

## ARCHIVE

### **Answers to inquiries regarding payments when leaving for permanent residence outside the Republic of Kazakhstan**

#### **1. Question: How to get pension savings when leaving for permanent residence to the Russian Federation?**

**Answer:** In accordance with the provisions of Articles 31, 32 and 33 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law), the following persons have the right to pension payments from the UAPF in connection with the departure for permanent residence outside the Republic of Kazakhstan at the expense of the following:

**1) foreigners and stateless persons, who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the departure specified by the legislation of the Republic of Kazakhstan, **at the expense of mandatory pension contributions (hereinafter - MPC) and mandatory professional pension contributions (hereinafter - MPPC);**

**2) foreigners and stateless persons, who are moving or who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the intent to move or the departure itself specified by the legislation of the Republic of Kazakhstan **at the expense of voluntary pension contributions (hereinafter - VPC).**

The Government of the Republic of Kazakhstan establishes the procedure for making pension payments from MPCs and MPPCs in accordance with Article 34, Clause 9(2) of the Law. The specified procedure and the list of required documents are determined by the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund; the Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013 (with amendments and additions as of December 27, 2016, effective from January 16, 2017) (hereinafter – the Rules 1042).

The procedure for making pension payments from VPCs in accordance with Article 27, Clause 4 of the Law shall be determined by agreement of the parties to contract at the expense of VPCs. The list of documents required for making pension payments from VPCs is determined by the UAPF Pension Rules (on recognition of voluntary pension contributions) approved by Minutes of UAPF Board (hereinafter - Pension Rules) (available on UAPF website at: [www.enpf.kz](http://www.enpf.kz)).

Documents for payment of pension savings can be submitted to the UAPF in one of the following ways:

- upon personal visit;
- by means of postal service;
- through a third person / attorney. In such event the documents will only be accepted upon personal visit of the attorney to the UAPF office.

Pursuant to Clause 8 of the Rules 1042 and Clause 30 of the Pension Rules, foreigners and stateless persons, who are recipients of retirement benefits at the expense of MPCs, MPPCs and VPCs, and who **have moved** to a permanent place of residence outside the Republic of Kazakhstan, in case of personal reference shall, without fail, submit the following to the UAPF:

- 1) an application for assigning of pension payments as per the Form approved by internal documents of UAPF (hereinafter – the Application);
- 2) a copy of passport and its original for verification, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan (*In case of provision of a national identity document of the Russian Federation, the application shall not be executed*);
- 3) data on recipient's bank account.

Alongside with that, in compliance with Clause 8 of the Rules 1042 upon receipt of the above documents the UAPF requests information from information systems of state bodies of the Republic of Kazakhstan regarding the fact if a foreigner or a stateless person owns an identity card of the Republic of Kazakhstan or a residence permit of the Republic of Kazakhstan for foreigners, or stateless person certificate issued by competent authorities of the Republic of Kazakhstan, and its validity.

In the event if information on the invalidity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is received, such invalidity being due to the foreigner's or stateless person's departure for permanent residence outside the Republic of Kazakhstan, the UAPF effects pension payments within the time limits set out in Clause 19 of the Rules 1042.

In the event if information on the availability and validity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is obtained; and in case of lack of information on departure of such foreigner or stateless person for permanent residence outside the Republic of Kazakhstan, the UAPF refuses to accept or execute the application within the time limits specified in Clause 18 of the Rules 1042.

Foreigners and stateless persons, who are recipients of retirement benefits at the expense of VPCs, and who **are moving** to a permanent place of residence outside the Republic of Kazakhstan, shall in case of personal reference submit the following to the UAPF:

- 1) an application;
- 2) a copy of passport or stateless person certificate, and its original for verification (*In case of provision of a national identity document of the Russian Federation, the application shall not be executed*);
- 3) data on recipient's bank account.

In the event of filing an application through a third person/attorney, in addition to the above documents a third person shall furnish the following:

- 1) original notarized power of attorney or its notarized copy;
- 2) a copy of third person's identity document, and its original for verification.

At this a copy of recipient's identity document shall be notarized.

When submitting an application by means of postal service a recipient's identity document and a recipient's signature in the application shall also be notarized.

Pension payments are subject to transfer by UAPF to a recipient's bank account, the account details being indicated in an application:

Exclusively in the national currency of the Republic of Kazakhstan (KZT) - when transferring to bank accounts opened in second-tier banks / organizations carrying out certain types of banking operations in the territory of the Republic of Kazakhstan;

In US dollars (USD), in euros (EURO), in pounds sterling (GBP) or in Russian rubles (RUB) - when transferring to bank accounts opened with foreign banks outside the Republic of Kazakhstan.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), requirements for execution of documents, samples of powers of attorney and filling out of application forms depending on the type of currency of payment are posted on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

In the event of any change in a recipient's essential details upon receipt of a passport or a stateless person certificate, namely: a change in last name, first name, or patronymic, if any, and date of birth, it is necessary to submit additionally **one of the following documents** confirming such changes:

- 1) original letter of verification by competent authority of the foreign state confirming the fact of change in last name, first name, patronymic, or date of birth;
- 2) original or notarized copy of a certificate or a letter of verification on change in last name, first name, patronymic, or date of birth;
- 3) original or notarized copy of marriage or dissolution of marriage certificate.

In addition, according to the Minsk Convention of January 22, 1993 (Convention on Legal Assistance and Legal Relations in Civil, Family and Criminal Matters) and

the Chisinau Convention of October 7, 2002 (Convention on Legal Assistance and Legal Relations in Civil, Family and Criminal Cases) documents from CIS countries are accepted without legalization and apostilling.

