

ANNOUNCEMENT

National Fund for Children: \$62.7 million allocated to improve housing conditions and pay for education

From February 1, 2024, to July 1, 2026, **333,809 applications** for a total of **approximately \$62.71 million** were processed. Funds were transferred to authorized operators for subsequent deposit into applicants' bank accounts.

Among the processed applications, housing improvements were the most numerous: **216,060 applications** for over **\$41.01 million**. Education funding received **117,749 applications** for **\$21.69 million**.

As a reminder, recipients of targeted savings (TS) have the right to use the entire amount or a portion of it. Any unclaimed funds remain in the targeted savings account (TSA) for 10 years. After this period, the unused balance is transferred to the recipient's individual pension savings account to account for voluntary pension contributions.

The most popular **housing improvement** program was replenishing housing construction savings for further accumulation (211,474 applications completed, totaling approximately \$40.25 million). Funds were also used as down payments for mortgage loans to purchase housing (1,583 applications, totaling \$269,480), and for the purpose of acquiring housing through civil law transactions (final settlements), totaling 1,081 applications, totaling \$177,790.

Within the scope of the CTD program for education, the largest amount of funds was allocated to pay **for educational services** at educational institutions located in the Republic of Kazakhstan, either in installments (for each academic period or academic year) or in full (for the entire term of study) (108,782 applications, totaling approximately \$20.36 million, were completed). The following areas were also in demand: replenishment of an educational savings deposit under an agreement on an educational savings deposit (6,153 applications were completed for a total of approximately 894.12 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) (2,175 applications were completed for a total of 335.33 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, is available on the enpf.kz website.

Let us recall that based on the results of 2025, Kazakhstani children received the next payment in the amount of **130.71 US dollars** per child, for 2024 - **129.38 US dollars**, and for 2023 - **100.52 US dollars**.

Children under 18 receive annual payments from the National Fund as targeted benefits. According to law, the amounts accrued to young Kazakhstanis remain part of the National Fund's assets and continue to be invested. Through continued investment, each

child's targeted benefit amount **increases annually through the investment income received.**

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

- three years, **\$370.56**;
- two years, **\$263.93**;
- one year, **\$130.71**.

Parents and other legal representatives can check the child's under 18 participation in the program using their child's IIN on the website **kids.enpf.kz**, in their personal account on the **eGov.kz** e-government portal, and in the **eGov Mobile** and select second-tier bank mobile apps.

If information about target benefits accrued to children for the 2025 reporting year is not displayed, you **must update your documents** in your mobile apps by following this path:

- in the eGov Mobile app: "Digital Documents" - "Family" - "Update Document List" - "Accruals from the National Fund";
- in second-tier bank mobile apps, such as Kaspikz: "Gosuslugi" - "All Documents" - "Update Document List" - "Accruals from the National Fund."

The absence of information about the accrual of target benefits for children who have reached or will reach the age of 18 this year in the legal representative's personal account is due to the fact that target benefits have acquired the status of TS, and therefore **access to information about them is provided directly to the TS recipient** (a citizen who has reached or will reach the age of 18 in 2026). These individuals must independently obtain information about their TS through their personal account on the UAPF or e-government websites. Upon reaching the age of 18, they can contact an authorized operator to open a US dollar bank account and submit an online application for TS payment to improve their housing conditions and/or pay for education.

Currently, the following are authorized operators:

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

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

You can learn more about the program, get instructions, and get answers to your questions on the website kids.enpf.kz. You can also watch video comments and instructions on the БЖЗКЕНПФ YouTube channel:

Video commentary by the Chairman 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>

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:

<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 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)