

3.2. Retail business

Key results

+12

KZT billion

the Company's revenue in the retail segment increased, based on the results of 2025

+6.5%

growth in average revenue per user (ARPU)

+12%

growth of the fiber optic internet access subscriber base

+16.1%

growth of the pay-TV subscriber base

+5.6%

growth in the subscriber base for converted services

3.4

KZT billion

the total level of overdue and doubtful accounts receivable as of the end of 2025, which is in line with the planned level

3,760

KZT million

contribution from sales through digital channels for 2025 (reached 35% of total sales)

179.0

KZT thousand

the fulfilment of the CLV B2C indicator for 2025

3.2.4. Improvement of the client experience

In 2025

6.4

+1%

million client requests were registered

A redistribution of the flow of requests was noted:

-23%

a decrease in the “165” CC channel

+20%

the “Online channel” showed significant growth + 20%, which is related to the digitalization of business processes of interaction with subscribers

661,856

subscribers

were served through the electronic queue

Operation of the online channel WhatsApp, Telegram

The length of dialogue with the client decreased from 1.4 hours to

52 minutes

The average time of acceptance of requests for the disconnection of services received through the mobile application decreased from 36 h to

9 h.

Indicators of the “160” and “165” contact centre

The client’s assessment of the resolution of the issue from the first call amounted to

96%

Qualitative indicators improved

AP amounted to

97%

FRR amounted at the end of the year to

97% +1%

tNPS amounted at the end of the year to

83% +3%

In the reporting period, the modernization of the electronic queue system was carried out, providing for the introduction of the function of preliminary booking by QR code. At the same time, the geography of the connection of the system was expanded: if earlier the electronic queue was available exclusively in city branches, at present it has been introduced in all Sales Groups of the Republic of Kazakhstan.

Within the framework of the automation of business processes:

Change of personal data of the client in the B2C MA — the possibility for clients to independently change their personal data in the MA

Hiding of archive personal accounts in the MA — display of active personal accounts issued in the name of the client

A Full Digital process of the cancellation of ADSL tariffs in the mobile application was implemented, including the obligatory stage of subscriber retention

Introduction of a new online channel of client interaction — the Aitu messenger

The constructor module of tariff plans for the retention of subscribers in support of service subdivisions was implemented

Introduction of a new omnichannel platform in the CC (Qbox) for enhancing operational efficiency

With the aim of enhancing client loyalty:

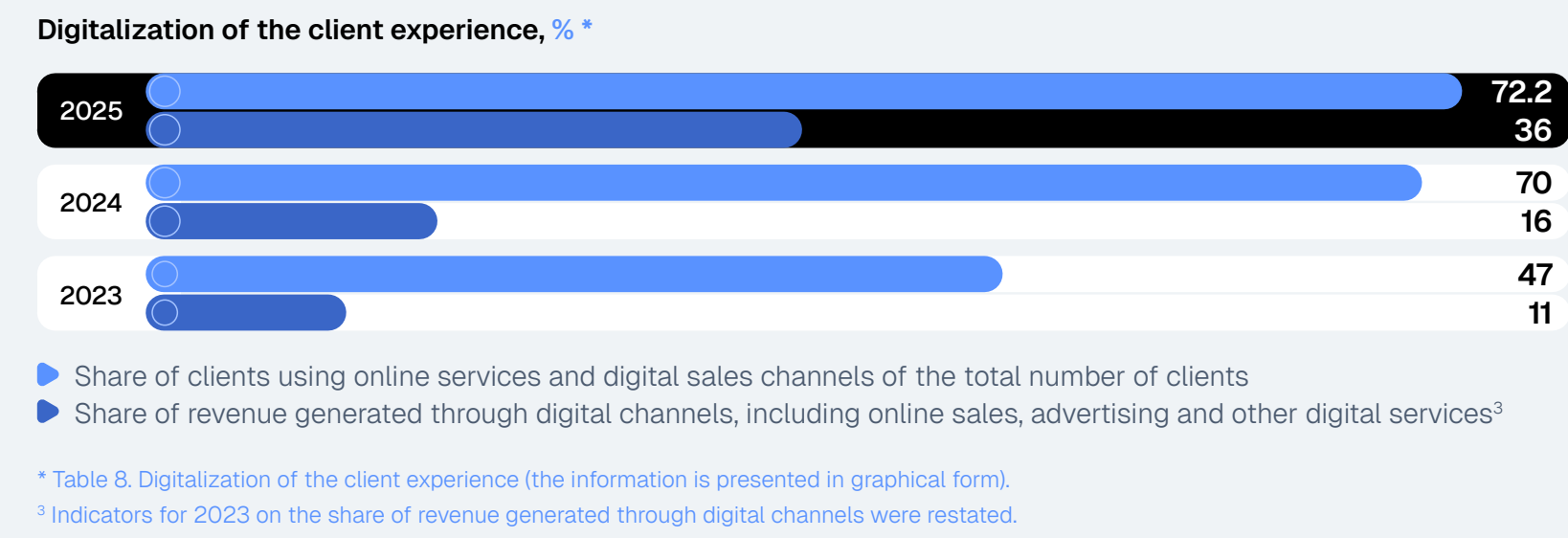
Opening of new service offices in digital format in the city of Astana