**2. Question: If I leave to Germany for permanent residence, how can I get my pension savings?**

**Answer:** In accordance with the provisions of Articles 31, 32 and 33 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law), the following persons have the right to pension payments from the UAPF in connection with the departure for permanent residence outside the Republic of Kazakhstan at the expense of the following:

**1) foreigners and stateless persons, who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the departure specified by the legislation of the Republic of Kazakhstan, **at the expense of mandatory pension contributions (hereinafter - MPC) and mandatory professional pension contributions (hereinafter - MPPC);**

**2) foreigners and stateless persons, who are moving or who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the intent to move or the departure itself specified by the legislation of the Republic of Kazakhstan **at the expense of voluntary pension contributions (hereinafter - VPC).**

The Government of the Republic of Kazakhstan establishes the procedure for making pension payments from MPCs and MPPCs in accordance with Article 34, Clause 9(2), of the Law. The specified procedure and the list of required documents are determined by the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund; the Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013 (with amendments and additions as of December 27, 2016, effective from January 16, 2017) (hereinafter – the Rules 1042).

The procedure for making pension payments from VPCs in accordance with Article 27, Clause 4, of the Law shall be determined by agreement of the parties to contract at the expense of VPC. The list of documents required for making pension payments from VPCs is determined by the UAPF Pension Rules (on recognition of voluntary pension contributions) approved by Minutes of UAPF Board (hereinafter - Pension Rules) (available on UAPF website at: [www.enpf.kz](http://www.enpf.kz)).

Documents for payment of pension savings can be submitted to the UAPF in one of the following ways:

- upon personal visit;

- by means of postal service;

- through a third person / attorney. In such event the documents will only be accepted upon personal visit of the attorney to the UAPF office.

Pursuant to Clause 8 of the Rules 1042 and Clause 30 of the Pension Rules, foreigners and stateless persons, who are recipients of retirement benefits at the expense of MPCs, MPPCs and VPCs, and who **have moved** to a permanent place of residence outside the Republic of Kazakhstan, in case of personal reference shall, without fail, submit the following to the UAPF:

- 1) an application for assigning of pension payments as per the Form approved by internal documents of UAPF (hereinafter – the Application);
- 2) a copy of passport and its original for verification, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan;
- 3) data on recipient's bank account.

Alongside with that, in compliance with Clause 8 of the Rules 1042 upon receipt of the above documents the UAPF requests information from information systems of state bodies of the Republic of Kazakhstan regarding the fact if a foreigner or a stateless person owns an identity card of the Republic of Kazakhstan or a residence permit of the Republic of Kazakhstan for foreigners, or stateless person certificate issued by competent authorities of the Republic of Kazakhstan, and its validity.

In the event if information on the invalidity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is received, such invalidity being due to the foreigner's or stateless person's departure for permanent residence outside the Republic of Kazakhstan, the UAPF effects pension payments within the time limits set out in Clause 19 of the Rules 1042.

In the event if information on the availability and validity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is obtained; and in case of lack of information on departure of such foreigner or stateless person for permanent residence outside the Republic of Kazakhstan, the UAPF refuses to accept or execute the application within the time limits specified in Clause 18 of the Rules 1042.

Foreigners and stateless persons, who are recipients of retirement benefits at the expense of VPCs, and who **are moving** to a permanent place of residence outside the Republic of Kazakhstan, shall in case of personal reference submit the following to the UAPF:

- 1) an application;

- 2) a copy of passport or stateless person certificate, and its original for verification;
- 3) data on recipient's bank account.

In the event of filing an application through a third person/attorney, in addition to the above documents a third person shall furnish the following:

- 1) original notarized power of attorney or its notarized copy;
- 2) a copy of third person's identity document, and its original for verification.

At this a copy of recipient's identity document shall be notarized (provided that notarization is performed in the country of residence).

When submitting an application by means of postal service a recipient's identity document and a recipient's signature in the application shall be notarized (provided that notarization is performed in the country of residence).

If notarization activities in a part of attesting of authenticity of document's copy with the original, authenticity of recipient's signature in an application, and attesting a power of attorney are executed in foreign country, they shall be legalized except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

In the event of any change in a recipient's essential details upon receipt of a passport or a stateless person certificate, namely: a change in last name, first name, or patronymic, if any, and date of birth, it is necessary to submit additionally **one of the following documents** confirming such changes:

- 1) original letter of verification by competent authority of the foreign state confirming the fact of change in last name, first name, patronymic, or date of birth;
- 2) original or notarized copy of a certificate or a letter of verification on change in last name, first name, patronymic, or date of birth;
- 3) original or notarized copy of marriage or dissolution of marriage certificate.

We draw your attention to the fact that in accordance with the Hague Convention Abolishing the Requirement of Legalization for Foreign Public Documents of 5 October 1961, to which the Republic of Kazakhstan and Germany are parties, public documents emanating from institutions and organizations of Germany are exempt from legalization and shall be apostilled in the country of permanent residence of a recipient by putting down an apostille on these documents.

