

**INTRODUCTION** By the Order No. 167 of Cabinet of Ministers of Ukraine as of March 14th, 2016 "On Amendments to Orders of the Cabinet of Ministers of Ukraine" it was established that no later than September 1st, 2016, the Public Joint-Stock Company "State Savings Bank of Ukraine" (hereinafter – Oschadbank) is to start the production and replacement of bank cards with enhanced degree of protection that are also pension certificates for the pensioned internally displaced persons (hereinafter – IDPs).

The purpose of the issuance of electronic pension certificates (the EPCs) is to identify the recipients of pensions who are internally displaced, and to ensure the payment of pensions to them.

Given the innovative decision of the Government on the introduction of such documents and age and vulnerability of the category of persons to whom they are to be issued, the Charity Fund "Right to Protection" has monitored the awareness of pensioned IDPs on the electronic pension certificates.

**METHODOLOGY OF MONITORING** In the process of monitoring the awareness of the IDP pensioners on the electronic pension certificates from September 1st to September 5th, 2016 in Dnipropetrovsk, Donetsk, Zaporizhzhya, Luhansk and Kharkiv Regions **650** internally displaced persons who are pensioners were interviewed and **60** offices of the Pension Fund of Ukraine were visited.

#### SURVEY OF THE IDP PENSIONERS

Region	The number of IDP pensioners surveyed
Dnipropetrovsk	100
Southern Donetsk Region	123
Northern Donetsk Region	143
Zaporizhzhya	101
Luhansk	102
Kharkiv	81

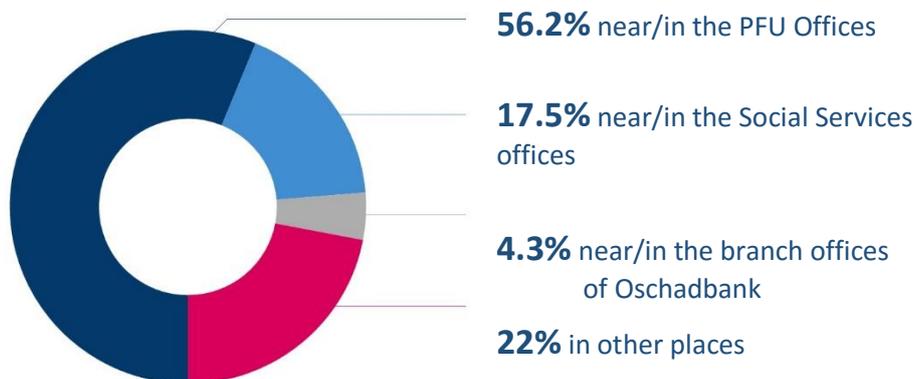
#### SURVEY IN THE PFU OFFICES

Region	Number of the PFU Offices visited
Dnipropetrovsk	10
Southern Donetsk Region	10
Northern Donetsk region	13
Zaporizhzhya	5
Luhansk	9
Kharkiv	13

## SURVEY OF THE IDP PENSIONERS

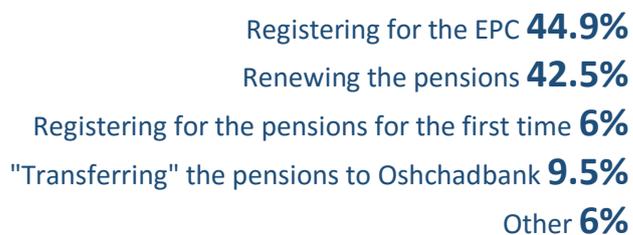
Within the monitoring 650 IDP pensioners were surveyed.

### Place of survey of the IDP pensioners



### The goals of the visit to the PFU Offices

The IDP pensioners who were interviewed near/in the PFU Offices, named the following purposes for their visit to the establishment (the interviewees provided multiple answers):



By "Other" option the interviewees meant obtaining information on the reason for unpaid pensions, terms of delay, information on the EPC, or refused to name the purpose of their visit.

