



BNY MELLON

IMPORTANT NOTICE

August 23, 2024

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:	Aug 20, 2024	Aug 22, 2024
Payable Date:	Aug 23, 2024	Aug 28, 2024
Exchange Rate:	479.7529	
Interim Dividend: Tax exempt	<u>KZT 850.00</u>	
Gross Dividend Total:	KZT 850.00	USD1.771745
Dividend Fee:		USD0.00
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		USD1.771745

Foreign currency transaction was executed by Kaspi Bank.

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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The FX for this dividend was executed by Kaspi Bank, at the request of the Company. Kaspi Bank has no obligation to obtain the most favorable exchange rate or to ensure that the method by which the rate will be determined will be the most favorable rate, and BNY Mellon makes no representation that the rate is the most favorable rate and will not be liable for any direct or indirect losses associated with the rate.

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