Moreover, Article 10 of the Law of the Republic of Kazakhstan No. 151 dated 11 July 1997 *On Languages in the Republic of Kazakhstan* establishes that the maintenance of accounting and statistical, financial and technical documentation in the system of state bodies and organizations of the Republic of Kazakhstan, regardless of their form of ownership, shall be provided in the state and Russian languages. In this connection, all documents submitted to the UAPF, which are drawn up in a foreign language, including certification statements of notaries committed by such notaries in certifying a true copy of the original document, in

verifying a recipient's and/or translator's signature, shall be translated into the state or Russian languages. In the event if translation is made in the territory of a foreign state, it must also be legalized, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

Pension payments are subject to transfer by UAPF to a recipient's bank account, the account details being indicated in an application:

Exclusively in the national currency of the Republic of Kazakhstan (KZT) - when transferring to bank accounts opened in second-tier banks / organizations carrying out certain types of banking operations in the territory of the Republic of Kazakhstan;

In US dollars (USD), in euros (EURO), in pounds sterling (GBP) or in Russian rubles (RUB) - when transferring to bank accounts opened with foreign banks outside the Republic of Kazakhstan.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), requirements for execution of documents, samples of powers of attorney and filling out of application forms depending on the type of currency of payment are posted on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

### **3. Question: How can I withdraw my pension savings, as I left to Canada for permanent residence?**

**Answer:** In accordance with the provisions of Articles 31, 32 and 33 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law), the following persons have the right to pension payments from the UAPF in connection with the departure for permanent residence outside the Republic of Kazakhstan at the expense of the following:

**1) foreigners and stateless persons, who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the departure specified by the legislation of the Republic of Kazakhstan, **at the expense of mandatory pension contributions (hereinafter - MPC) and mandatory professional pension contributions (hereinafter - MPPC);**

**2) foreigners and stateless persons, who are moving or who have moved to a permanent place of residence outside the Republic of Kazakhstan**, who have pension savings in the UAPF and submitted documents confirming the intent to move or the departure itself specified by the legislation of the Republic of Kazakhstan **at the expense of voluntary pension contributions (hereinafter - VPC).**

The Government of the Republic of Kazakhstan establishes the procedure for making pension payments from MPCs and MPPCs in accordance with Article 34, Clause 9(2), of the Law. The specified procedure and the list of required documents

are determined by the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund; the Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013 (with amendments and additions as of December 27, 2016, effective from January 16, 2017) (hereinafter – the Rules 1042).

The procedure for making pension payments from VPCs in accordance with Article 27, Clause 4, of the Law shall be determined by agreement of the parties to contract at the expense of VPC. The list of documents required for making pension payments from VPCs is determined by the UAPF Pension Rules (on recognition of voluntary pension contributions) approved by Minutes of UAPF Board (hereinafter - Pension Rules) (available on UAPF website at: [www.enpf.kz](http://www.enpf.kz)).

Documents for payment of pension savings can be submitted to the UAPF in one of the following ways:

- upon personal visit;
- by means of postal service;
- through a third person / attorney. In such event the documents will only be accepted upon personal visit of the attorney to the UAPF office.

Pursuant to Clause 8 of the Rules 1042 and Clause 30 of the Pension Rules, foreigners and stateless persons, who are recipients of retirement benefits at the expense of MPCs, MPPCs and VPCs, and who **have moved** to a permanent place of residence outside the Republic of Kazakhstan, in case of personal reference shall, without fail, submit the following to the UAPF:

- 1) an application for assigning of pension payments as per the Form approved by internal documents of UAPF (hereinafter – the Application);
- 2) a copy of passport and its original for verification, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan;
- 3) data on recipient's bank account.

Alongside with that, in compliance with Clause 8 of the Rules 1042 upon receipt of the above documents the UAPF requests information from information systems of state bodies of the Republic of Kazakhstan regarding the fact if a foreigner or a stateless person owns an identity card of the Republic of Kazakhstan or a residence permit of the Republic of Kazakhstan for foreigners, or stateless person certificate issued by competent authorities of the Republic of Kazakhstan, and its validity.

In the event if information on the invalidity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is received, such invalidity being due to the foreigner's or stateless person's departure for permanent residence outside the Republic of



Kazakhstan, the UAPF effects pension payments within the time limits set out in Clause 19 of the Rules 1042.

In the event if information on the availability and validity of the mentioned identity card of the Republic of Kazakhstan or residence permit of the Republic of Kazakhstan for foreigners or the stateless person certificate issued by competent authorities of the Republic of Kazakhstan is obtained; and in case of lack of information on departure of such foreigner or stateless person for permanent residence outside the Republic of Kazakhstan, the UAPF refuses to accept or execute the application within the time limits specified in Clause 18 of the Rules 1042.

Foreigners and stateless persons, who are recipients of retirement benefits at the expense of VPCs, and who **are moving** to a permanent place of residence outside the Republic of Kazakhstan, shall in case of personal reference submit the following to the UAPF:

- 1) an application;
- 2) a copy of passport or stateless person certificate, and its original for verification;
- 3) data on recipient's bank account.

In the event of filing an application through a third person/attorney, in addition to the above documents a third person shall furnish the following:

- 1) original notarized power of attorney or its notarized copy;
- 2) a copy of third person's identity document, and its original for verification.

At this a copy of recipient's identity document shall be notarized (provided that notarization is performed in the country of residence).

When submitting an application by means of postal service a recipient's identity document and a recipient's signature in the application shall be notarized (provided that notarization is performed in the country of residence).

If notarization activities in a part of attesting of authenticity of document's copy with the original, authenticity of recipient's signature in an application, and attesting a power of attorney are executed in foreign country, they shall be legalized except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

We draw your attention to the fact that Article 10 of the Law of the Republic of Kazakhstan No. 151 dated 11 July 1997 *On Languages in the Republic of Kazakhstan* establishes that the maintenance of accounting and statistical, financial and technical documentation in the system of state bodies and organizations of the Republic of Kazakhstan, regardless of their form of ownership, shall be provided in the state and Russian languages. In this connection, all documents submitted to the UAPF, which are drawn up in a foreign language, including certification statements of notaries committed by such notaries in certifying a true copy of the original document, in verifying a recipient's and/or translator's signature, shall be translated

into the state or Russian languages. In the event if translation is made in the territory of a foreign state, it must also be legalized, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

Pension payments are subject to transfer by UAPF to a recipient's bank account, the account details being indicated in an application:

Exclusively in the national currency of the Republic of Kazakhstan (KZT) - when transferring to bank accounts opened in second-tier banks / organizations carrying out certain types of banking operations in the territory of the Republic of Kazakhstan;

In US dollars (USD), in euros (EURO), in pounds sterling (GBP) or in Russian rubles (RUB) - when transferring to bank accounts opened with foreign banks outside the Republic of Kazakhstan.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), requirements for execution of documents, samples of powers of attorney and filling out of application forms depending on the type of currency of payment are posted on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

In the event of any change in a recipient's essential details upon receipt of a passport or a stateless person certificate, namely: a change in last name, first name, or patronymic, if any, and date of birth, it is necessary to submit additionally **one of the following documents** confirming such changes:

- 1) original letter of verification by competent authority of the foreign state confirming the fact of change in last name, first name, patronymic, or date of birth;
- 2) original or notarized copy of a certificate or a letter of verification on change in last name, first name, patronymic, or date of birth;
- 3) original or notarized copy of marriage or dissolution of marriage certificate.

**4. Question: Hello, I have acquired the Russian Federation citizenship. Previously, I lived and worked in Ekibastuz. Now, having received the Russian citizenship, I would like to obtain my pension contributions. Will there be any problem when applying for benefits if my passport does not include a patronymic? In what terms is the application considered and payment is made? Thank you in advance!**

**Answer:** Pursuant to Clause 8 of the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund [The Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013 (with amendments and additions as of December 27, 2016, effective from January 16, 2017) (hereinafter – the Rules 1042)], foreigners and stateless persons, who are recipients of retirement benefits formed from mandatory

pension contributions and mandatory professional pension contributions, who have moved to a permanent place of residence outside the Republic of Kazakhstan, shall upon personal reference, among others, submit to the UAPF a copy of passport and its original for verification, except as otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

However, due to the peculiarities of issuance of identity documents in a foreign state in accordance with international standards, a foreigner's passport may not contain the item 'patronymic'.

In the event if a foreigner submits an identity document with no patronymic, provided that all other essential details (last name, first name, and date of birth) in the UAPF computer-based information service database coincide, additional documents proving the absence of a patronymic are not required.

In compliance with Clause 19 of the Rules 1042, retirement benefits shall be paid to recipients **within ten working days of the date of receipt by the UAPF of the documents provided for by the legislation.**

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), application forms, and samples for filling out of application forms depending on the type of currency of payment are available on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

##### **5. Question: Hello! What documents are required for receipt of retirement benefits of the deceased parent?**

**Answer:** Pursuant to Clause 2 of Articles 31-33 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law), in the event of death of a person, who has pension savings in the UAPF generated from mandatory pension contributions, mandatory professional pension contributions, and voluntary pension contributions, savings shall be inherited in the manner established by the legislation of the Republic of Kazakhstan.

Article 50, Clause 5 of the Law stipulates, however, that in the event of death of a recipient, or a person having pension savings in UAPF, who has not reached the retirement age in accordance with Clauses 1-3, Article 11 of the Law, UAPF shall effect to the family or to the person, who performed burial, the lump sum payment for burial within the 52.4-times of monthly estimated index established by the law on Republican budget for corresponding financial year (In 2017, it makes  $2269 * 52.4 = \text{KZT } 118\,895.60$ ), but not more than the funds available on individual pension account. We note that this payment is exempt from taxation.

If after making a lump sum payment for burial, the residue pension savings on a recipient's individual pension account make an amount that does not exceed minimum pension set by law on Republican budget for the corresponding financial year, the residue shall be paid concurrently with lump sum payment for burial.

In accordance with Clauses 11 and 13 of the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013:

1. To obtain a lump sum payment for burial in the UAPF, a family member of a deceased person, who has pension savings, or a person who performed the burial shall provide the following documents **in person**:

1) an application for assigning of pension payments as per the Form approved by internal documents of UAPF (hereinafter – the Application);

2) a copy of identity document of a family member of deceased person, who has pension savings, or a person who performed burial, and original document for verification;

3) a copy of certificate of death of person, who has pension savings, and original document for verification;

4) data on bank account of a family member of a deceased person, who has pension savings, or a person who performed burial.

*Please note that a lump sum payment for burial is paid out only upon personal visit to the UAPF office of a family member of a deceased person, who has pension savings, or a person who carried out the burial; If such persons apply to the UAPF by means of postal service or through a third person/attorney, the application will not be accepted for execution;*

2. to receive pension savings of a deceased person, who has pension savings in the UAPF, the recipients/heirs shall upon personal visit to the UAPF office submit the following documents:

1) an application;

2) a copy of recipient's identity document, and its original for verification;

3) a notarized copy of certificate of death of a deceased person, who has pension savings;

4) original or notarized copy of certificate of inheritance rights, or original or notarized copy of agreement on division of the inherited property, or effective court decision;

5) data on recipient's bank account.

The heir can also file documents for pension payments through a third person / attorney or by post.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), application forms, samples of powers of attorney and filling out of application forms depending on the type of currency of payment are available on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

**6. Question: Hello! Can the accumulated funds be inherited from mandatory pension contributions from the Fund? In which document shall the heir be specified?**

**Answer:** Pursuant to Clause 2 of Article 31 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law), in the event of death of a person, who has pension savings in the UAPF generated from mandatory pension contributions, savings shall be inherited in the manner established by the legislation of the Republic of Kazakhstan.

In particular, in line with the provisions of the Civil Code of the Republic of Kazakhstan, legal heirs are called up to inherit in order of priority. In order of priority, legal heirs of the first category shall in equal shares be the children of the testator, including those born alive after his death, the spouse and parents of the testator.

If there are no heirs of the first category, the legal heirs of the second category shall in equal shares be the full and half brothers and sisters of the testator, his grandfather and grandmother both on the side of the father and on the side of the mother.