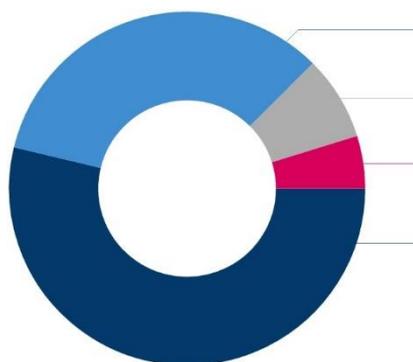
**Registering for the EPC was the prevalent reason for the visit in Dnipropetrovsk, Zaporizhzhya and Kharkiv Regions; whereas in Donetsk and Luhansk Regions, the largest number of the IDP pensioners came to the PFU Offices in order to restore pension payments. Most likely this situation is due to the fact that the frontline regions have a large number of pensioners who were only registered as IDPs to receive pensions, while they actually live in the territory which is not controlled by the Government (NGCT) and who had their pensions suspended due to absence at the place of registration during the inspections.**

A woman in a queue in the Pension Fund of Ukraine Office  
Kostiantynivka, (Donetsk Region)  
on September 1st, 2016

Opening an account in  
Oshchadbank

**95.4%** of interviewed IDP pensioners already have an account in

Oshchadbank. Of whom:



**33.71%** opened their account within the last 2 months, used to receive the pension through another bank

**7.74%** opened their account within the last 2 months, used to receive the pension by mail

**4.8%** opened their account within the last 2 months, since they recently became pensioners

**53.71%** have had an account in Oshchadbank for a long time

In Kharkiv Region, a significant number of the interviewees received their pension through other banks and opened their account in Oshchadbank within the last 2 months (55%), whereas in Zaporizhzhya Region, the vast majority of the IDPs have had accounts in Oshchadbank for a long time (77%).

Of all the interviewed IDP pensioners no one has obtained the EPC.

None of the Oshchadbank offices visited during the monitoring currently issues the EPCs. The approximate term of manufacturing the first cards, which is declared in most of the offices, is from the end of August till September 2016. Those IDPs who have already filed their documents for the EPCs have not been notified of the terms of their issuance either.



A queue in Oshchadbank office in Kostiantynivka, (Donetsk Region) on September 1st, 2016

Filing the documents for the registration for the EPC

Of all the interviewed pensioners **32%** have already filed the documents for the registration for the EPC

In this case, there are significant differences. Whereas in Dnipropetrovsk Region 65% of the interviewees have already submitted their documents for registration for the EPC, in Luhansk and Northern Donetsk Region the number of such persons was very small (18% and 11% respectively).

Of those IDPs who have not yet submitted their documents, 282 (63.7%) are aware of the necessity/opportunity to register for the EPC.

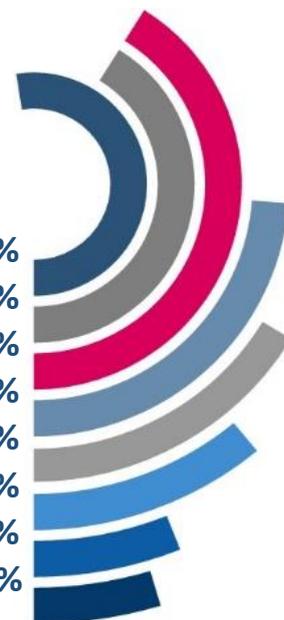
Sources of information on the EPCs

A significant number of the IDPs named unofficial sources of information on the EPCs, such as relatives, friends, neighbours and IDPs in queues to establishments. Whereas the information in the establishments themselves is mentioned in the answers of less than one-third of the IDPs.

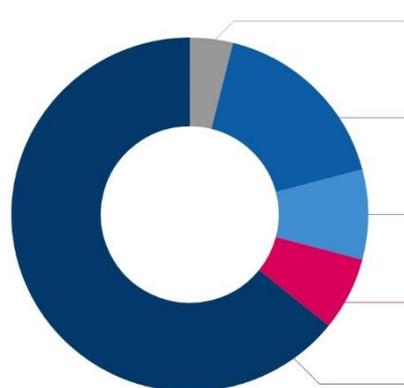
Among the sources of information on the EPC the interviewed IDPs noted the following:

The IDPs could give multiple options.

