

## **Topical questions about UAPF** **UAPF answers topical questions**

### **1. In the statement from the pension account, the amount of deductions starts from 2013. How can I get information about deductions for previous years?**

The UAPF was established in 2013 on the basis of the State Accumulative Pension Fund (GNPF APF JSC). Pension assets and liabilities of all private funds were transferred to UAPF.

Receiving statements from an individual pension saving account (hereinafter referred to as IPSA) is a legislatively enshrined right of contributors (beneficiaries). The UAPF is obliged to provide, free of charge, to the individual in whose name the IPSA is opened, information on the state of pension savings at his request on any requested date from the date of opening the IPSA, as well as provide electronic and other ways of accessing information about his pension savings.

You can find out about the status of your pension savings in the following ways:

- electronic:
  - through a personal account on the website or in the UAPF mobile application or e-government (egov.kz) using an electronic digital signature or username and password;
  - by e-mail to the address provided in the UAPF;
- in case of personal appeal directly to the UAPF office;
- through postal services.

In the case of an extract from the IPSA for the period before the opening of the IPSA in the UAPF, information is attached to the extract from the IPSA, including information on the state of pension savings, provided by the "last" accumulative pension fund that submitted information to the UAPF.

If necessary, UAPF can provide information up to 2013. To do this, we recommend that you apply with a written request by e-mail [enpf@enpf.kz](mailto:enpf@enpf.kz) or to the UAPF division at the place of residence, indicating the requested information and the period for which it should be formed. The document will be provided in the manner and terms established by the legislation of the Republic of Kazakhstan.

### **2. Tell me, can a person applying for permanent residence in another country transfer his pension savings to his close relatives?**

Please be aware that UAPF contributors who leave or have left for permanent residence outside the country have the opportunity to withdraw their pension savings. To do this, they need to apply for permanent residence through the internal affairs bodies of the Republic of Kazakhstan and provide a package of documents to the UAPF. The right to pension benefits from the UAPF in connection with leaving for permanent residence outside Kazakhstan can be used by foreigners and stateless persons who have left for permanent residence outside the Republic of Kazakhstan, have pension savings in the UAPF and have submitted documents in accordance with the legislation of the Republic of Kazakhstan:

- at the expense of compulsory and compulsory occupational pension contributions - upon presentation of documents confirming the fact of departure.
- at the expense of voluntary pension contributions - upon presentation of documents confirming the intention or fact of leaving.

Citizens have the right to claim the withdrawal of pension savings in the event that they have already properly issued a departure for permanent residence and have a foreign passport of another country.

There are 3 ways to submit documents to the UAPF:

1. You can personally apply to the UAPF office with a foreign passport and bank account information.
2. Your representative (attorney) can personally apply to the UAPF office with a package of documents. He must have with him: a notarized copy of your passport or certificate of a stateless

person; identity document of the representative (attorney); notarized power of attorney; information about your bank account.

3. You can send the necessary documents by mail. The list of documents is as follows: an application for the appointment of pension benefits with a notarized signature; a notarized copy of a foreign passport or certificate of a stateless person; bank account information. The collected package of documents can be sent to the postal address of one of the regional (regional) branches of the UAPF.

Please note that the payment of pension savings is carried out only to the bank account of the beneficiary, including if the beneficiary of pension benefits is an incapacitated/limitedly capable adult. Payment of pension savings to the bank account of a legal representative (guardian/custodian), as well as an authorized person, is not allowed. Thus, a person applying for permanent residence in another country cannot transfer his pension savings to their close relatives.

### **3. Can citizens with a residence permit in Kazakhstan make pension contributions?**

In accordance with Article 2 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter referred to as the Law), foreigners and stateless persons permanently residing in the territory of the Republic of Kazakhstan enjoy the right to pension provision on an equal basis with citizens of the Republic of Kazakhstan, unless otherwise provided by laws and international treaties.

Subparagraph 14) of paragraph 1 of Article 1 of the Law of the Republic of Kazakhstan *On Identity Documents* determines that the document proving the identity of a foreigner on the territory of the Republic of Kazakhstan and confirming that he has received a permit for permanent residence in the Republic of Kazakhstan is a residence permit of a foreigner in the Republic of Kazakhstan.

Consequently, foreigners and stateless persons who have a residence permit of a foreigner in the Republic of Kazakhstan have the right to form their pension rights, like citizens of the Republic of Kazakhstan, by transferring pension contributions to the UAPF in the manner and within the time limits established by the pension legislation of the Republic of Kazakhstan, unless otherwise provided by law.

### **4. I have a 2nd group of disability after the operation. I was given the disability for 5 years. Can I already receive my pension benefits before retirement age? How is a disability pension of groups 1 and 2 assigned?**

The Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* provides that individuals with disabilities of groups 1 or 2 before retirement age are entitled to receive pension payments formed at the expense of CPC and / or CPC only if the disability is established indefinitely. At the same time, we note that regardless of the group and duration of disability, it is possible to receive pension payments formed from voluntary pension contributions.

An up-to-date list of all required documents, depending on the method of submitting documents to the UAPF, is posted on the UAPF corporate website at: [www.enpf.kz](http://www.enpf.kz) in the "Services" section - "To Beneficiaries".

### **5. My address of registration and residence has changed. How can I update it in the UAPF system?**

The legislation provides that the contributor (beneficiary) is obliged to inform the UAPF within 10 calendar days of all changes affecting the fulfillment of its obligations by the UAPF.

Changes affecting the fulfillment of the obligations of the UAPF include, among other things, a change in the address of the place of residence of the contributor (beneficiary), electronic address (e-mail), if these addresses are used when informing.

You can make changes in the following ways:

- through a personal account on the website or in the UAPF mobile application using an electronic digital signature, QR signing of an electronic service or user login and password;
- personal appeal directly to the UAPF office;

- personal appeal to the branches of Kazpost JSC. The list of offices of Kazpost JSC is posted on the website [www.enpf.kz](http://www.enpf.kz) in the Services section - Cooperation with Kazpost JSC.