If there are no heirs of the first and second categories, the legal heirs of the third category shall be the uncles and aunts of the testator in equal shares.

If there are no heirs of the first, second and third categories, the right to inherit by law shall be acquired by the testator's relatives of the third, fourth and fifth degree of kinship who do not qualify as heirs of the preceding categories.

Furthermore, in accordance with Clause 1.4) of Article 39 of the Law, depositors of mandatory pension contributions, individuals for whom mandatory professional pension contributions are transferred, and recipients from the unified accumulative pension fund, have the right to bequeath their pension savings in accordance with the legislation of the Republic of Kazakhstan.

Pursuant to Clause 13 of the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund [The Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013], to obtain pension savings of a deceased person, who has pension savings in the UAPF, the heirs shall, among others, submit to the UAPF original or notarized copy of **certificate of inheritance rights**, or original or notarized copy of **agreement on division of the inherited property**, or **effective court decision**.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), application forms, samples of powers of attorney and filling out of application forms depending on the type of currency of payment are available on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

**7. Question: Hello! I turned 58, and I would like to get my pension savings in the UAPF. Please, explain how to do it, where to apply, and what documents are necessary?**

**Answer:** According to the provisions of Clause 1.1) of Article 31 and Clause 1.2) of Article 32 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* the following persons, among others, have the right for retirement benefits from the UAPF, if any, at the expense of mandatory pension contributions and mandatory professional pension contributions according to the established schedule: women upon reaching 58 years of age: from January 1, 2018 - upon reaching 58.5 years; from January 1, 2019 - upon reaching 59 years; from 1 January, 2020 – upon reaching 59.5 years; from 1 January, 2021 – upon reaching 60 years; from 1 January, 2022 – upon reaching 60.5 years; from 1 January, 2023 – upon reaching 61 years; from 1 January, 2024 – upon reaching 61.5 years; from 1 January, 2025 – upon reaching 62 years; from 1 January, 2026 – upon reaching 62.5 years; from 1 January 2027 – upon reaching 63 years

At the onset of the general retirement age, to apply for the assignment of pension payments as per schedule from mandatory pension contributions and/or mandatory professional pension contributions, the recipient of pension payments shall apply to the UAPF office. The recipient should have original identity document and data on its own bank account for obtaining pension savings from the UAPF.

After delivery of documents, provided that they meet the requirements of the legislation of the Republic of Kazakhstan, retirement benefits are paid by the UAPF within ten working days. The recipient chooses payment frequency - annually, quarterly, or monthly - independently.

However, the annual amount of pension payments from mandatory pension contributions and mandatory professional pension contributions as per schedule pursuant to the Rules for Payment of Pensions from pension savings formed from mandatory pension contributions, mandatory professional pension contributions from a unified accumulative pension fund [the Rules are approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013, as amended on December 27, 2016 (hereinafter – the Rules 1042)] shall be calculated and not exceed the largest of the following:

- 1) thirtyfold minimum pension set for corresponding financial year by the law on the Republican budget (In 2017, in accordance with the Law of the Republic of Kazakhstan *On Republican Budget* for years 2017-2019 the size of minimum pension has been increased to KZT 28 148), which makes KZT 844 440 (30\*28 148);
- 2) value calculated as product of total pension savings by a factor of current value of pension savings in the recipient's corresponding age pursuant to Methods of Calculation of Pension Payments approved by the Government of the Republic of Kazakhstan, Resolution No. 1042 dated October 2, 2013. This calculation is applied if the amount of pension savings for women, who have reached the age of

58, exceeds KZT 8 963 379 and for men, who have reached the age of 63, exceeds KZT 8 067 641.

The recipient can obtain the entire amount of pension savings if it is less than thirtyfold minimum pension established for the relevant financial year by the law on the Republican budget, i.e. if the amount is equal to or less than KZT 844 440.

In the event that the balance of pension savings on an individual pension account after payment of benefits is less than the minimum pension, the balance shall be paid together with the payment of benefits.

The UAPF annually recalculates the annual retirement benefits according to the established schedule subject to the provisions of the Rules 1042.

Pension payments are subject to transfer by UAPF to a recipient's bank account, the account details being indicated in an application:

Exclusively in the national currency of the Republic of Kazakhstan (KZT) - when transferring to bank accounts opened in second-tier banks / organizations carrying out certain types of banking operations in the territory of the Republic of Kazakhstan;

In US dollars (USD), in euros (EURO), in pounds sterling (GBP) or in Russian rubles (RUB) - when transferring to bank accounts opened with foreign banks outside the Republic of Kazakhstan.

UAPF exercises payment for bank services related to transfers, charging and payment of pension savings, except foreign exchange conversion services and crediting of savings onto recipients' bank accounts in foreign banks, at its own cost and expense.

The list of all required documents depending on the way of submission to the UAPF (upon personal visit, by means of postal service or through a third person), application forms, and samples for filling out of application forms depending on the type of currency of payment are available on the UAPF website at: [www.enpf.kz](http://www.enpf.kz), website information being regularly updated.

## **8. Question: Hello! Can I withdraw my pension savings from the account to repay a loan in a bank?**

**Answer:** The Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law) defines the legal and social bases for pension provision of citizens of the Republic of Kazakhstan, and regulates the participation of state bodies, individuals and entities in the implementation of citizens' constitutional rights for pension provision.

In accordance with Article 50 of the Law, the rights of individuals to pension assets belong to the category of the rights in rem provided for by the Law and may only be used for the purposes determined by the Law, including **payment of retirement benefits in accordance with the legislation of the Republic of Kazakhstan.**

However, the list of persons entitled to retirement benefits from the UAPF at the expense of mandatory pension contributions is established according to the provisions of Article 31 of the Law and shall be exhaustive.