- Relatives, friends, neighbours, etc. – **52.5%**
- IDPs in queues to establishments – **41.1%**
- Information from media – **41.1%**
- Information inside the PFU Offices – **23.8%**
- Explanations from community organizations – **16.3%**
- Public clarifications from the authorities – **11%**
- Information inside the Oshchadbank office – **7.1%**
- Information inside the Social Services offices – **4.6%**



Understanding the procedure of registering for the EPC



Among the IDP pensioners, who have been informed on the EPC:

**3.9%** know the procedure only partially (only that the documents should be submitted to the PFU Offices)

**17%** misbelieve that the EPC is obtained in the PFU Offices

**8.2%** misbelieve that the documents should be filed in Oshchadbank

**6.7%** indicated that they do not know the procedure at all

**64.2%** correctly understand all of the procedure of registering for the EPC (i.e. that the documents should be filed to the PFU Offices, and the EPC should be obtained in Oshchadbank)

Sources of information on pension payments and changes in legislation

Among the sources of information on pension payments and changes in legislation the interviewed IDPs stated:

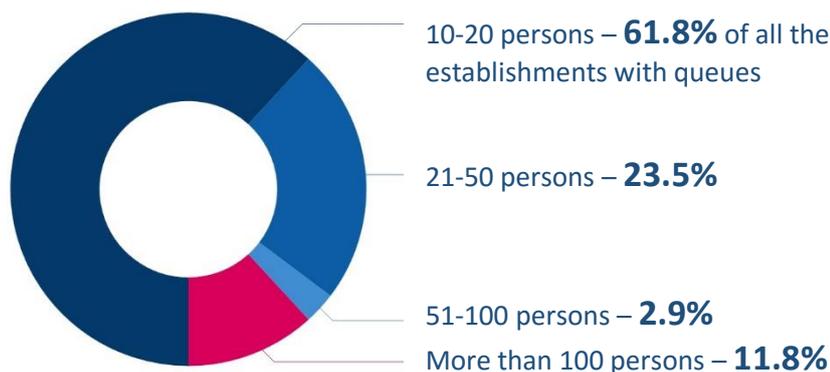
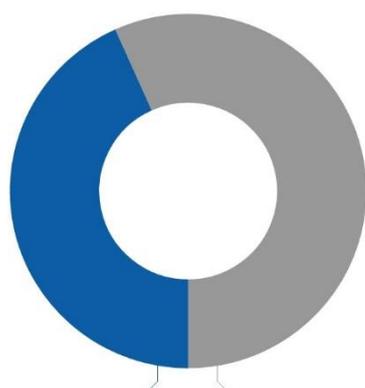
The IDPs could give multiple options.



A significant number of the IDPs named unofficial sources of information such as relatives, friends, neighbours and IDPs in queues to establishments. Whereas the information in the establishments themselves is mentioned in the answers of less than one-third of the IDPs. Among the official sources the most common is the information in the PFU Offices, as well as media-sources (however, the quality of the materials of the latter may vary). This indicates a lack of raising awareness by the state institutions to a certain extent. This can be partially explained by the fact that most of the recipients of pensions are the elderly, who may have difficulties with information perception.

**SURVEY IN THE PFU OFFICES**

During the survey near/in the Pension Fund of Ukraine Offices the interviewers noted queues in more than half of the establishments.



The longest queues were found in the PFU Offices in Kurakhove, District PFU Offices in Mariupol, Donetsk Region, and the PFU Offices in Starobilsk, Luhansk Region.

The longest queue was located in Kurakhove (Donetsk Region) – 440 persons. This can be explained by the fact that the IDP pensioners are attended to by 2 experts, as well as the fact that the software which is used to provide services to the IDP pensioners does not work throughout most of the day.

Long queues were found in those locations where there are large numbers of registered IDPs; queues in other locations were minor or absent.

