Joint-Stock Company "Home Credit Bank"

OFFER TERMS
OF THE U.S.$ 50,000,000 BONDS DUE 02.11.2027 (ISIN: KZQ000001791)
US$ 500,000,000 Zero-Coupon Bond Programme valid till (valid till 31 December 2032)

The Bonds will be constituted by and have the benefit of a US$ 500,000,000 Zero-Coupon Bond Programme (valid till 31 December 2032.) (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 (to be announced) (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.com.

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

Issuer:	JSC "Home Credit Bank" (Subsidiary Bank of JSC "ForteBank)
Tranche number:	10
Type and name	unsecured zero-coupon bonds; JSC "Home Credit Bank" (Subsidiary Bank of JSC "ForteBank)
ISIN	KZQ000001791
Specified currency	U.S. Dollar
Denomination	US $1,000
Aggregate nominal amount of Bonds:	US $50,000,000
Issue price:	97.03% of the face value
Issue Date	**02.11.2026**

Maturity Date	**02.11.2027**
The offer period opening date	**02.11.2026**
The offer period closing date	The Bonds can be offered during entire circulation period until the Maturity Date, provided that the Prospectus approved by AIX is not being older than 12 months at the time of placement (allotment) of the Bonds to initial holders.
The date of allotment	There is no book-building. The settlement of the Bond's transactions executed on the AIX during the entire period of circulation period is T+2 in accordance with AIX CSD Rules
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$ 49,109,000 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 5.00% to 8.00% per annum. The exact yield will be determined in the relevant SPA for OTC trades.
Offer Price	97.03% 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.
Clearing systems:	AIX Registrar/AIX CSD

Signature: _____

By: Sholpan Nurumbet
Title: Chief Executive Officer

Date: 29/10/2026