



PUBLIC INFORMATION NOTICE

Astana

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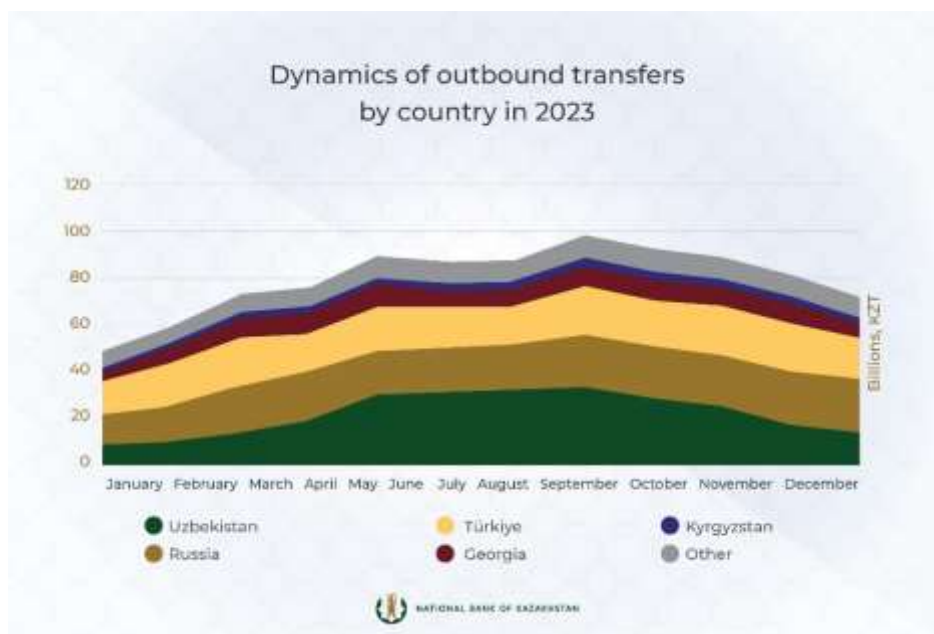
In 2023, 1.33 trillion tenge were transferred through International Money Transfer Systems

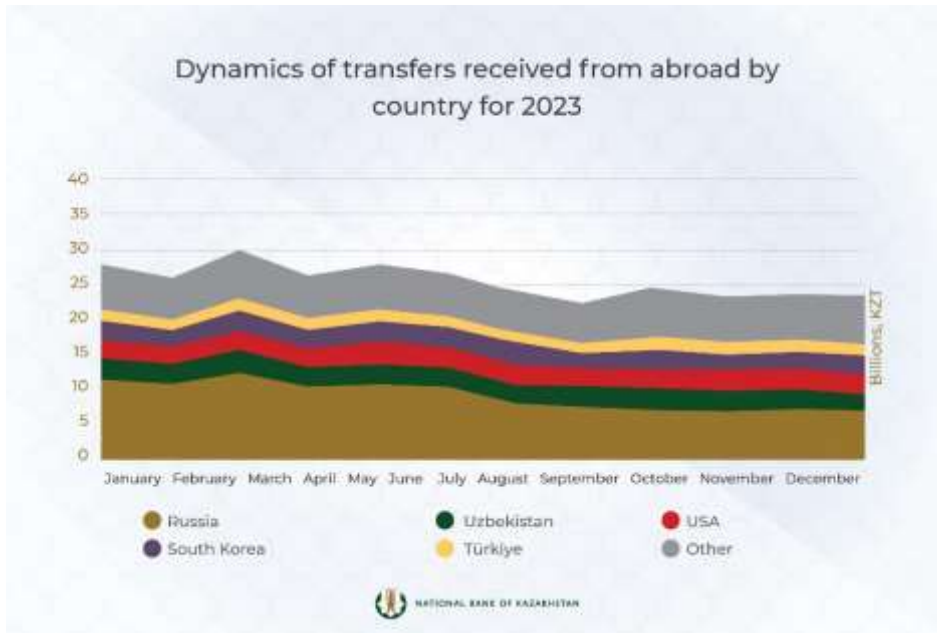
The total volume of money transfers conducted through **International Money Transfer Systems** (hereinafter, the IMTS) in 2023 amounted to **1.33 trillion tenge**. This is 26% lower than in 2022 (*the decrease is recorded to a greater extent in the volume of transfers received*). IMTS are used for money transfers without opening a bank account. Basically these are unrequited transfers between individuals.

A significant share of transactions (**95%**) are **cross-border money transfers** between Kazakhstan and other countries.

72% of the total volume of money transfers carried out through IMTS were transfers sent **abroad**, the volume of which in 2023 reached 961.4 billion tenge. About **80%** of these transfers are carried out through the **Golden Crown** system. The average amount of one transfer from Kazakhstan abroad amounted to **372.2 thousand tenge**. The main recipient countries of these transfers made through the IMTS are: *Uzbekistan (27.5%), Russia (25.1%), Türkiye (23.1%), Georgia (9.6%) and Kyrgyzstan (3.4%)*.

During this period, **23%** of the total volume comprised money transfers received **from abroad**, amounting to 305.8 billion tenge in volume. A significant share of these transactions is accounted for by the **Golden Crown** and **Western Union** payment systems. The average amount of a single transfer to Kazakhstan from abroad was **282.3 thousand tenge**. The primary sender countries of these transfers are: *Russia (35.3%), the USA (11.0%), Uzbekistan (11.0%), South Korea (10.7%), and Türkiye (6.4%)*.





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