

SUBSIDIARY BANK JOINT-STOCK COMPANY HOME CREDIT AND FINANCE BANK

OFFER TERMS OF THE U.S.\$ 50,000,000 BONDS DUE 1 November 2023 (ISIN: KZX000000872) 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.

Issuer:	Subsidiary Bank Joint-Stock Company "Home Credit and Finance Bank"
Tranche number:	2
Type and name	Unsecured zero-coupon Bond
ISIN	
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	01 November 2021
Maturity Date	01 November 2023

The offer period opening date	01 November 2021
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	01 November 2021
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	92.31% 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: Mrs. Nadirova Narine

Title: Acting Chairman of the Management Board

Date: 25 October 2021

