

## ANNOUNCEMENT

### US\$35.20 million was used by young Kazakhstanis for housing and education

From February 1, 2024, to February 1, 2026, **223,785 applications** totaling **\$35.20 million** have been processed (transferred to authorized operators for crediting to applicants' bank accounts).

Of these:

- **139,759 applications** totaling over **\$22.09 million** were processed for **housing improvements**;
- **84,026 applications** totaling **\$13.11 million** were processed for **payment for education**.

As a reminder, recipients of targeted savings (TS) have the right to use the entire amount or a portion of it. Any unused balance remains in the targeted savings account (TSA).

The most popular sub-purposes for using funds to **improve housing conditions** were: replenishing a deposit in housing construction savings for further accumulation (136,490 applications completed for a total of \$21.61 million), making a down payment to obtain a mortgage loan for the purchase of housing - 1,108 applications for a total of \$164.71 thousand, and acquiring housing through civil law transactions (final settlement) - 819 applications for a total of \$119.36 thousand.

The most popular sub-goals in terms of **paying for education** were: payment for educational services of educational organizations located in 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) (76,643 applications were completed for a total of approximately 12.15 million US dollars), replenishment of an educational savings deposit under an agreement on an educational savings deposit (5,134 applications were completed for a total of over 645.10 thousand US dollars), 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) (1,827 applications were completed for a total of 252.49 thousand US dollars).

[Detailed information](#) on social security 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, Kazakhstani children received a further payment of **\$130.71** per child based on the results of 2025, **\$129.38** per child in 2024, and **\$100.52** per child in 2023.

Children under 18 receive annual payments from the National Fund as targeted benefits, which are recorded in their accounts opened with the UAPF. According to law, the amounts accrued to young Kazakhstani citizens remain part of the National Fund's assets and continue to be invested. Through continued investment, each child's targeted requirement amount **increases annually through the investment income received.**

As a result, **the total amount** of all accumulated target requirements (including the annually accrued investment income) for a child participating in the program:

- the third year, was **\$370.56**;
- the second year, was **\$263.93**;
- the first year, was **\$130.71**.

Adult citizens must independently obtain information about their target requirements through their personal account on the UAPF or e-government websites, and then contact an authorized operator to open a US dollar bank account and submit an online application for target requirements to improve housing conditions and/or pay for education.

Currently, the authorized operators are:

- JSC Otbasy Bank (for housing and education),
- JSC Halyk Bank (for education),
- JSC Bank CenterCredit (for education).

[Statistics](#) on minor children eligible for targeted requirements and adult recipients of targeted savings, as well as on the [use](#) of targeted savings for housing and/or education, can be found on the [enpf.kz](http://enpf.kz) website.

You can review the program terms, get instructions, and get answers to your questions on the website [kids.enpf.kz](http://kids.enpf.kz). You can also view video comments and instructions on the topic on the БЖЗКЕНПФ YouTube channel:

video commentary by the Chairman of the Executive Board of UAPF JSC Zh.B. Kurmanov:

<https://www.youtube.com/watch?app=desktop&v=30CdPWl6dv0>

video commentary by Managing Director of UAPF JSC M.T. Sharipov:

<https://www.youtube.com/watch?v=APg2vATmMk0>

Video commentary "Question and Answer" on the "National Fund for Children" program:

<https://www.youtube.com/watch?v=4cKr1VCAvUk>

<https://www.youtube.com/watch?v=mrV0y37Gjnk>

Instructions for the "National Fund for Children" website:

Press Center  
UAPF JSC

<https://www.youtube.com/watch?v=VgP3dmMwAHc>  
<https://www.youtube.com/watch?v=jyC2c-HgqpQ>

Instructions for the implementation of the "National Fund for Children" program:

<https://www.youtube.com/watch?v=bqeT41rWecA>  
<https://www.youtube.com/watch?v=pNBSS1VHdWU>

Instructions on how to check savings under the "National Fund for Children" program for adult Kazakhstani citizens:

[https://youtu.be/IP1JQ0CuCrs?si=rZV0\\_mziIQR1MAgL](https://youtu.be/IP1JQ0CuCrs?si=rZV0_mziIQR1MAgL)  
[https://youtu.be/qkBLYBVUzGY?si=7fjzS5O\\_ylBQvVyH](https://youtu.be/qkBLYBVUzGY?si=7fjzS5O_ylBQvVyH)

*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))*