For instance, the following persons, who have pension savings in the UAPF, are entitled to retirement benefits from the UAPF at the expense of mandatory pension contributions:

1) Persons who have reached the retirement age in compliance with Clause 1 of Article 11 of the Law, namely:

Men upon reaching 63 years of age and women upon reaching 58 years of age (from January 1, 2018 - upon reaching 58.5 years; from January 1, 2019 - upon reaching 59 years; from January 1, 2020 – upon reaching 59.5 years; from January 1, 2021 – upon reaching 60 years; from January 1, 2022 – upon reaching 60.5 years; from January 1, 2023 – upon reaching 61 years; from January 1, 2024 – upon reaching 61.5 years; from January 1, 2025 – upon reaching 62 years; from January 1, 2026 – upon reaching 62.5 years; from January 1, 2027 – upon reaching 63 years);

2) With sufficient pension savings to ensure payment not less than the minimum pension in accordance with in accordance with Article 59, Clause 1 of the Law:

Men upon reaching 55 years of age and women upon reaching 50 years of age (from January 1, 2018 – upon reaching 50.5 years; from January 1, 2019 – 51 years; from January 1, 2020 – 51.5 years; from January 1, 2021 – 52 years; from January 1, 2022 – 52.5 years; from January 1, 2023 – 53 years; from January 1, 2024 – 53.5 years; from January 1, 2025 – 54 years; from January 1, 2026 – 54.5 years; from January 1, 2027 – 55 years).

3) Disabled people of I and II groups if disability was determined for an unlimited period of time;

4) Foreigners and stateless persons who had moved for permanent residence outside the Republic of Kazakhstan, who submitted documents specified by the legislation of the Republic of Kazakhstan, confirming the fact of departure.

Therefore, the UAPF has the right to pay retirement benefits only in the aforementioned cases stipulated by the legislation of the Republic of Kazakhstan.

**9. Question: In what cases can I transfer my pension savings to an insurance company?**

**Answer:** In compliance with provisions of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan* (hereinafter - the Law) the persons entitled to transfer their savings from the UAPF to an insurance company provided that there are sufficient pension savings formed from mandatory pension contributions (hereinafter – the MPC) are the following:



1) Persons who have reached the retirement age: Men upon reaching 63 years of age and women upon reaching 58 years of age (from January 1, 2018 - upon reaching 58.5 years; from January 1, 2019 - upon reaching 59 years; from 1 January, 2020 – upon reaching 59.5 years; from 1 January, 2021 – upon reaching 60 years; from 1 January, 2022 – upon reaching 60.5 years; from 1 January, 2023 – upon reaching 61 years; from 1 January, 2024 – upon reaching 61.5 years; from 1 January, 2025 – upon reaching 62 years; from 1 January, 2026 – upon reaching 62.5 years; from 1 January 2027 – upon reaching 63 years) [Clause 1.1) of Article 31 of the Law];

2) Men upon reaching 55 years of age and women upon reaching 50 years of age (from January 1, 2018 – upon reaching 50.5 years; from January 1, 2019 – 51 years; from January 1, 2020 – 51.5 years; from January 1, 2021 – 52 years; from January 1, 2022 – 52.5 years; from January 1, 2023 – 53 years; from January 1, 2024 – 53.5 years; from January 1, 2025 – 54 years; from January 1, 2026 – 54.5 years; from January 1, 2027 – 55 years) [Clause 1.2) of Article 31 of the Law];

3) Disabled people of I and II groups if disability was determined for an unlimited period of time [Clause 1.3) of Article 31 of the Law].

The persons entitled to transfer their savings from the UAPF to an insurance company provided that there are sufficient pension savings formed from mandatory professional pension contributions (hereinafter – the MPPC) are the following:

1) Persons who have reached the age of 50 whose mandatory professional pension contributions were funded in total not less than sixty calendar months [Clause 1.1) of Article 32 of the Law] (The right to transfer pension savings to an insurance company for this category of depositors / recipients does not arise until 2019);

2) Persons who have reached the retirement age: Men upon reaching 63 years of age and women upon reaching 58 years of age (from January 1, 2018 - upon reaching 58.5 years; from January 1, 2019 - upon reaching 59 years; from 1 January, 2020 – upon reaching 59.5 years; from 1 January, 2021 – upon reaching 60 years; from 1 January, 2022 – upon reaching 60.5 years; from 1 January, 2023 – upon reaching 61 years; from 1 January, 2024 – upon reaching 61.5 years; from 1 January, 2025 – upon reaching 62 years; from 1 January, 2026 – upon reaching 62.5 years; from 1 January 2027 – upon reaching 63 years) [Clause 1.2) of Article 32 of the Law];

3) Disabled people of I and II groups if disability was determined for an unlimited period of time [Clause 1.3) of Article 32 of the Law].

If pension savings formed from MPCs and/or MPPCs are insufficient to conclude a retirement annuity contract, pension savings formed in the UAPF from voluntary pension contributions (VPCs), if any, can be used.

If pension savings formed from MPPCs are insufficient to sign a retirement annuity contract, the persons specified in Clause 1.1) of Article 32 of the Law are entitled to use pension savings formed from MPCs.

If total pension savings of the persons entitled to transfer their savings, which were generated from MPCs and/or MPPCs in the UAPF, to an insurance company exceed the retirement annuity contract value made with an insurance company, the difference shall be paid to a depositor/recipient by UAPF in the form of monthly retirement benefits in the manner established by the Law, or shall be used by the depositor/recipient to enter into another retirement annuity contract with an insurance company.

The retirement annuity contract shall be made between the insured / recipient and an insurance company for a period determined by requirements of the Law.

The person who signs a retirement annuity contract shall be free to choose an insurance company.

