

## Joint Stock Company 'Halyk Savings Bank of Kazakhstan' ( the "Bank")

### Notice to the holders of U.S.\$750,000,000 5.50% Notes due 2022 (the "Notes") (ISIN (Reg S): XS0867478124; ISIN (Rule 144A): XS0867573890)

Under Condition 8 (c) of the Notes (*Redemption at the option of the Bank*), the Notes may be redeemed at the option of the Bank in whole or, in part, at any time, on giving not less than 30 days notice to the Noteholders and the Trustee.

In accordance with Condition 8 (c) of the Notes, we hereby inform you that the Bank is planning to make a prepayment on the Notes for the nominal amount of USD 200,000,000.00 with value date March 1, 2019, together with the interest accrued but unpaid for the amount of USD 1,863,888.89.

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**For further information, please contact:**

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