

**Notification and public disclosure of transactions by
persons discharging managerial responsibilities and
persons closely associated with them**

1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name	MR DAVID SARKISYAN				
2	Reason for the notification					
a)	Position/status	HEAD OF E-COMMERCE				
b)	Initial notification /Amendment	INITIAL				
3	Details of the issuer					
a)	Name	JOINT STOCK COMPANY KASPI.KZ				
b)	LEI	2549003YU6FARG8OAZ13				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument	GLOBAL DEPOSITARY RECEIPTS REPRESENTING COMMON SHARES				
b)	Nature of the transaction	EXERCISE OF OPTION UNDER LONG TERM INCENTIVE PLAN				
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>1 KZT</td><td>6519</td></tr> </table>	Price(s)	Volume(s)	1 KZT	6519
Price(s)	Volume(s)					
1 KZT	6519					
d)	Aggregated information - Aggregated volume - Price	AS IN 4(C)				
e)	Date of the transaction	17 MARCH 2022				
f)	Place of the transaction	OUTSIDE A TRADING VENUE				

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	MR DUMAN UVATAYEV
2	Reason for the notification	
a)	Position/status	CHIEF DATA OFFICER
b)	Initial notification /Amendment	INITIAL
3	Details of the issuer	
a)	Name	JOINT STOCK COMPANY KASPI.KZ
b)	LEI	2549003YU6FARG8OAZ13

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e)	Date of the transaction	17 MARCH 2022					
f)	Place of the transaction	OUTSIDE A TRADING VENUE					

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR KANAT AITENOV	
2	Reason for the notification		
a)	Position/status	HEAD OF SALES AND SERVICE NETWORK	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
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b)	Nature of the transaction	EXERCISE OF OPTION UNDER LONG TERM INCENTIVE PLAN	
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e)	Date of the transaction	17 MARCH 2022	
f)	Place of the transaction	OUTSIDE A TRADING VENUE	

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MS OKSANA AGEEVA	
2	Reason for the notification		
a)	Position/status	HEAD OF KASPI SERVICE	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
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1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	MR OLEG BAKHMUTOV
2	Reason for the notification	
a)	Position/status	HEAD OF HUMAN CAPITAL
b)	Initial notification /Amendment	INITIAL
3	Details of the issuer	
a)	Name	JOINT STOCK COMPANY KASPI.KZ
b)	LEI	2549003YU6FARG8OAZ13
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument	GLOBAL DEPOSITARY RECEIPTS REPRESENTING COMMON SHARES
	Nature of the	EXERCISE OF OPTION UNDER LONG TERM INCENTIVE

b)	transaction	PLAN	
c)	Price(s) and volume(s)	Price(s)	Volume(s)
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1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR SERGEY BARKALOV	
2	Reason for the notification		
a)	Position/status	HEAD OF USER EXPERIENCE AND DESIGN	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
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1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR SABYRZHAN BERKINBAYEV	
2	Reason for the notification		
a)	Position/status	CHIEF LEGAL OFFICER	

b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
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1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR SERGEY TIMOKHIN	
2	Reason for the notification		
a)	Position/status	HEAD OF PAYMENTS	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
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d)	- Aggregated volume - Price	AS IN 4(C)
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1	Details of the person discharging managerial responsibilities / person closely associated						
a)	Name	MS SALTANAT ZHUMABAY					
2	Reason for the notification						
a)	Position/status	HEAD OF FINTECH PRODUCTS					
b)	Initial notification /Amendment	INITIAL					
3	Details of the issuer						
a)	Name	JOINT STOCK COMPANY KASPI.KZ					
b)	LEI	2549003YU6FARG8OAZ13					
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1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR YEVGENIY POPOV	
2	Reason for the notification		
a)	Position/status	HEAD OF TREASURY	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	

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1	Details of the person discharging managerial responsibilities / person closely associated						
a)	Name	MR ZHOMART KAPANOV					
2	Reason for the notification						
a)	Position/status	CHIEF RISK OFFICER					
b)	Initial notification /Amendment	INITIAL					
3	Details of the issuer						
a)	Name	JOINT STOCK COMPANY KASPI.KZ					
b)	LEI	2549003YU6FARG8OAZ13					
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1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name	MR ARSENIY KOCHETKOV				
2	Reason for the notification					
a)	Position/status	HEAD OF KASPI MARKETING SERVICES				
b)	Initial notification /Amendment	INITIAL				
3	Details of the issuer					
a)	Name	JOINT STOCK COMPANY KASPI.KZ				
b)	LEI	2549003YU6FARG8OAZ13				
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