Information on the opportunity/necessity and procedure of obtaining the EPC

Information on the **necessity/opportunity** to register for the EPC is posted on stands only near/in **31** of the PFU Offices

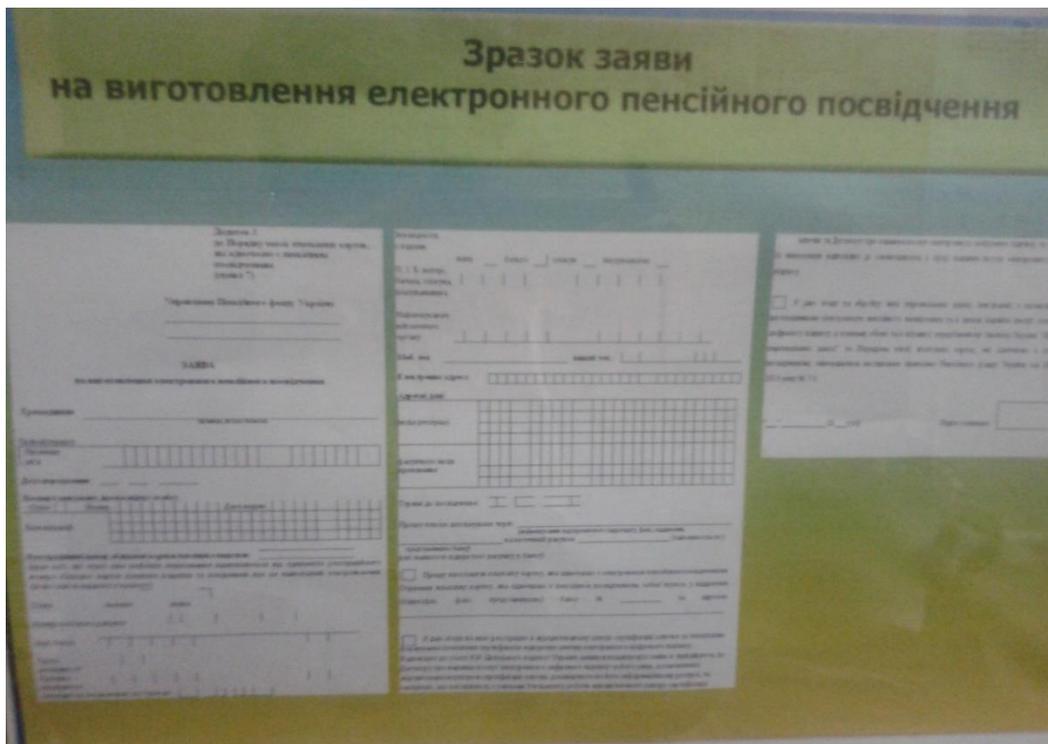


Information on the **procedure** of registering for the EPC is posted on stands only near/in **19** of the PFU Offices, which complicates and impedes the process.



Even in those PFU Offices, where information on the necessity/opportunity to register for the EPC is available, the information on the procedure is not always provided.

Examples of applications to register for the EPC on the information stands at the PFU Offices in Bahmut (Donetsk Region)

