



IMPORTANT NOTICE

March 26, 2026

To: Holders of JSC Kaspi.kz

Re: Cash Dividend - **Approximate Rate**

Security Name: JSC Kaspi.kz

Country of Incorporation: KAZAKHSTAN

CUSIP: 48581R205

Ratio (Local Shares:DRs): 1:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Apr 14, 2026	Apr 16, 2026
Payable Date:	TBD	TBD
Approximate Exchange Rate:	483.0917	
Interim Dividend: Tax exempt	<u>KZT850.0</u>	
Gross Dividend Total:	<u>KZT850.0</u>	USD1.7595
Dividend Fee:		USD0.05
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		<u>USD1.7095</u>

Addendum: - see below

Dividend is subject to Shareholder approval on April 15, 2026.

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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