

## SUBSIDIARY BANK JOINT-STOCK COMPANY HOME CREDIT AND FINANCE BANK

### OFFER TERMS

#### OF THE U.S.\$ 50,000,000 BONDS DUE 18<sup>th</sup> JANUARY 2023 (ISIN: KZX000000567) 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 Subsidiary Bank Joint-Stock Company “Home Credit and Finance 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 28 December 2020 (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.

<b>Issuer</b>	Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank”
<b>Tranche number</b>	1
<b>Type and name</b>	open trading for unsecured zero-coupon Bonds of Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank”
<b>ISIN</b>	KZX000000567
<b>Specified currency</b>	U.S. Dollar
<b>Denomination</b>	US \$1,000
<b>Aggregate nominal amount of Bonds</b>	US \$50,000,000
<b>Issue price</b>	100% of the face value
<b>Issue Date</b>	15 <sup>th</sup> January 2021
<b>Maturity Date</b>	18 <sup>th</sup> January 2023

<b>The offer period opening date</b>	15 <sup>th</sup> January 2021
<b>The offer period closing date</b>	The offer period will close upon expiration of 12 months from the date on which the Prospectus is approved by AIX.
<b>The date of allotment</b>	15 <sup>th</sup> January 2021
<b>Estimated expenses</b>	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.
<b>Estimated net amount of proceeds of the Tranche</b>	The net proceeds from the issuance are expected to amount to approximately US\$ 47,070,000 after deduction of fees and expenses related to the issue.
<b>Use of proceeds</b>	General corporate purposes (including financing of the development of retail consumer and card loans, and refinancing of any Indebtedness of the Issuer)
<b>Yield</b>	The yield range of the Bonds is expected to be from 2.00% to 5.00% per annum. The exact yield will be determined in the relevant SPA for OTC trades
<b>Offer Price</b>	94.22% 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.
<b>Potential investors</b>	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.
<b>Advisors to the Issuer</b>	The Issuer appointed "BCC Invest" JSC as a financial consultant in connection with this offering.
<b>Clearing systems</b>	AIX CSD