



## **IMPORTANT NOTICE**

October 31, 2025

**To: Holders of JSC Kaspi.kz**

**Re: Depository Service Fee**

Please be advised that a Depository Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

<b>Security Name:</b>	JSC Kaspi.kz
<b>CUSIP:</b>	48581R205
<b>Security Type:</b>	DR
<b>Fee:</b>	\$0.05
<b>Record Date:</b>	Dec 04, 2025
<b>Billing Period:</b>	December

Should you have any questions regarding this matter, please contact us at  
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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