
STATUTORY RULES OF NORTHERN IRELAND

2010 No. 122

PENSIONS

The Occupational and Personal Pension Schemes
(Automatic Enrolment) Regulations (Northern Ireland) 2010

Made - - - - 19th March 2010

Coming into operation 1st October 2012

Approved by resolution of the Assembly on 21st June 2010

THE OCCUPATIONAL AND PERSONAL PENSION
SCHEMES (AUTOMATIC ENROLMENT)
REGULATIONS (NORTHERN IRELAND) 2010

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Changes to legislation: There are outstanding changes not yet made by the legislation.gov.uk editorial team to *The Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations (Northern Ireland) 2010*. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

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Changes to legislation: There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations (Northern Ireland) 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

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Changes to legislation:

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations (Northern Ireland) 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- Pt. 6 heading words inserted by S.R. 2012/232 reg. 2(11)
- Sch. coming into force by S.R. 2010/122 reg. 1(1)
- Regulations modified by S.R. 2015/122 reg. 4
- reg. 1 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 1(1) words substituted by S.R. 2012/237 reg. 2(2)
- reg. 1(2) words substituted by S.R. 2012/232 reg. 2(2)
- reg. 2 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 2 substituted by S.R. 2012/232 reg. 2(3)
- reg. 2 words substituted by S.R. 2015/310 reg. 3
- reg. 3 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 4 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 4 substituted by S.R. 2013/243 reg. 4(2)
- reg. 4 heading words substituted by S.R. 2012/232 reg. 2(4)(a)
- reg. 4(1) words substituted by S.R. 2012/232 reg. 2(4)(b)
- reg. 4(2)-(7) omitted by S.R. 2012/232 reg. 2(4)(c)
- reg. 5 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 5 substituted by S.R. 2012/232 reg. 2(5)
- reg. 5 substituted by S.R. 2013/243 reg. 4(3)
- reg. 6 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 6(1) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 7 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 7(1) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 7(3) words substituted by S.R. 2013/243 reg. 4(4)
- Part 7A inserted by S.R. 2012/237 reg. 2(3)
- reg. 8 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 8 word omitted by S.R. 2013/243 reg. 4(5)(a)
- reg. 8 words omitted by S.R. 2013/243 reg. 4(5)(b)
- reg. 9 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 9(6)(a) words substituted by S.R. 2012/232 reg. 2(6)
- reg. 10 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 11 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 12 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 12(1) words substituted by S.R. 2012/232 reg. 2(7)(a)
- reg. 12(1)(a)(b) words substituted by S.R. 2012/232 reg. 2(7)(a)
- reg. 12(2) omitted by S.R. 2012/232 reg. 2(7)(b)
- reg. 12(3) words substituted by S.R. 2012/232 reg. 2(7)(c)
- reg. 13 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 13(2)(a) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 14 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 14 revoked by S.R. 2015/310 reg. 14(a)
- reg. 14 substituted by S.R. 2012/232 reg. 2(8)
- reg. 15 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 16 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 17 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 17 revoked by S.R. 2015/310 reg. 14(a)
- reg. 17(1) words substituted by S.R. 2012/232 reg. 2(9)(a)
- reg. 17(1) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 17(2)(4) omitted by S.R. 2012/232 reg. 2(9)(b)
- reg. 18 coming into force by S.R. 2010/122 reg. 1(1)