The retirement annuity contract shall be executed based upon a recipient's written application.

The retirement annuity contract shall come into effect and be binding on the Parties upon the UAPF's transfer of total insurance premium to an insurance company.

Termination of a retirement annuity contract is possible only upon the initiative of the insured, subject to the conclusion of a retirement annuity contract with another insurance company, but at least two years after its conclusion.

Upon termination of a retirement annuity contract:

- 1) the contractual surrender value must be at least the amount of the insurance premium paid, minus the amount of insurance payments made and expenses of the insurance company for policy administration;
- 2) the amount of the monthly insurance payment from the insurance company under the new retirement annuity contract cannot be less than the rate of minimum pension valid at the date of the new retirement annuity contract.

**10. Question: Hello, tell me, please, if my retired father passed away, where and how can I get money for the funeral?**

**Answer:** In the event of death of a person, who has reached the retirement age and who is the recipient of pension payments from an authorized organization, and **who does not have pension savings in the UAPF**, the application shall be submitted to the Directorate of the Inter-institutional Settlement Center for Social Benefits - Government for Citizens State Corporation (hereinafter - the State Corporation), a branch of nonprofit joint stock company. For detailed information, please contact the State Corporation at your place of residence, or call the short number 1411 (toll-free within Kazakhstan).

In the event that a deceased person has pension savings in the UAPF, according to provisions of Article 50, Clause 5 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan*, the UAPF shall pay to his/her family or to the person, who performed burial, a lump sum payment for burial within the 52.4-times of monthly estimated index established by the law on Republican budget for corresponding financial year (In 2017, it makes  $2269 \times 52.4 = \text{KZT } 118\,895.60$ ), but not more than the funds available on individual pension account.

To obtain a lump sum payment for burial in the UAPF, a family member of a deceased person, who has pension savings, or a person who performed the burial shall provide the following documents:

- 1) an application for assigning of pension payments as per the Form approved by internal documents of UAPF (hereinafter – the Application);
- 2) a copy of identity document of a family member of deceased person, who has pension savings, or a person who performed burial, and original document for verification;
- 3) a copy of certificate of death of person, who has pension savings, and original document for verification;
- 4) data on bank account of a family member of a deceased person, who has pension savings, or a person who performed burial.

For more information, please visit our corporate website at [www.enpf.kz](http://www.enpf.kz).

### **Answers to requests related to ways of communication**

**1. Question:** Hello, I would like to know whether it is possible to register for an online statement without leaving home, or rather not to come to your office. This is necessary to further view the statement from you using your application. Thank you in advance!

**Answer:** In order to register on our website, you need to sign an agreement on changing / determining of the way of communication for obtaining of a Statement of Individual Pension Account (hereinafter - IPA) via Internet upon your visit in person to UAPF JSC (hereinafter – the Fund or the UAPF).

To minimize the Fund's risks related to its obligations to preserve the secrecy of the depositor's / recipient's pension savings, the changes and additions to the electronic mail, mobile phone number, and the way of communication, shall be entered only upon the personal reference of the depositor / recipient / attorney / legal representative to the Fund.

In accordance with the UAPF Pension Rules approved by the Government of the Republic of Kazakhstan, the Resolution No. 984 dated 18 September 2013, information shall be communicated via one of the following ways selected by a depositor of mandatory pension contributions, an individual for whom mandatory professional pension contributions are transferred, or a recipient of retirement benefits:

- electronic – a message is sent to an e-mail;
- upon personal visit to the UAPF offices;
- upon personal reference via Internet using electronic digital signature or the assigned user name and password;
- via postal service.

When selecting one of the following ways of communication, please, pay your attention to the following:

- the Fund sends an IPA statement to the e-mail address registered in the Fund's database as frequently as you have previously chosen: annually, semiannually, quarterly, or monthly.

- IPA statement may be obtained via Internet by stating your IIN (Individual Identification Number) instead of the login, depending on your needs;

- you can use the UAPF mobile apps for smartphones and tablets that run on Android, iOS (iPhone, iPad) and Windows Phone operating systems for obtaining an IPA statement.

The app was published in the official app stores of Google Play (Android), AppStore (iOS) and Windows Phone Marketplace (Windows Phone) with the option of free distribution/download. The application supports two entire language versions: Kazakh and Russian.

- if registered on the portal of the electronic government of the Republic of Kazakhstan ([www.egov.kz](http://www.egov.kz)) and having an electronic digital signature (EDS), which you can get from Directorate for Provision of Public Services, which is a branch of nonprofit joint stock company - Government for Citizens State Corporation, you can receive your IPA statement on the e-government website, a *Social Security* section – the UAPF Pension Account Statement.

If you wish to select / change the way of communication, you can apply with your identity document to any UAPF office.

Learn about locations of our Personal Service Centers on our corporate website at [www.enpf.kz](http://www.enpf.kz), *Contact Us* section.

**2. Question:** To obtain E-statement via the website, is it possible to change my e-mail address and mobile phone number in the Fund's database without the need to visit your office?

**Answer:** To minimize the risks of the UAPF JSC (hereinafter – the Fund or the UAPF) related to its obligations to preserve the secrecy of the depositor's / recipient's pension savings, the changes and additions to the electronic mail, mobile phone number, and the way of communication, shall be entered only upon the personal reference of the depositor / recipient / attorney / legal representative to the Fund.

To alter the e-mail address and mobile number in the database, you may apply with your identity document to any branch of the Fund indicated on the UAPF website at [www.enpf.kz](http://www.enpf.kz).

**3. Question:** Hello, I have registered to get E-statement, and I cannot log in now, although I entered my IIN and password; is it possible to clarify the accuracy of the password via website or on a call?

