

## ANNOUNCEMENT

### **Don't trust your pension savings to advertisement brokers!**

Recently, offers have been sent out on social networks and online advertisement platforms to provide intermediary services in obtaining pension savings above the minimum adequacy threshold (MAT) for any category of citizens at a low interest rate.

UAPF JSC warns its contributors and beneficiaries: receiving pension savings is possible only in cases strictly defined by the Social Code of the Republic of Kazakhstan. First of all, this is the onset of retirement age, permanent disability of group 1 or 2, leaving for permanent residence, inheritance. The following persons can use pension savings to improve housing conditions and / or medical treatment, subject to the legally established conditions:

- contributors with savings exceeding the minimum adequacy threshold (within the amount above the MAT);
- pensioners whose pension is at least 40% of lost income (previously received wages) - they can use up to 50% of the savings remaining in the account;
- pensioners by length of service (up to 100% of savings);
- contributors who have entered into a pension annuity agreement (up to 100% of savings).

Pension savings can only be used through authorized operators - second-tier banks. Accordingly, the services of intermediaries are not required. At the same time, the UAPF does not charge any commissions.

By agreeing to participate in dubious schemes, you not only risk losing your money, but also jeopardize the safety of your personal data, which can later be used for other fraudulent activities.

The UAPF strongly recommends that its contributors and beneficiaries ignore such offers, obtain information from official sources and act exclusively within the legal framework.

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

- via the [enpf.kz](http://enpf.kz) website, the БЖЗК/ЕНПФ mobile application;
- via multi-channel free communication, by calling the call center number 1418, as well as via WhatsApp at +7 777 000 1418;
- on the official pages of the UAPF in social networks on such popular platforms as Odnoklassniki, Telegram, Facebook, V Kontakte, X and Instagram.

*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))*

