

**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 2026**

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 April 24, 2026, Joint Stock Company Kaspi.kz (the “Company”) published the press release regarding the offering by the Company of U.S.\$600,000,000 aggregate principal amount of 5.900% Notes due 2031, 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.

April 24, 2026

Joint Stock Company Kaspi.kz

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:

No.	Description
99.1	Press release titled "Kaspi.kz Successfully Issues \$600 million of 5.900% Senior Unsecured Notes due 2031."

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