**Answer:**

To get information about your IPA status on our website at: [www.enpf.kz](http://www.enpf.kz), *E-Statement* section, you will need to enter your IIN and password.

If you forgot your password or if the password does not meet the security requirements, you can go through re-registration. To do this, you need to use the link: [www.enpf.kz](http://www.enpf.kz), *E-Statement* section, *Reregistration* tab, fill in all the fields, indicate **your e-mail address or mobile phone number registered in the Fund's database** and click *Send* button.

Please, remember that the details entered must completely coincide with those indicated in the application for opening of IPA or in the agreement on changing/determining of the way of communication.

After you receive a onetime password to the specified **e-mail address or mobile phone number**, you need to use the *Enter Onetime Password* tab. To access the E-statement, enter the **onetime password** received via **e-mail** or **SMS** and register a new password, if required.

#### **Answers regarding the introduction of changes and / or additions to the details of the UAPF depositor / recipient**

**4. Question:** Hello, I would like to know is it possible to change the residence address; so that I could receive printouts / hard copies (of statements) at a different address? Thank you in advance!

**Answer:** Changes and/or additions to the depositor's/recipient's additional details, with the exception of appeals via the UAPF website using EDS, shall be entered based upon an application drawn up in an arbitrary form (when applying via post or e-mail), or an Application on amendments/additions to the depositor's/recipient's additional details / Agreement on changing/determining of the way of communication / an application for assigning of pension payments / an application on transfer of pension payments, which shall be submitted as follows:

1) upon the depositor's/recipient's personal visit to the Fund's Personal Service Center with submission of depositor's/recipient's original identity document;

2) when applying through the attorney - with submission of attorney's

original identity document, original notarized Power of Attorney or its notarized copy, copy of depositor's /recipient's identity document;

3) when applying through the depositor's/recipient's e-mail – attach a copy of depositor's /recipient's identity document;

4) when applying through postal service (via depositor's/recipient's postal address) – attach a copy of depositor's /recipient's identity document.

**5. Question:** How can I change the residence address of a minor in the Fund's base?

**Answer:** When a minor applies, the following originals shall be submitted:

- birth certificate of a minor (under the age of 18);

- identity documents of a minor (between 16 and 18 years of age) and a legal representative;

- document certifying the appointment of trusteeship, when the parents are absent (certificate of appointment of trusteeship or agreement on placement of child in foster care).

A legal representative acting on behalf of a minor (under the age of 14) may submit an application on changes/ additions to the depositor's/recipient's additional details affixing its own signature.

A minor between 14 to 18 years of age may independently submit an application on changes/ additions to the depositor's/recipient's additional details / an agreement on changing/determining of the way of communication, and affix it with its own signature with the written consent of legal representative.

In the absence of IIN (Individual Identification Number) in a certificate of birth of a minor born before August 2007, an individual must submit, apart from the certificate of birth, an original certificate of IIN registration or original passport of the Republic of Kazakhstan.

### **Answers to inquiries regarding the conclusion and receipt of a duplicate pension contract**

**6. Question:** Good afternoon! I am a Russian citizen, but I permanently live in Kazakhstan and I have no permanent residence. Can I conclude an agreement with the UAPF and make mandatory pension contributions?

**Answer:** According to Article 2, Clause 2 of the Law of the Republic of Kazakhstan *On Pension Provision in the Republic of Kazakhstan*, foreigners and stateless persons permanently residing in the territory of the Republic of Kazakhstan may enjoy the right for pension provision on a par with Kazakhstan citizens except as otherwise stipulated by laws and international treaties.

A foreigner's residence permit or a stateless person certificate shall be the proof of

their permanent residence in Kazakhstan.

Foreigners and stateless persons who are in the Republic of Kazakhstan a different legal grounds shall be considered temporarily staying in the Republic of Kazakhstan and have no obligation to pay mandatory pension contributions.

**7. Question:** Hello! I lost a contract with the pension fund, where and how can I get a new contract?

**Answer:** In accordance with the UAPF Pension Rules approved by the Government of the Republic of Kazakhstan, the Resolution No. 984 dated 18 September 2013 the contracts on pension provision at the expense of mandatory pension contributions and mandatory professional pension contributions are the contracts of adhesion; the terms of contracts of adhesion shall be adopted by the UAPF and posted on the UAPF JSC website (hereinafter - the UAPF). Agreements on pension provision at the expense of mandatory pension contributions, mandatory professional pension contributions establish the rights, duties and responsibilities provided by the Law *On Pension Provision in the Republic of Kazakhstan*, and other features of legal relations between the UAPF, the depositor of mandatory pension contributions, an individual for whom mandatory professional pension contributions are transferred / a recipient of pension payments at the expense of mandatory pension contributions, and mandatory professional pension contributions), and an agent.

Agreements on pension provision at the expense of mandatory pension contributions, mandatory professional pension contributions (contracts of adhesion) shall be concluded by signing the following:

A depositor shall sign an application for opening an Individual Pension Account for recording mandatory pension contributions;

An individual for whom mandatory professional pension contributions are transferred and an agent shall sign an application for opening an Individual Pension Account for recording mandatory professional pension contributions;

The afore-mentioned applications shall be signed as per the Forms approved by internal documents of the UAPF that are posted on the UAPF website;

If you wish to receive a duplicate/copy of application for opening an Individual Pension Account, contact any UAPF branch with an original identity document. You can also get the duplicate/copy through a proxy. For this purpose, a proxy of an individual shall upon applying to the Fund branch file the following:

- original identity document of a proxy;
- original notarized power of attorney or its notarized copy;
- notarized copy of identity document of an individual.

Learn about locations of our Personal Service Centers on our corporate website at [www.enpf.kz](http://www.enpf.kz), *Contact Us* section.