A memorandum was concluded with Toolpar LLP on the installation of tastamats

An agreement was concluded with Led Indoor KZ LLP on the installation of LED displays in the cities of Astana and Almaty

A pilot project on a video consultant was launched in the city of Astana

The loyalty programme “Sorry Bonus”



3.2.5. Periods of connection of communications services

In 2025, measures were implemented aimed at enhancing the efficiency of the processes of development and support of the network.

Key indicators characterising the results of work in 2025 in respect of the periods of connection:

90%

connections on time to the Internet service via GPON in the B2C segment

84%

consumer Loyalty Index (tNPS) for B2C

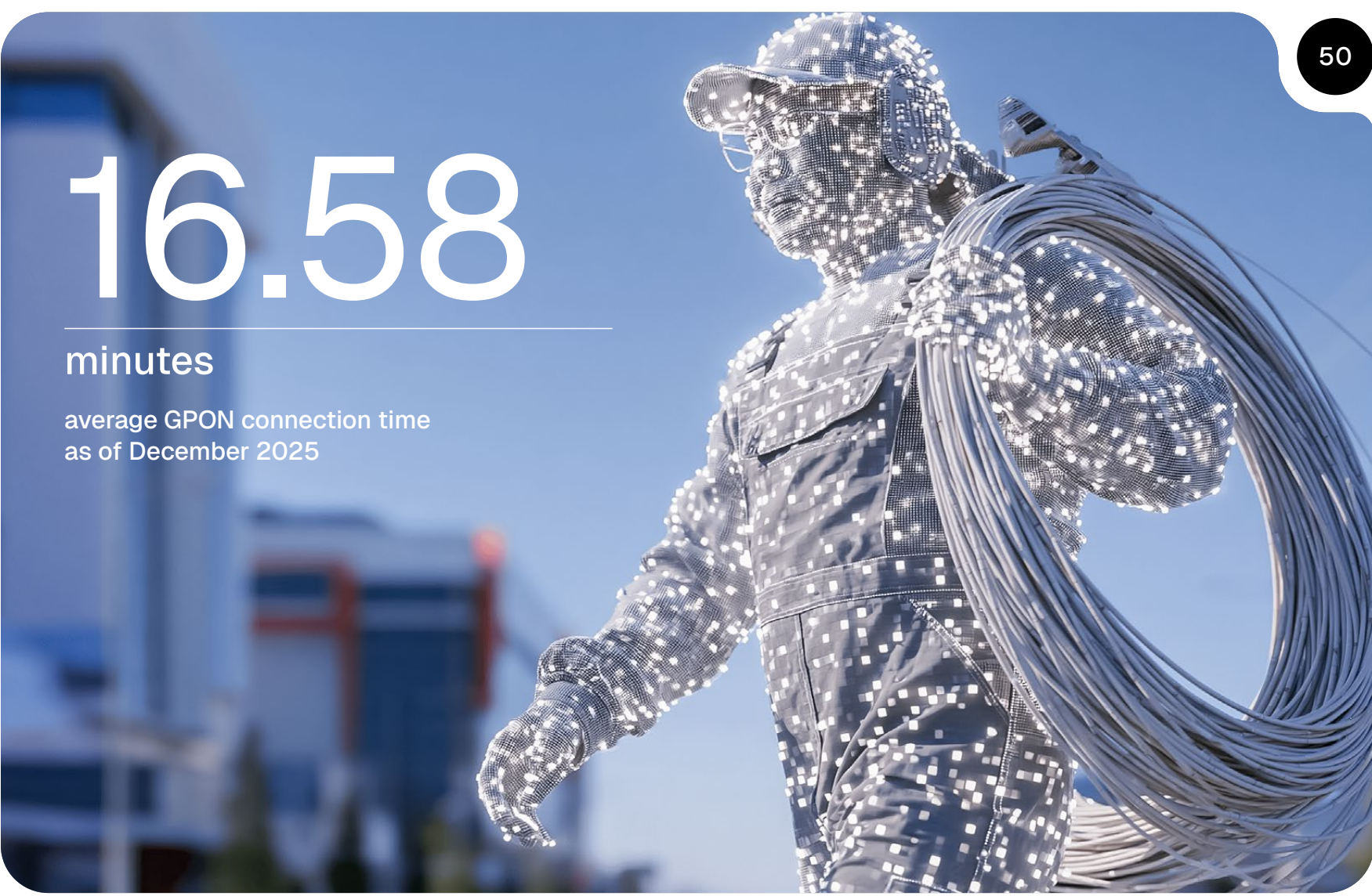
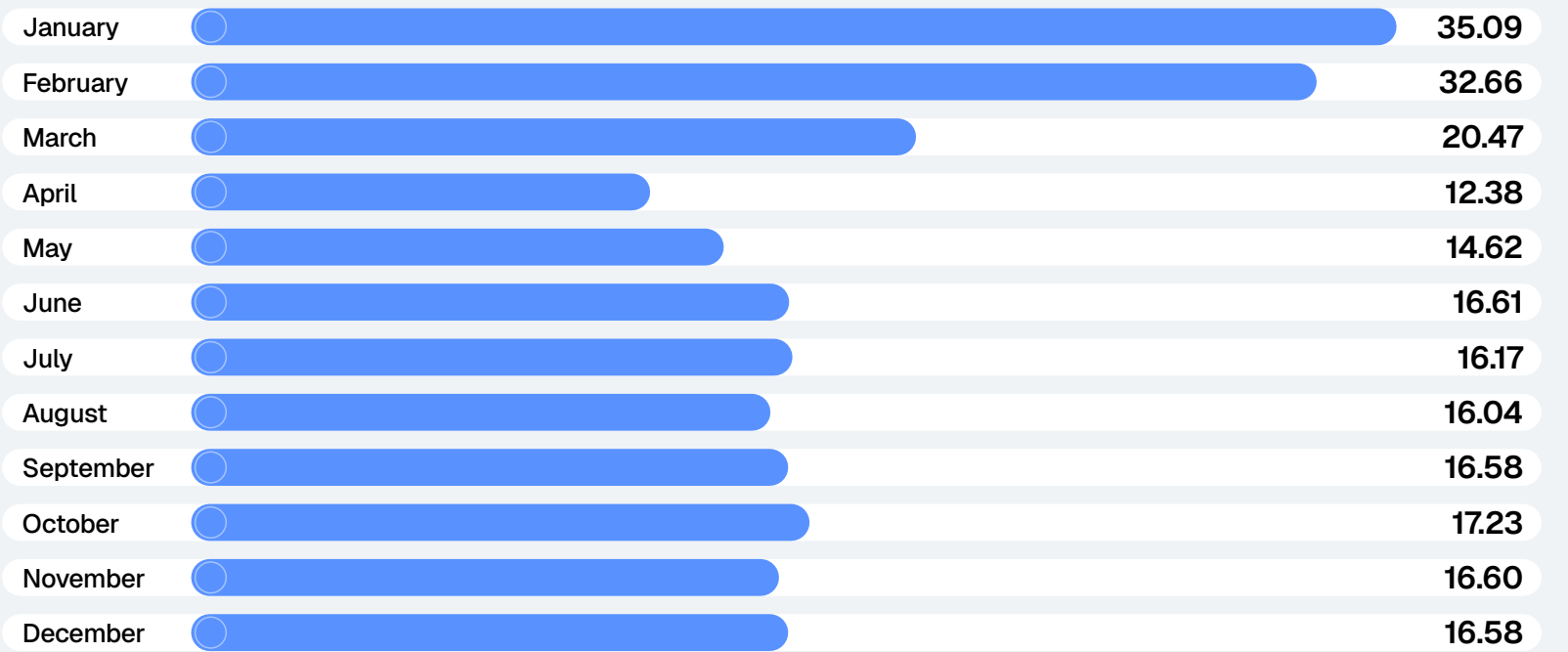
98%

quality assessment of installer servicing (Agent Performance)

96%

resolution of the subscriber’s request from the first request (FRR) for B2C

Average GPON connection time in 2025, minutes



16.58

minutes

average GPON connection time as of December 2025

A qualitative improvement of resource management and the achievement of the reduction of the periods of fulfilment of requests was attained through the automation of processes:

the possibility of independently selecting the date of the installer’s visit through the WFM calendar was added, which enhanced the convenience for clients

90%

of GPON MFB orders are processed in automatic mode

the process of automatic assignment of the date of the installer’s appearance in WFM Installer/CRM 2.0 was implemented, which reduced the waiting time of the client on the periods of connection

17

regions

3

cities of republican significance

were switched over to the “Track&Trace” marking system, which reduced the number of repeated visits within the framework of the reengineering of the process related to the marking system

the share of automatic assignment of line data was increased from 90% to

98%

3.2.6. Full Digital and the automation of client processes

In 2025, TelecomKZ launched and scaled fully digital processes of connection of key services. Now the client can go through the entire path of connection fully online — to choose a tariff, to indicate the address, to confirm identity, to sign the necessary documents and to schedule the date of installation directly in the mobile application, without the necessity to visit the office. This functionality is integrated with the loyalty programme and supports the digitalization strategy of the Company.

