

KASPI.KZ ANNOUNCES THE TERMINATION OF ITS GDR REPURCHASE PROGRAMME

January 16, 2024

JSC Kaspi.kz (the "<u>Company</u>") announces the termination of its buy-back programme, announced on October 25, 2023, to repurchase global depositary receipts representing common shares of the Company.

This announcement does not constitute, or form part of, an offer or any solicitation of an offer for securities in any jurisdiction.

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