

## ANNOUNCEMENT

### Kazakhstanis returned over KZT 246 billion to UAPF

As of **September 23, 2021**, the UAPF executed **438,834** applications of contributors (beneficiaries) to use pension savings to improve housing conditions. More than **KZT 1.8 trillion** was transferred to the special accounts of Kazakhstanis opened in banks-authorized operators. The average amount of lump sum pension benefits amounted to KZT4.2 million.

Most of the executed applications were sent by residents of Almaty (16.9%), Mangistau region (14.0%), Nur-Sultan (12.9%). Detailed information is posted on the website [www.enpf.kz](http://www.enpf.kz) in the "Indicators" section - for what purposes Kazakhstanis are planning to use lump-sum pension benefits and in the context of regions (subsections "[Lump-sum pension benefits to improve housing conditions by goals](#)" and "[Lump-sum pension benefits to improve housing conditions](#) ", respectively).

Today, the authorized operators accepting applications for the use of part of pension savings are Otbasay Bank Housing Construction Savings Bank JSC, Halyk Bank of Kazakhstan JSC, Altyn Bank JSC, Bank CenterCredit JSC and Bank Freedom Finance JSC Kazakhstan. A significant part of the executed applications was submitted through Housing Construction Savings Bank Otbasay Bank JSC (**95.1% of the total number of executed applications**), followed by Halyk Bank of Kazakhstan JSC (**3.8%**), Bank CenterCredit JSC (**1.0%**), Altyn Bank JSC (**0.04%**) and Bank Freedom Finance Kazakhstan JSC (**0.02%**).

We remind you that after the receipt of a lump-sum pension benefit to a special account opened with an authorized operator (Housing Construction Savings Bank Otbasay Bank JSC), the beneficiary provides the authorized operator with documents confirming the intended purpose of the lump-sum pension benefits **within 45 working days from the date of their receipt** ( according to clause 13 of the *Rules for the use of lump-sum pension benefits to improve housing conditions in accordance with the legislation of the Republic of Kazakhstan*), and for other authorized operators - within 3 (three) business days. If the authorized operator is not provided with supporting documents within the prescribed period, these funds are subject to return to the UAPF.

The beneficiary can also return the transferred amount to the UAPF without waiting for the specified period by submitting an application to the authorized operator, which the authorized operator must execute **within 3 (three) business days** from the date of receipt of the application for the return from the beneficiary.

Note that **KZT 240.7 billion** was returned to individual pension saving accounts (IPSA) of contributors (beneficiaries) from authorized operators due to the fact that lump-sum pension benefits by Kazakhstanis were not used in due time, at the request of the applicant and for other reasons.

Also, the UAPF executed 43,453 applications for medical treatment for a total amount of **KZT 40.1 billion**. At this, the average amount withdrawn is **KZT 0.9 million**. At the same time, **KZT 6.1 billion** from the authorized operator (Housing Construction Savings Bank Otbasay Bank JSC) returned to the IPSA of contributors (beneficiaries) in the UAPF, these funds were not used on time, at the request of the applicant and for other reasons.

You can get acquainted with the current statistics on the use of pension savings for medical treatment on the website [www.enpf.kz](http://www.enpf.kz) in the section "Indicators" - "[Lump-sum pension benefits for medical treatment](#)".

*The UAPF was established on August 22, 2013 on the basis of GNPF APF JSC. The UAPF founder and shareholder is the Government of the Republic of Kazakhstan represented by the State Institution "Committee of State Property and Privatization" of the Ministry of Finance of the Republic of Kazakhstan. UAPF pension assets are managed by the National Bank of the Republic of Kazakhstan. From January 1, 2016, the functions for developing proposals to improve the management of pension assets were transferred to the National Fund Management Council. In accordance with the pension legislation, the UAPF attracts compulsory pension contributions, compulsory occupational pension contributions, voluntary pension contributions, pension*

*benefits, individual accounting of pension accumulations and benefits, provides the contributor (beneficiary) with information on the status of his pension accumulations (for more information visit [www.enpf.kz](http://www.enpf.kz))*