



## IMPORTANT NOTICE

November 28, 2025

**To: Holders of Halyk Bank of Kazakhstan**

**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>	Halyk Bank of Kazakhstan - Reg. S
<b>CUSIP:</b>	46627J302
<b>Security Type:</b>	DR
<b>Fee:</b>	\$0.02
<b>Record Date:</b>	Dec 29, 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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