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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE SECURITIES EXCHANGE ACT OF 1934 For the month of April 2024

Commission File Number: 001-41921

Joint Stock Company Kaspi.kz

(Translation of registrant's name into English)

154A Nauryzbai Batyr Street Almaty, Kazakhstan 050013 (Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:

Form 20-F

Form 40-F

EXPLANATORY NOTE

On April 9, 2024, Joint Stock Company Kaspi.kz (the "Company") published the results of its 2024 annual general meeting of shareholders held on April 8, 2024, furnished as Exhibit 99.1 hereto.

This report of foreign private issuer on Form 6-K is incorporated by reference into the Company's registration statement on Form S-8 (File No. 333-276609).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Joint Stock Company Kaspi.kz

By: /s/ Tengiz Mosidze

Name: Tengiz Mosidze Title: Chief Financial Officer

April 9, 2024

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EXHIBIT INDEX

The following exhibit is furnished as part of this Form 6-K:

No.	Description
99.1	Announcement titled "Announcement of AGM Results."

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