



IMPORTANT NOTICE

April 17, 2026

To: Holders of JSC Kaspi.kz - 144A

Re: Cash Dividend - **Final Rate**

Security Name: JSC Kaspi.kz - 144A

Country of Incorporation: KAZAKHSTAN

CUSIP: 48581R106

Ratio (Local Shares:DRs): 1:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Apr 14, 2026	Apr 16, 2026
Payable Date:	Apr 15, 2026	Apr 22, 2026
Exchange Rate:	474.5	
Interim Dividend: Tax exempt	<u>KZT850.0</u>	
Gross Dividend Total:	<u>KZT850.0</u>	USD1.791359
Dividend Fee:		USD0.02
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		<u>USD1.771359</u>

Foreign currency transaction was executed by the Issuer.

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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