- reg. 18(4)(a) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 19 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 20 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 21 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 21 substituted by S.R. 2015/310 reg. 6
- reg. 21(1) words substituted by S.R. 2012/232 reg. 2(10)(a)
- reg. 21(1) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 21(2) omitted by S.R. 2012/232 reg. 2(10)(b)
- reg. 22 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 23 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 23(3) words substituted by S.R. 2015/310 reg. 7
- reg. 24 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 24 substituted by S.R. 2012/232 reg. 2(12)
- reg. 24(2) omitted by S.R. 2015/310 reg. 8(b)
- reg. 25 coming into force by S.R. 2010/122 reg. 1(1)
- regs. 2526 revoked by S.R. 2012/232 reg. 5
- reg. 26 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 27 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 27 substituted by S.R. 2012/232 reg. 2(13)
- reg. 28 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 28(a) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 29 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 29(a) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 30 coming into force by S.R. 2010/122 reg. 1(1)
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- reg. 32 coming into force by S.R. 2010/122 reg. 1(1)
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- reg. 33 revoked by S.R. 2015/310 reg. 14(a)
- reg. 33 substituted by S.R. 2012/232 reg. 2(15)
- reg. 34 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 34 revoked by S.R. 2012/232 reg. 5
- reg. 35 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 35 substituted by S.R. 2012/237 reg. 2(4)
- reg. 35(1)(a)(i) words omitted by S.I. 2019/193 reg. 29(4)(a)
- reg. 35(1)(b) omitted by S.I. 2019/193 reg. 29(4)(b)
- reg. 35(1)(b) words substituted by S.R. 2013/221 reg. 2(a)(ii)
- reg. 35(2) words added by S.R. 2013/221 reg. 2(c)
- reg. 35(2) words substituted by S.I. 2017/1255 reg. 8
- reg. 35(2) words substituted by S.I. 2019/193 reg. 29(4)(c)
- reg. 35(2)(d) substituted by S.I. 2015/575 Sch. 2 para. 32(2)
- reg. 36 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 36(1) words substituted by S.R. 2014/89 reg. 2(3)(a)
- reg. 36(2)(c) substituted by S.R. 2012/390 reg. 2(a)
- reg. 36(4)(5) substituted by S.R. 2014/89 reg. 2(3)(c)
- reg. 36(4) words substituted by S.R. 2012/237 reg. 2(5)(a)
- reg. 36(4)(a) words omitted by S.R. 2012/390 reg. 2(b)(i)
- reg. 36(5) substituted by S.R. 2012/237 reg. 2(5)(b)
- reg. 37 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 37(1) words substituted by S.R. 2012/232 reg. 2(16)(a)
- reg. 37(2)(a) words substituted by S.R. 2013/243 reg. 4(7)(a)
- reg. 37(2)(b) words added by S.R. 2012/232 reg. 2(16)(b)
- reg. 37(3) substituted by S.R. 2013/243 reg. 4(7)(b)
- reg. 38 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 38 substituted by S.R. 2013/243 reg. 4(8)
- reg. 38(2) words substituted by S.R. 2012/232 reg. 2(17)
- reg. 39 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 39(4)(b)(v) words omitted by S.R. 2012/232 reg. 2(18)
- reg. 39(7)(a) omitted by S.I. 2019/193 reg. 29(5)

- reg. 40 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 40 word substituted by S.R. 2015/310 reg. 11
- reg. 41 coming into force by S.R. 2010/122 reg. 1(1)
- regs. 4142 revoked by S.R. 2012/232 reg. 5
- reg. 42 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 43 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 43(1) words substituted by S.R. 2012/232 reg. 2(20)(a)
- reg. 43(3)(b) substituted by S.R. 2012/232 reg. 2(20)(b)
- reg. 43(4)(b) substituted by S.R. 2012/232 reg. 2(20)(c)
- reg. 43(5)(6) substituted by S.R. 2012/232 reg. 2(20)(d)
- reg. 44 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 44 words substituted by S.I. 2019/193 reg. 29(6)
- reg. 45 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 45(1)-(5) word substituted by S.I. 2019/193 reg. 29(7)(a)
- reg. 45(1)(b) and word omitted by S.I. 2019/193 reg. 29(7)(b)
- reg. 45(3)(a) word substituted by S.R. 2015/310 reg. 12(a)
- reg. 45(3)(b) and word omitted by S.I. 2019/193 reg. 29(7)(b)
- reg. 45(4) words substituted by S.R. 2015/310 reg. 12(b)
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- reg. 45(7)(b) and word omitted by S.I. 2019/193 reg. 29(7)(b)
- reg. 46 coming into force by S.R. 2010/122 reg. 1(1)
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- reg. 47 coming into force by S.R. 2010/122 reg. 1(1)
- reg. 47(1) words substituted by S.R. 2012/232 reg. 2(21)(a)
- reg. 47(3) words substituted by S.R. 2012/232 reg. 2(21)(b)
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- reg. 48 coming into force by S.R. 2010/122 reg. 1(1)
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- reg. 50(3) substituted by S.R. 2013/243 reg. 4(10)(a)
- reg. 50(4) words substituted by S.R. 2013/243 reg. 4(10)(b)
- reg. 50(7) words substituted by S.R. 2013/243 reg. 4(10)(c)
- reg. 51 coming into force by S.R. 2010/122 reg. 1(1)

Changes and effects yet to be applied to the whole Rule associated Parts and Chapters:

Whole provisions yet to be inserted into this Rule (including any effects on those provisions):

