



STATUTORY INSTRUMENTS.

S.I. No. 636 of 2025

AUTOMATIC ENROLMENT RETIREMENT SAVINGS SYSTEM (FEES)
REGULATIONS 2025

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I, DARA CALLEARY, Minister for Social Protection, in exercise of the powers conferred on me by sections 3, 35 and 46(3) of the Automatic Enrolment Retirement Savings System Act 2024 (No. 20 of 2024) having consulted with the Chief Executive of An tÚdarás Náisiúnta um Uathrollú Coigiltis Scoir as regards the regulations in Part 2, and with the consent of the Minister for Public Expenditure, Infrastructure, Public Services, Reform and Digitalisation, hereby make the following regulations:

Part 1
PRELIMINARY

Citation and construction

1. These Regulations may be cited as the Automatic Enrolment Retirement Savings System (Fees) Regulations 2025.

Definitions

2. In these Regulations—
“the Authority” means An tÚdarás Náisiúnta um Uathrollú Coigiltis Scoir, established under section 8(1);
“the 2024 Act” means the Automatic Enrolment Retirement Savings System Act 2024 (No. 20 of 2024).

Commencement

3. These Regulations shall come into operation on 1 January 2026.

Interpretation

4. In these Regulations, save where the context otherwise requires—
(a) a reference to a section is to a section of the 2024 Act;
(b) a reference to a Part or an article is to a Part or article of these Regulations.

Part 2

FEES IN RELATION TO THE PERFORMANCE OF THE AUTHORITY'S FUNCTIONS

Amount

5. For the purposes of section 35(1)(a) the fees payable to the Authority by a participant, in relation to the performance by the Authority of its functions, shall not exceed €28.60 in any calendar year.

Time of payment

6. The Authority shall be entitled to charge the fees referred to in article 5—

- (a) in such number of instalments and amounts (which may vary as between one instalment and another) as, in the Authority's opinion, is likely to spread the payment of fees as evenly (but not necessarily equally) as is practicable through the calendar year, having regard to—
 - (i) the likely timing of when the participant will receive such emoluments, and
 - (ii) the relative amounts of each such payment of emoluments to the overall total of such emoluments likely to be received during the calendar year;
- (b) by means of one instalment only, payable on the first receipt of emoluments during the year, where the Authority does not have grounds for confidently anticipating that there will be one or more other receipts of emoluments during the year.

Exemption from payment of fees in the case of opt-out

7. A participant shall be exempted from the requirement to pay the fees referred to in article 5 during any period—

- (a) beginning on the date on which, by reason of having opted out pursuant to section 54, he or she has, by virtue of section 57(2)(a), ceased to be a contributing participant, and
- (b) ending on any re-enrolment date next assigned to him or her.

Exemption from payment of fees in the case of suspension

8. A participant shall be exempted from the requirement to pay the fees referred to in article 5 during any period—

- (a) beginning on the date on which, by reason of having suspended contributions in accordance with section 62, a period of suspension has begun pursuant to section 62(2), and
- (b) ending on the date provided for by section 62(3).

Part 3

ANNUAL FEE TO PENSIONS AUTHORITY

Annual fee

9. A fee of €100,000 per annum is prescribed for the purposes of section 46(3) in respect of each financial year of the Authority beginning on or after 1 January 2027.

Payment of the fee

10. The fee shall be remitted to the Pensions Authority no later than on 1 September in the financial year of the Authority to which the fee relates.

The Minister for Public Expenditure, Infrastructure, Public Services Reform and Digitalisation consents to the making of the foregoing Regulations.



GIVEN under my Official Seal,
17 December, 2025.

JACK CHAMBERS,
Minister for Public Expenditure, Infrastructure, Public
Service Reform and Digitalisation.



GIVEN under my Official Seal,
18 December, 2025.

DARA CALLEARY,
Minister for Social Protection.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

These Regulations set out the fees to be paid in respect of matters under the Automatic Enrolment Retirement Savings Act 2024. These matters relate to:

- (i) The fees that are to be collected in relation to the performance of the functions of the National Automatic Enrolment Retirement Savings Authority, and
- (ii) The annual fee to the Pensions Authority that is to be paid by the National Automatic Enrolment Retirement Savings Authority in respect of the preparation of a supervisory report.

The Regulations come into effect on 1st of January 2026.

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