the personal data, or
 - (b) any other restriction on the processing of personal data (however imposed).
- (7) General rules made by virtue of section 137FAA(1) are not to be read as authorising or requiring such processing of personal data as would contravene the data protection legislation (but in determining whether particular processing of data would do so, take into account the power conferred or duty imposed by the provision of the rules in question).

137FAC Sections 137FAA and 137FAB: supplementary

- (1) Before the FCA publishes a draft of any general rules to be made by virtue of section 137FAA, it must consult—
- (a) the Secretary of State, and
 - (b) the Treasury.
- (2) Section 137FAA is not to be treated as requiring the FCA to make general rules by virtue of section 137FAA that come into force before regulations made under section 238D of the Pensions Act 2004 come into force.
- (3) Section 137FAA is not to be treated as requiring the FCA to exercise the power to make general rules by virtue of section 137FAA in relation to every case to which the power extends.
- (4) A reference in sections 137FAA and 137FAB to the Money and Pensions Service includes a reference to a person with whom arrangements are made under section 5(1), (2) or (3) of the Financial Guidance and Claims Act 2018.
- (5) In sections 137FAA and 137FAB—
- “the data protection legislation” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);
 - “pensions dashboard service” means—
 - (a) a pensions dashboard service within the meaning of section 238A of the Pensions Act 2004, or
 - (b) a pensions dashboard service within the meaning of Article 215A of the Pensions (Northern Ireland) Order 2005 (S.I. 2005/255 (N.I. 1));

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“personal data” has the same meaning as in the Data Protection Act 2018 (see section 3 of that Act);

“personal pension scheme” means a personal pension scheme within the meaning of an order under section 22 (except in section 137FAB(3)(c));

“qualifying pensions dashboard service” means a pensions dashboard service that satisfies—

- (a) such requirements as may be prescribed by regulations under section 238A of the Pensions Act 2004, or
- (b) such requirements as may be prescribed by regulations under Article 215A of the ;

“specified authorised person” means an authorised person of a description specified in general rules made by virtue of section 137FAA;

“stakeholder pension scheme” has the meaning given by—

- (a) section 1 of the Welfare Reform and Pensions Act 1999, in relation to England and Wales and Scotland;
- (b) Article 3 of the [Welfare Reform and Pensions \(Northern Ireland\) Order 1999 \(S.I. 1999/3147 \(N.I. 11\)\)](#), in relation to Northern Ireland.”

- (3) In section 138F (notification of rules), in subsection (2) (rules not to be notified to the Bank of England), after “section” insert “137FAA,”.

122 The Money and Pensions Service: the pensions guidance function

In the Financial Guidance and Claims Act 2018, after section 4 (specific requirements as to the pensions guidance function) insert—

“4A Specific functions included in the pensions guidance function

- (1) The single financial guidance body must provide a pensions dashboard service by means of which—
 - (a) information that the trustees or managers of a relevant occupational pension scheme are required to provide by—
 - (i) regulations under section 238D(1)(a)(ii) of the Pensions Act 2004, or
 - (ii) regulations under Article 215D(1)(a)(ii) of the Pensions (Northern Ireland) Order 2005 ([S.I. 2005/255 \(N.I. 1\)](#)), and
 - (b) information that specified authorised persons are required to provide by general rules under section 137FAA(1)(a)(ii) of the Financial Services and Markets Act 2000,may be requested by, and provided to, an individual or a person authorised by the individual.
- (2) The single financial guidance body may, by means of its pensions dashboard service, provide information about—
 - (a) state pensions,
 - (b) basic and additional retirement pensions, and
 - (c) state pension information relating to an individual.

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- (3) The single financial guidance body may carry out other functions relating to pensions dashboard services, including functions for which provision is made by—
- (a) regulations under section 238A of the Pensions Act 2004 or Article 215A of the Pensions (Northern Ireland) Order 2005 (qualifying pensions dashboard services),
 - (b) regulations under section 238D of the Pensions Act 2004 or Article 215D of the Pensions (Northern Ireland) Order 2005 (information from occupational pension schemes), or
 - (c) general rules under section 137FAA of the Financial Services and Markets Act 2000 (information from personal or stakeholder pension schemes).
- (4) The functions of the single financial guidance body referred to in subsections (1) to (3) are part of its pensions guidance function.
- (5) Subsections (1) to (4) are without prejudice to sections 3(4) and (8) and 4.
- (6) In this section—
- “pensions dashboard service” means—
- (a) a pensions dashboard service within the meaning of section 238A of the Pensions Act 2004, or
 - (b) a pensions dashboard service within the meaning of Article 215A of the [Pensions \(Northern Ireland\) Order 2005 \(S.I. 2005/255 \(N.I. 1\)\)](#);
- “relevant occupational pension scheme” has the meaning given by—
- (a) section 238F of the Pensions Act 2004, in relation to England and Wales and Scotland, and
 - (b) Article 215F of the Pensions (Northern Ireland) Order 2005, in relation to Northern Ireland;
- “specified authorised person” has the meaning given by section 137FAC of the Financial Services and Markets Act 2000;
- “state pension”, “basic retirement pension”, “additional retirement pension” and “state pension information” have the meaning given by section 238C of the Pensions Act 2004.”