- Pt. 1A inserted by S.R. 2012/238 reg. 2
- Pt. 1A heading words added by S.R. 2015/310 reg. 4
- Pt. 7B inserted by S.R. 2015/310 reg. 10
- Sch. 1 Sch. renumbered as Sch. 1 by S.R. 2012/232 reg. 2(26)
- Sch. 1 substituted by S.R. 2013/243 reg. 4(11)Sch.
- Sch. 2 added by S.R. 2012/232 reg. 2(27)Sch.
- Sch. 2 added by S.R. 2012/232 reg. 2(27)Sch.
- Sch. 2 para. 3 omitted by S.R. 2015/310 reg. 13(c)
- Sch. 2 para. 7 omitted by S.R. 2015/310 reg. 13(c)
- Sch. 2 para. 19 omitted by S.R. 2015/310 reg. 13(c)
- Sch. 2 para. 23 omitted by S.R. 2015/310 reg. 13(c)
- Sch. 2 para. 25 omitted by S.R. 2015/310 reg. 13(c)
- Sch. 2 para. 1 substituted by S.R. 2015/310 reg. 13(b)
- Sch. 2 para. 18 substituted by S.R. 2015/310 reg. 13(e)

- Sch. 2 para. 6 words substituted by S.R. 2015/310 reg. 13(d)
- Sch. 2 words substituted by S.R. 2015/310 reg. 13(a)
- reg. 5B-5F inserted by S.R. 2015/310 reg. 5
- reg. 5D(1)(d) word substituted by S.R. 2017/38 reg. 2(a)
- reg. 5D(1)(e) added by S.R. 2017/38 reg. 2(b)
- reg. 5E(1)(c) substituted by S.R. 2016/142 reg. 2(2)
- reg. 5F(1)(a) words substituted by S.R. 2016/142 reg. 2(4)
- reg. 5EA-5EB inserted by S.R. 2016/142 reg. 2(3)
- reg. 9(6)(a)(aa) substituted for reg. 9(6)(a) by S.R. 2013/243 reg. 4(6)(a)
- reg. 9(8) added by S.R. 2013/243 reg. 4(6)(b)
- reg. 24(1)(1A)(1B) substituted for reg. 24(1) by S.R. 2015/310 reg. 8(a)
- reg. 24(3) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 27(b) words substituted by S.R. 2013/243 reg. 4(4)
- reg. 27(c) words substituted by S.R. 2015/310 reg. 9
- reg. 29(a)(aa) substituted for reg. 29(a) by S.R. 2012/232 reg. 2(14)
- reg. 32E(1) words omitted by S.I. 2019/193 reg. 29(2)
- reg. 32E(1) words substituted by S.R. 2022/191 reg. 35Sch. 7 para. 2(2)(a)
- reg. 32E(1) words substituted by S.R. 2023/117 Sch. 7 para. 2(2)(a)
- reg. 32E(1) words substituted by S.R. 2023/7 Sch. 7 para. 2(2)(a)
- reg. 32E(1) words substituted by S.R. 2024/15 Sch. 7 para. 2(2)(a)
- reg. 32E(1A) inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(2)(b)
- reg. 32E(1A) inserted by S.R. 2023/117 Sch. 7 para. 2(2)(b)
- reg. 32E(1A) inserted by S.R. 2023/7 Sch. 7 para. 2(2)(b)
- reg. 32E(1A) inserted by S.R. 2024/15 Sch. 7 para. 2(2)(b)
- reg. 32G(1) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(4)
- reg. 32G(1) words inserted by S.R. 2023/117 Sch. 7 para. 2(4)
- reg. 32G(1) words inserted by S.R. 2023/7 Sch. 7 para. 2(4)
- reg. 32G(1) words inserted by S.R. 2024/15 Sch. 7 para. 2(4)
- reg. 32H(1A) inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(5)(a)
- reg. 32H(1A) inserted by S.R. 2023/117 Sch. 7 para. 2(5)(a)
- reg. 32H(1A) inserted by S.R. 2023/7 Sch. 7 para. 2(5)(a)
- reg. 32H(1A) inserted by S.R. 2024/15 Sch. 7 para. 2(5)(a)
- reg. 32H(2) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(5)(b)
- reg. 32H(2) words inserted by S.R. 2023/117 Sch. 7 para. 2(5)(b)
- reg. 32H(2) words inserted by S.R. 2023/7 Sch. 7 para. 2(5)(b)
- reg. 32H(2) words inserted by S.R. 2024/15 Sch. 7 para. 2(5)(b)
- reg. 32H(8A)-(8D) inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(5)(c)
- reg. 32H(8A)-(8D) inserted by S.R. 2023/117 Sch. 7 para. 2(5)(c)
- reg. 32H(8A)-(8D) inserted by S.R. 2023/7 Sch. 7 para. 2(5)(c)
- reg. 32H(8A)-(8D) inserted by S.R. 2024/15 Sch. 7 para. 2(5)(c)
- reg. 32H(9) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(5)(d)
- reg. 32H(9) words inserted by S.R. 2023/117 Sch. 7 para. 2(5)(d)
- reg. 32H(9) words inserted by S.R. 2023/7 Sch. 7 para. 2(5)(d)
- reg. 32H(9) words inserted by S.R. 2024/15 Sch. 7 para. 2(5)(d)
- reg. 32H(10) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(5)(e)
- reg. 32H(10) words inserted by S.R. 2023/117 Sch. 7 para. 2(5)(e)
- reg. 32H(10) words inserted by S.R. 2023/7 Sch. 7 para. 2(5)(e)
- reg. 32H(10) words inserted by S.R. 2024/15 Sch. 7 para. 2(5)(e)
- reg. 32I(1) words omitted by S.R. 2014/89 reg. 2(2)
- reg. 32J omitted by S.I. 2019/193 reg. 29(3)
- reg. 32K(1) word inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(6)(b)
- reg. 32K(1) word inserted by S.R. 2023/117 Sch. 7 para. 2(6)(b)
- reg. 32K(1) word inserted by S.R. 2023/7 Sch. 7 para. 2(6)(b)
- reg. 32K(1) word inserted by S.R. 2024/15 Sch. 7 para. 2(6)(b)
- reg. 32K(1) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(6)(a)
- reg. 32K(1) words inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(6)(c)
- reg. 32K(1) words inserted by S.R. 2023/117 Sch. 7 para. 2(6)(a)
- reg. 32K(1) words inserted by S.R. 2023/117 Sch. 7 para. 2(6)(c)

