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ANNOUNCEMENT

National Fund for Children: over 97.5 million US dollars paid out to young Kazakhstanis

Between February 1, 2024, and November 1, 2026, a total of **435,046 citizens** received payouts from their targeted savings (TS) under the National Fund for Children program, amounting to approximately **97.52 million US dollars**. Of this total, **286,548 recipients** were granted over **63.82 million US dollars** for the improvement of housing conditions, while **148,498 recipients** received **33.69 million US dollars** to cover education expenses.

From the beginning of 2026 through November 1, a total of **239,649 citizens** received payments from their Targeted Savings Accounts (TSA), amounting to **66.24 million US dollars**. Specifically, 164,543 Kazakhstanis received over 44.39 million **US dollars** for housing improvements, while **75,106 Kazakhstanis** received **21.85 million US dollars** for educational expenses.

The funds were transferred to authorized operators for subsequent deposit into the applicants' bank accounts. It should be noted that a TS recipient may choose to use the entire amount or only a portion of it. Any unclaimed funds remain in the TSA for 10 years. After this period, any unused balance is transferred to the recipient’s individual pension savings account and recorded as voluntary pension contributions.

The most sought-after option for **improving housing conditions** was the replenishment of housing construction savings accounts for further capital accumulation: 162,626 recipients received a total of 43.73 million US dollars. Additionally, 244,200 US dollars were disbursed to 1,001 young Kazakhstanis to serve as a down payment for a mortgage loan to purchase a home, while $141,190 was paid out to 576 individuals for the final settlement of property acquisitions through civil-law transactions.

Regarding the use of targeted savings (TS) **for education**, the largest share of funds was directed toward paying for educational services provided by institutions within the Republic of Kazakhstan—either in installments (covering specific academic periods or years) or as a one-time, full-tuition payment (covering the entire duration of study). Under this category, 70,655 citizens received a total of 20.62 million US dollars.

Other utilized options included the replenishment of educational savings accounts, with funds totaling 868,140 US dollars transferred to 3,287 recipients. Furthermore, 282,760 US dollars was provided to 1,071 citizens to cover educational services at foreign institutions, either through installment payments (for specific academic periods or years) or as a one-time, full-tuition payment (for the entire duration of study).

It should be noted that the accrual of targeted allocations ceases in the event of the death of a participant, or upon a court decision declaring them deceased. To claim these targeted allocations following the death of a participant or recipient, their heirs may apply

to the Unified Accumulative Pension Fund (UAPF) in accordance with the procedures established by the Government of the Republic of Kazakhstan.

As of November 1, 2026, payments totaling 80.55 thousand US dollars have been made to heirs, with 249 individuals receiving these funds.

Detailed information regarding the disbursement of targeted allocations—intended for improving housing conditions and/or covering education costs—broken down by authorized operators and regions, is available on the website enpf.kz.

It should be recalled that, for the year 2025, an allocation of **130.71 US dollars** per child was made for children in Kazakhstan; for 2024, the amount was **129.38 US dollars** per child, and for 2023, it was **100.52 US dollars** per child.

Each year, funds from the National Fund are allocated to children under the age of 18 in the form of "targeted requirements." According to the law, these amounts remain part of the National Fund's assets and continue to be invested. As a result of this ongoing investment, the value of each child's targeted entitlement grows annually through the accrual of investment income.

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Consequently, the **total value** of all accumulated targeted requirements (including the investment income added each year) for a child participating in the program:

- three years, amounted to **370 dollars and 56 cents**;
- two years, amounted to **263 dollars and 93 cents**;
- one year, amounted to **130 dollars and 71 cents**.

Parents and other legal representatives of a child under the age of 18 can check information regarding the child's participation in the program using the child's IIN (Individual Identification Number). This can be done via the website **kids.enpf.kz**, the personal account section on the **eGov.kz** e-government portal, the eGov Mobile app, or the mobile applications of certain commercial banks.

If information regarding the targeted allocations accrued to children for the 2025 reporting year does not appear, you will **need to update the documents** within the mobile applications by following these steps:

- in the eGov Mobile app: "Digital Documents" – "Family" – "Update document list" – "Accruals from the National Fund";
- in the mobile apps of second-tier banks, for example, in Kaspi.kz: "Public Services" – "All documents" – "Update document list" – "Accruals from the National Fund".

The absence of information regarding the accrual of "targeted requirements" (TS) for children who have reached or will reach the age of 18 in the current year—within the personal account of their legal representative—is due to the fact that these requirements have been designated as "TS." Consequently, access to information about them is granted directly to the TS recipient (the individual who has reached or will reach the age of 18 in 2026). Such individuals must personally access information regarding their TS through their own personal accounts on the Unified Accumulative Pension Fund (UAPF) website or the e-government portal. Upon reaching the age of 18, they should then contact an authorized operator to open a US dollar bank account and submit an online application for the disbursement of these funds, which may be used for improving housing conditions and/or paying for education.

Currently, the authorized operators are:

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

Statistics regarding minors—who are beneficiaries under the targeted requirements—and adult recipients of these funds, as well as data on the use of such funds for housing and/or education, can be found on the website enpf.kz.

You can review the program terms, access instructions, and find answers to your questions at kids.enpf.kz. Additionally, video commentary and instructional guides on the subject are available on the БЖЗҚЕНПФ 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 the Managing Director of UAPF JSC M.T. Sharipov:
https://www.youtube.com/watch?v=APg2vATmMk0

"Q&A" video commentary 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:
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

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 mandatory pension contributions, employer's mandatory pension contributions, mandatory 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)