



IMPORTANT NOTICE

April 24, 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:	Apr 07, 2023	Apr 06, 2023
Payable Date:	Apr 19, 2023	Apr 28, 2023
Exchange Rate:	455.3237	
Interim Dividend: Tax exempt	<u>KZT 600</u>	
Gross Dividend Total:	KZT 600	USD1.317743
Dividend Fee:		USD0.02
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		USD1.297743

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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