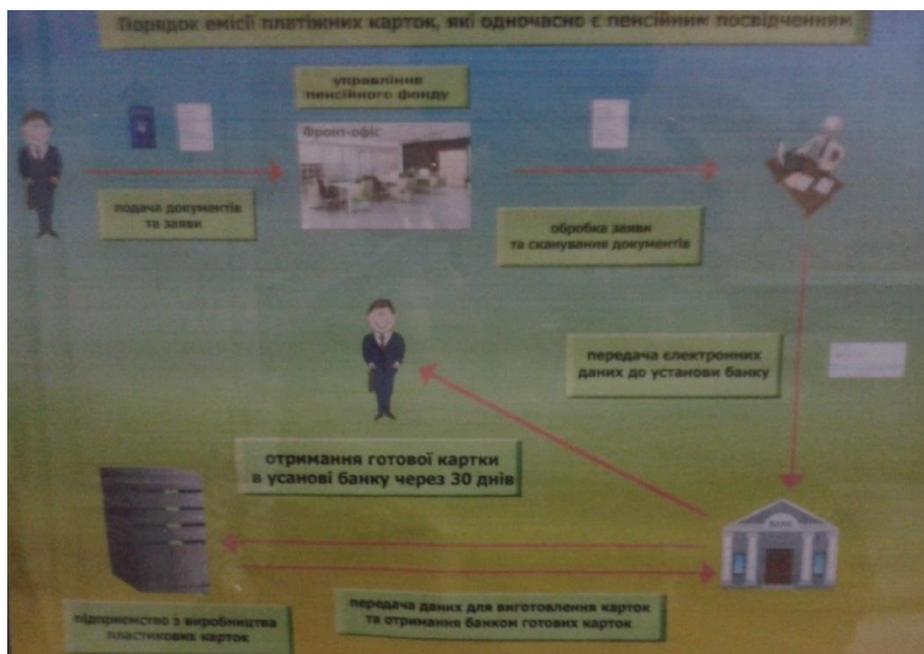


## GENERAL CONCLUSIONS

At present, the system of registering and obtaining the EPC is still not fully implemented. Despite the fact that the documents for the issuance of the EPC are already accepted from the IDPs, the employees of the Oshchadbank have not yet received any instructions on the terms of issuing the EPCs (or deliberately refuse to talk about it). Gradually more and more IDP pensioners apply to the PFU Offices to obtain the EPCs.

The general awareness of the IDP pensioners on the procedures of registering for the EPC is quite high. More than half of the IDPs understand the sequence of basic actions correctly. However, the fact that the majority of the IDPs receive this information from unofficial sources gives rise to concerns. Thus, there is lack of raising awareness by the establishments that were entrusted with the function of registering and issuing the EPCs among the IDPs on the rights and obligations of the latter in the process. Even though part of the PFU Offices provide information on the EPCs, the way of providing it appears to be ineffective, as the most popular sources of information on the changes in the legislation and the procedure among the IDPs are explanations from other IDPs in queues to establishments and close circle of contacts.

Due to partial awareness of the IDPs there are often rumours and false information spread. For example, before one of the IDPs received explanations of the CF "Right to Protection" employee he was convinced that his pensions would be suspended unless he obtained (or at least filed the documents for the registration) the EPC until September 1st.



Explanations of the procedure of registering for the EPC on the information stand at the PFU Offices in Bahmut (Donetsk Region)



## REPORT ON THE RESULTS OF MONITORING THE AWARENESS OF THE IDP PENSIONERS ON ELECTRONIC PENSION CERTIFICATES



Most of the IDPs complained that receiving pensions from Oshchadbank is not comfortable for them due to a number of reasons, including queues, low-grade infrastructure, and absence of offices/ATMs of the bank in their locations as well as inability to withdraw cash in ATMs of other banks. It is true that 41.4% of interviewees were forced to open accounts at Oshchadbank within the last two months (according to the Order No.167 of the Cabinet of Ministers of Ukraine all pensions and social payments for the IDPs are to be carried out exclusively through Oshchadbank since July 1st, 2016), while earlier they received pensions in a way which was more comfortable for them: in other banks or by mail.

According to the official data of the regional Pension Fund of Ukraine Offices (in response to the information requests of the CF "Right to Protection"), as of August 1st, 2016, the largest number of the IDP pensioners who have filed documents to register for the ECP is in Dnipropetrovsk Region (**8531** persons, **25.3%** of all the IDPs registered at the PFU Office of the region) and the lowest is in Luhansk (**1781** persons, **0.9%** of all the IDPs registered at the PFU Office of the region). There is an inverse proportion on the number of the IDP pensioners registered in the PFU Offices of the region: in Donetsk and Luhansk Regions with the largest number of registered IDP pensioners the number of document packages filed for registering for the EPC is the lowest. This can be explained by the excessive load at the PFU Offices in frontline regions, as well as by the large number of cases of suspended pensions in these regions (which requires additional resources to check and renew the payments). In addition, the acceptance of documents for the registration for the EPCs in Donetsk and Luhansk Regions started later than in other regions. Furthermore, insufficient spread of information on the EPCs adds to the situation.

This publication was developed with the support of the UN High Commission for Refugees (UNHCR). The content of this document is the sole responsibility of the CF "Right to Protection" and cannot be used to reflect the views of the High Commission.