

**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 September 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 office)**

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 September 19, 2024, Joint Stock Company Kaspi.kz (the “Company”) published the press release regarding the ratings assigned to the Company by Fitch Ratings, furnished as Exhibit 99.1 hereto.

This report of foreign private issuer on Form 6-K is hereby 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**

September 19, 2024

By: /s/ Tengiz Mosidze

Name: Tengiz Mosidze

Title: Chief Financial Officer

**EXHIBIT INDEX**

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

<b>No.</b>	<b>Description</b>
99.1	<a href="#">Press release titled "Kaspi.kz receives first international credit rating."</a>

4