

## ANNOUNCEMENT

### **Unclaimed amounts of depositors' guarantee compensation are credited to individual pension saving accounts to account for voluntary pension contributions to the UAPF**

In July of this year, the procedure for transferring unclaimed amounts of guarantee compensation of depositors of Capital Bank Kazakhstan JSC from the Kazakhstan Deposit Guarantee Fund (KDGF) to their individual pension saving accounts (IPSA) was completed to account for voluntary pension contributions (VPC) to the UAPF. Thus, unclaimed amounts of guarantee compensation were transferred to 41,134 depositors of the specified bank.

At the same time, in the UAPF database for 36,279 depositors, new IPSA were opened for accounting for VPC, and for the rest of the depositors, the amounts were credited to existing IPSA for accounting for VPC.

The unclaimed amount of the guarantee compensation is transferred to the UAPF to be credited to the VPC IPSA, provided that the depositor's personal data contained in the register of KDGF depositors correspond to the data available in the UAPF, if there is a valid document proving the identity of the depositor, as well as IPSA with pension savings at the expense of compulsory pension contributions and/or compulsory occupational pension contributions and/or VPCs.

Depositors, that is, contributors (beneficiaries) did not need to specifically contact the UAPF to open IPSA, since the transferred amounts are automatically credited to IPSA for VPC (if any), in their absence, VPC IPSA are opened in UAPF in an undeclared manner (i.e. automatically) including upon receipt by the UAPF from KDGF of the unclaimed amount of the guarantee compensation. It should be noted that the unclaimed amounts of guarantee compensation credited to IPSA for VPC are invested in the same manner as other pension assets.

For information, we inform you that you can check the availability of receipts from KDGF by viewing a statement from IPSA on the websites of the UAPF and e-government, or in the UAPF mobile application.

Recall that earlier, unclaimed amounts of guarantee compensation of depositors of eight banks (Kazinvestbank JSC, Eximbank Kazakhstan JSC, Delta Bank JSC, Qazaq Banki JSC, AsiaCredit Bank JSC, Valut Transit Bank JSC, Tengri Bank JSC, Bank Astana JSC) were transferred to UAPF from KDGF. Thus, unclaimed amounts of 270,849 IPSA were transferred from KDGF to UAPF to account for VPC.

At the same time, if the depositor missed the deadline for pay the guarantee compensation payment for a good reason and their funds were transferred to the UAPF, before the date of entering information into the National Register of Business Identification Numbers on the forced liquidation of a member bank (final liquidation of a member bank), or prior to becoming eligible for VPC pension benefits, they may apply to the KDGF for a benefit payment, attaching documents confirming the circumstances that prevented the timely filing of the application. Valid reasons include the following circumstances: the depositor entering military service, the depositor being outside the Republic of Kazakhstan or in places of deprivation of liberty, accepting the depositor's inheritance and other reasons related to the acquisition or opening of the inheritance, as well as other circumstances established by the court. Based on the results of consideration of the application, the KDGF sends a notification to the UAPF, which, in turn, will return the unclaimed amount of the guarantee compensation to the KDGF.

*For reference: the right to pension benefit payment from the UAPF at the expense of the VPC arises for the following persons who have pension savings in the UAPF:*

- 1) who have reached the age of fifty;
- 2) who are disabled;

*3) foreigners and stateless persons leaving or leaving for a permanent place of residence outside the Republic of Kazakhstan, who submitted documents, determined by the legislation of the Republic of Kazakhstan, confirming the intention or fact of departure;*

*4) who have pension savings within the limits of VPC amounts and the investment income accrued on them, which have been in the UAPF for at least five years.*

*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))*