

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 DOUGLAS W GARDNER				
2	Reason for the notification					
a)	Position/status	BOARD MEMBER				
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	ACQUISITION OF GLOBAL DEPOSITARY RECEIPTS PURSUANT TO THE EXERCISE OF OPTION UNDER THE 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>0.01 USD</td> <td>2,963</td> </tr> </table>	Price(s)	Volume(s)	0.01 USD	2,963
Price(s)	Volume(s)					
0.01 USD	2,963					
d)	Aggregated information - Aggregated volume - Price	AS IN 4(C)				
e)	Date of the transaction	14 March 2023				
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	
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	SALE	
c)	Price(s) and volume(s)	Price(s)	Volume(s)
		73.09 USD	3500
d)	Aggregated information - Aggregated volume - Price	AS IN 4(C)	
e)	Date of the transaction	13 MAR 2023	
f)	Place of the transaction	LSE	