



IMPORTANT NOTICE

August 31, 2023

To: Holders of JSC Kaspi.kz - Reg. S

Re: Cash Dividend - Final Rate

Security Name: JSC Kaspi.kz - Reg. S

Country of Incorporation: KAZAKHSTAN

CUSIP: 48581R205

Ratio (Local Shares: DRs): 1:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Aug 22, 2023	Aug 24, 2023
Payable Date:	Aug 25, 2023	Sep 06, 2023
Exchange Rate:	459.4312	
Interim Dividend: Tax exempt	<u>KZT 750</u>	
Gross Dividend Total:	KZT 750	USD1.632453
Dividend Fee:		USD0.00
Withholding Rate: 0.00%		USD0.00
Net Dividend Rate:		<u>USD1.632453</u>

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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