- reg. 32K(1) words inserted by S.R. 2023/7 Sch. 7 para. 2(6)(a)
- reg. 32K(1) words inserted by S.R. 2023/7 Sch. 7 para. 2(6)(c)
- reg. 32K(1) words inserted by S.R. 2024/15 Sch. 7 para. 2(6)(a)
- reg. 32K(1) words inserted by S.R. 2024/15 Sch. 7 para. 2(6)(c)
- reg. 32M(3) words inserted by S.R. 2016/142 reg. 2(5)(a)
- reg. 32M(4) words inserted by S.R. 2016/142 reg. 2(5)(b)
- reg. 32M(5A)-(5D) inserted by S.R. 2016/142 reg. 2(5)(c)
- reg. 32M(6) words substituted by S.R. 2016/142 reg. 2(5)(d)
- reg. 32M(9) words inserted by S.R. 2016/142 reg. 2(5)(e)(i)
- reg. 32M(9)(b) substituted by S.R. 2016/142 reg. 2(5)(e)(ii)
- reg. 32M(9)(c) words omitted by S.R. 2016/142 reg. 2(5)(e)(iii)
- reg. 32M(9)(d) substituted by S.R. 2016/142 reg. 2(5)(e)(iv)
- reg. 32M(12) words inserted by S.R. 2016/142 reg. 2(5)(f)
- reg. 32EA inserted by S.R. 2022/191 reg. 35Sch. 7 para. 2(3)
- reg. 32EA inserted by S.R. 2023/117 Sch. 7 para. 2(3)
- reg. 32EA inserted by S.R. 2023/7 Sch. 7 para. 2(3)
- reg. 32EA and cross heading inserted by S.R. 2024/15 Sch. 7 para. 2(3)
- reg. 35(1)(a)(ii)(bb) words substituted by S.R. 2013/221 reg. 2(a)(i)
- reg. 35(1)(c) added by S.R. 2013/221 reg. 2(a)(iii)
- reg. 35(1A) inserted by S.R. 2013/221 reg. 2(b)
- reg. 36(2A) inserted by S.R. 2014/89 reg. 2(3)(b)
- reg. 36(4)(b)(c) words omitted by S.R. 2012/390 reg. 2(b)(ii)
- reg. 39A inserted by S.R. 2012/232 reg. 2(19)
- reg. 39A substituted by S.R. 2013/243 reg. 4(9)
- reg. 47A inserted by S.R. 2012/232 reg. 2(22)