

Joint-Stock Company “Home Credit Bank”

OFFER TERMS OF THE U.S.\$ 50,000,000 BONDS DUE 27 November 2023 (ISIN:KZX000001177) UNDER THE US\$ 300,000,000 2-YEAR ZERO-COUPON BOND PROGRAMME

The Bonds will be constituted by and have the benefit of a US \$300,000,000 2-year zero-coupon bond programme (the “**Programme**”) established by Joint-Stock Company “Home Credit Bank” (the “**Issuer**”). The Bonds of this Tranche have been issued under the Programme and in accordance with the Acting Law of the Astana International Financial Center (the “**AIFC**”) (the “**Bonds**”). Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the Prospectus dated 14 January 2022 (the “**Prospectus**”). This document constitutes the final Offer Terms of the Bonds (the “**Offer Terms**”) described herein. This document is prepared for the purposes of the AIFC rules and must be read in conjunction with the Prospectus. Full information on the Issuer and the offer of the Bonds is only available on the basis of the combination of these Offer Terms and the Prospectus. The Offer Terms and the Prospectus have been published on the website of the Astana International Exchange (hereinafter the “**AIX**”) at <https://www.aix.kz>.

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Terms defined in the Prospectus have the same meanings in these Offer Terms unless they are expressly defined herein.

Issuer:	Joint-Stock Company “Home Credit Bank”
Tranche number:	3
Type and name	open trading for unsecured zero-coupon Bonds Joint-Stock Company “Home Credit Bank”
ISIN	KZX000001177
Specified currency	U.S. Dollar
Denomination	US \$1,000
Aggregate nominal amount of Bonds:	US \$50,000,000
Issue price:	100% of the face value

Issue Date	26 October 2022
Maturity Date	27 November 2023
The offer period opening date	27 October 2022
The offer period closing date	The Bonds can be offered during entire circulation period until the Maturity Date, provided that there is an updated Prospectus approved by AIX.
The date of allotment	27 October 2022
Estimated expenses:	Fees associated with admission of the Bonds to the Official List of the AIX and to trading on the AIX pursuant to the AIX Fee Schedule.
Estimated net amount of proceeds of the Tranche	The net proceeds from the issuance are expected to amount to approximately US\$ 46,150,000 after deduction of fees and expenses related to the issue.
Use of proceeds	General corporate purposes (including financing of the development of retail consumer and card loans, and refinancing of any Indebtedness of the Issuer)
Yield	The yield range of the Bonds is expected to be from 3.00% to 5.00% per annum. The exact yield will be determined in the relevant SPA for OTC trades.
Offer Price	95.24% at the Issue Date. Thereafter, the Offer Price will be determined by supply and demand, and fixed in the relevant SPA for OTC trades or by quotes for on-exchange trades.
Potential investors	The Bonds will be publicly offered to a wide range of investors in Kazakhstan in compliance with the applicable laws of the AIFC and the AIX rules.
Advisors to the Issuer	The Issuer appointed "BCC Invest" JSC as a financial consultant in connection with this offering.

Clearing systems:

AIX Registrar/AIX CSD

Signature: _____
 By: Kiril Bachvarov
 Title: Chairman of the Management Board
 Date: 20.10.22


