

**Fraudsters are mastering new scams!  
Be vigilant!**

With the rapid development of digital technologies, citizens are increasingly gaining access to government, financial, and other electronic services via the internet. However, online fraud methods and techniques are also rapidly evolving. We urge you to be especially vigilant – **fraudsters are actively exploiting the capabilities of rapidly developing AI, creating videos, audio recordings, and images in which people's faces and voices are replaced with real ones. For example, false advertisements and offers to invest savings in various bonds, stocks, and financial transactions are regularly distributed on social media. Also, by exerting psychological pressure and exploiting citizens' trust in official structures, fraudsters may pose as employees of government agencies, banks, law enforcement agencies, telecom operators, and other organizations, including the Unified Accumulative Pension Fund, in order to gain access to personal and financial information.**

***In this regard, UAPF JSC would like to remind you that the National Bank of the Republic of Kazakhstan (NBRK) is responsible for investing pension assets. It acts as a trustee for pension savings, investing them in various financial instruments in accordance with the Investment Declaration approved by the Government. In addition to the NBRK, investment portfolio managers (IPMs) may participate in managing pension assets, and a portion of savings may be transferred to them. Transfers to IPMs can only be made through the UAPF JSC portal; no intermediaries are required.***

Also, for your safety and to prevent fraud, UAPF JSC reminds you:

- *Pension payments are processed without intermediaries or commissions;*
- *The UAPF does not charge a fee for services, and all payments are made strictly in accordance with the law;*
- *The targeted use of savings for housing and medical treatment is carried out only through authorized operators (second-tier banks);*
- *Employees of government agencies, banks, law enforcement agencies, telecom operators, and the UAPF never request personal data, bank card details, SMS codes, or other confidential information by phone, email, or via instant messaging;*
- *If callers address you by your first name and patronymic and know your residential address and place of work, this does not mean they are official. All necessary information can be obtained in various ways.*
- *Employees of UAPF JSC do not participate in various videos offering transfers, investments, or purchases of any stocks or financial instrument..*

The UAPF strongly recommends obtaining information from official sources and acting exclusively within the legal framework.

You can get answers to all questions and verify information regarding the withdrawal and transfer of your pension savings both at UAPF branches and remotely:

- *via the [enpf.kz](http://enpf.kz) website and the БЖЗК/ЕНПФ mobile app;*
- *via the toll-free multi-channel call center at 1418, or via WhatsApp at +7 777 000 1418;*
- *on the UAPF's official social media pages on popular platforms such as Odnoklassniki, Telegram, Facebook, VKontakte, X, and Instagram.*

**Familiarize your loved ones, especially older relatives, with information security rules.**

**Take precautions to ensure the safety, security, and confidentiality of your personal data.**

*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)).*