



2008 CHAPTER 13

PART 1

PENSION SCHEME MEMBERSHIP FOR JOBHOLDERS

CHAPTER 1

EMPLOYERS' DUTIES

Quality requirements

Quality requirement: UK money purchase schemes

20.—(1) A money purchase scheme that has its main administration in the United Kingdom satisfies the quality requirement in relation to a jobholder if under the scheme—

- (a) the jobholder's employer must pay contributions in respect of the jobholder;
- (b) the employer's contribution, however calculated, must be equal to or more than 3% of the amount of the jobholder's qualifying earnings in the relevant pay reference period;
- (c) the total amount of contributions paid by the jobholder and the employer, however calculated, must be equal to or more than 8% of the amount of the jobholder's qualifying earnings in the relevant pay reference period.

^{F1}(2)

(3) A scheme does not fail to satisfy the quality requirement under this section merely because the trustees or managers of the scheme may on any occasion refuse to accept a contribution below an amount prescribed for the purposes of this section on the grounds that it is below that amount.

Changes to legislation: *Pensions (No. 2) Act (Northern Ireland) 2008, Section 20 is up to date with all changes known to be in force on or before 10 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

Textual Amendments

- F1** S. 20(2) omitted (6.4.2012) by virtue of [The Pensions \(2008 Act\) \(Abolition of Contracting-out for Defined Contribution Pension Schemes\) \(Consequential Provisions\) Regulations \(Northern Ireland\) 2012 \(S.R. 2012/120\)](#), regs. 1(a), **3(2)**

Modifications etc. (not altering text)

- C1** Pt. 1 applied (with modifications) (1.7.2012) by [The Automatic Enrolment \(Offshore Employment\) Order 2012 \(S.I. 2012/1388\)](#), arts. 1(1), **2** (with art. 5)
- C2** S. 20(1) modified (1.7.2012) by [The Occupational and Personal Pension Schemes \(Automatic Enrolment\) Regulations \(Northern Ireland\) 2010 \(S.R. 2010/122\)](#), regs. 1(1), **45(2)** (as amended (1.7.2012) by [S.R. 2012/237](#), regs. 1(1)(b), **2(2)**)

Commencement Information

- I1** S. 20 partly in force; s. 20 in force for certain purposes at Royal Assent see s. 118(2)
- I2** S. 20 in operation at 30.6.2012 in so far as not already in operation by [S.R. 2012/266](#), art. 2, [Sch. Pt. 1](#)

Changes to legislation:

Pensions (No. 2) Act (Northern Ireland) 2008, Section 20 is up to date with all changes known to be in force on or before 10 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

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Changes and effects yet to be applied to :

- s. 20(1) words substituted by [2016 c. 1 \(N.I.\) Sch. 2 para. 36\(2\)](#)

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

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

- s. 24(1)(c) inserted by [2016 c. 1 \(N.I.\) Sch. 2 para. 39\(2\)\(d\)](#)