



Information on full repayment of loans in Halyk Bank of Kazakhstan JSC and SB Alfa-Bank JSC

Almaty, 12 November 2021. - Kcell Joint Stock Company ("Kcell" or the "Company") (KASE, AIX: KCEL), one of the leading provider of mobile telecommunications services in Kazakhstan, informs that on 11 November 2021 the Company made full repayment of the principal debt and accrued interest on loans in Halyk Bank of Kazakhstan JSC in the amount of KZT 22 billion and in SB Alfa-Bank JSC in the amount of KZT 12 billion.

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About Kcell

Kcell is a national provider of the digital telecommunications services: mobile and fixed-mobile convergence (FMC) services, data transmission and Internet access, financial services, digital services and mobile applications, IT solutions in the field of system integration, the Internet of things, machine-to-machine connectivity, collection and processing of big data and cloud computing. Kcell is also a leading mobile operator in Kazakhstan providing the 'smartphone+tariff' service.

Kcell has become the largest digital ecosystem in Kazakhstan with a competitive advantage through its value-added services such as mobile financial services, mobile TV, online movies, music, books and magazines, as well as unique solutions for business customers. The company holds leading positions in the B2B market thanks to its strategy of vertical infrastructure solutions and development and implementation of the cutting-edge technologies. The company's 4G/LTE network covers 67.5% of the country's population and provides high quality services.

The company operates under its two brands - Kcell and activ that are widely recognized in our highly competitive telecom market due to the high quality of customer service. Thanks to its clear multi-brand architecture, Kcell increases its business efficiency in the B2C segment through optimal pricing for bundled offerings, customer base profitability management and network quality.