

## ANNOUNCEMENT

### Young Kazakhstanis used \$28.25 million on housing and education

С 1 февраля 2024 года по состоянию на 1 декабря 2025 года исполнено **188 242**  
From February 1, 2024, to December 1, 2025, **188,242 applications** totaling **USD28.25 million** were processed and transferred to authorized operators for subsequent crediting to applicants' bank accounts. Of these, **116,579 applications** totaling **USD17.60 million** were processed for housing improvements, and **71,663 applications** totaling **USD10.65 million** were processed for education.

As a reminder, recipients of targeted savings (TS) can use the entire amount or a portion of it, with any unused balance remaining in the targeted savings account (TSA).

The most popular sub-purposes for using funds **to improve housing conditions** were: replenishing a deposit into housing construction savings for further accumulation (113,944 applications were completed for a total of USD17.23 million), making a down payment to obtain a mortgage loan for the purchase of housing - 899 applications for a total of USD126.70 thousand, and acquiring housing through civil law transactions (final settlement) - 643 applications for a total of USD86.29 thousand.

The most popular sub-goals in terms of paying for education were: **payment for educational services** of educational organizations located in the territory of the Republic of Kazakhstan, in installments (for each academic period or academic year) or in full at one time (for the entire period of study) (64,877 applications were completed for a total of USD9.81 million), replenishment of an educational savings deposit under an agreement on an educational savings deposit (4,776 applications were completed for a total of USD580.04 thousand), payment for educational services of foreign educational organizations in installments (for each academic period or academic year) or in full at one time (for the entire period of study) (1,633 applications were completed for a total of USD214.72 thousand)

[Detailed information](#) on targeted savings payments for the purpose of improving housing conditions and/or paying for education, broken down by authorized operators and regions, can be found on the website [enpf.kz](http://enpf.kz).

As a reminder, under the National Fund for Children program, 50% of the investment income from the National Fund of the Republic of Kazakhstan is distributed annually among children of the Republic of Kazakhstan citizens born in 2006 or later. All recipients of the National Fund were awarded **USD100.52** in 2023 and **USD129.38** in 2024. Children who received their first National Fund funds in 2023, with the exception of those born in 2006, were awarded **investment income of USD3.04 this year**. As a result, the target savings for a child born in 2006 are **USD100.52**, and for a child born in 2007, **USD232.94**.

**Adult citizens must independently obtain information about their TS then contact an authorized operator to open a US dollar bank account and submit an online application for CT payment to improve housing conditions and/or pay for education.**

**Target requirements for the 2025 reporting year, as well as investment income, will be accrued to participants in the target requirements no later than February 1, 2026.**

**Target savings for Kazakhstani citizens born in 2008 and turning 18 in 2026 will also be credited to their target savings accounts no later than February 1, 2026.**

Regular reports on the National Fund for Children program are posted on the [enpf.kz](http://enpf.kz) website.

You can find program terms, instructions, and answers to your questions at [kids.enpf.kz](http://kids.enpf.kz) and on the БЖЗК ЕНПФ YouTube channel. We also note that a video tutorial on the implementation of the National Fund for Children program, including the steps to take before and after a child reaches adulthood, is available on the БЖЗК ЕНПФ YouTube channel at this link: <https://www.youtube.com/watch?v=HHQNAxfskX8>.

*UAPF was founded on August 22, 2013 on the basis of GNPf APF JSC. The founder and shareholder of the UAPF 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. Trust management of UAPF pension assets is carried out by the National Bank of the Republic of Kazakhstan. In accordance with the pension legislation, the UAPF attracts compulsory pension contributions, employer's compulsory pension contributions, compulsory occupational pension contributions, voluntary pension contributions, as well as carries out enrollment and accounting of voluntary pension contributions formed at the expense of the unclaimed amount of guaranteed compensation for the guaranteed deposit, transferred by the organization carrying out mandatory guarantee of deposits, in accordance with the Law of the Republic of Kazakhstan "On mandatory guarantee of deposits placed in second-tier banks of the Republic of Kazakhstan", ensures the implementation of pension benefits. The Fund also carries out accounting of target assets and target requirements, accounting and crediting of target savings (TS) to target savings accounts, payments of TS to their recipients in bank accounts, accounting for returns of TS in the manner determined by the Government of the Republic of Kazakhstan within the framework of the National Fund for Children program (More details at [www.enpf.kz](http://www.enpf.kz))*