Upon the connection of services in the Full Digital format, subscribers receive exclusive advantages: a 50% discount on the subscription fee for three months and 3,000 bonuses of the “KT Club” loyalty programme, which can be used for the payment of communications services.

In addition, in October 2024, with the aim of improving the quality of the Wi-Fi connection for clients connected via optical lines (FTTx), the SAPA+ project was launched. Within the framework of the initiative, Kazakhtelecom JSC free of charge replaced equipment and installed additional equipment, which made it possible substantially to enhance the speed and reliability of the network.

As a result, at the end of 2025, 387,502 clients received an improved internet connection. For the project, more

than 390,000 routers were procured. For the simplification of the process of connection and processing of requests, the software “Megalainer”, allowing employees and CWC workers easily to connect clients, was introduced into operation.

In addition, for the reporting period, a multichannel system of submission of requests was organized: through the telecom.kz mobile application, the official website, the “160” Call centre, technical support, the official WhatsApp and Telegram accounts, the company’s offices, and also requests from employees through “Megalainer”.

As a result, the project became an important step in the development of the quality of the company's internet services and strengthened its positions on the market.

387,502

clients

received improved internet connection –
as of end of 2025

>390,000

routers

were purchased for the project

Table 9. Processes transferred to the automated format

Implemented functionality	Description
1 Orders of the type: "Replacement of optics" without an installer visit	SUIST/WFM stages excluded, the order is processed automatically
2 Creation, monitoring and closure of orders for accounts receivable	Fully automated cycle without employee participation
3 Management of cancelled orders	Automated control, status transitions, elimination of manual operations
4 Monitoring of the execution of open orders at all stages	Digital control dashboard with automatic checks
5 Change of installer arrival date up to 4 hours	Automated transfer after call; manual contact not required

In the TelecomKz mobile application, the functionality is implemented: “My documents”, “Connection of roaming”, “Connection of boosters”, “Cancellation of a single connection”, “Online queues”, “verification of technical possibility”, “Government services”.

Table 10. Processes envisaged for automation in 2026

Implemented functionality	Sign / Description
1 Automatic closure of orders of the type "Installation" / Electronic AVR	Attribute: "Installer visit — required"
2 Automatic closure of orders of the type "Removal" by client	Attribute: "Installer visit — not required"
3 Electronic AVR (installation)	Attribute: "Installer visit — required"
4 Automatic closure of orders of the type "Replacement/Change"	Attribute: "Installer visit — not required"
5 Electronic AVR for "Replacement/Change"	Attribute: "Installer visit — required"
6 Order processing under the project "Tazartu"	Automation under project rules
7 Correction and change of address information in accounting systems	Elimination of manual corrections
8 Closure of orders based on results of the installer visit	Automatic completion without the participation of an expert
9 Verification and write-off of SIM cards by acts	Full automation of the procedure

3.2.7. Optical networks

In 2025, optical networks were put into operation throughout Kazakhstan in the directions:

1. The Swap 2 fiber project — modernization of existing networks through the construction of FOCL and switchover of existing subscribers of the obsolete ADSL technology.
2. The “Capture of new squares” project through the expansion of coverage by KT optical networks in regions.

The implementation of the indicated directions ensured the possibility of expansion of the existing network by 178,510 ports, of which:

- 167,784 ports were put into operation in urban population centres, including:
- 135,364 ports — in multi-apartment residential complexes;
- 32,420 ports — in the individual housing sector;
- 10,726 ports were put into operation in rural population centres, in full — in the individual housing sector.

By the in-house method across the RK, optical networks for 17,492 ports were built and put into operation.

The main volume of construction was implemented within the framework of the Strategic Integrated Project “Deployment of the FTTH network”, providing for the development of modern optical infrastructure in urban and rural population centres of the Republic of Kazakhstan.

Additionally during 2025, in 20 rural population centres, 20 base stations were installed and put into operation, which ensured the possibility of connection of about 1,400 subscribers to communications services.

With the aim of the further expansion of network coverage and the enhancement of the accessibility of telecommunications services, in 2026 the implementation of the next stage of the Strategic Integrated Project “Deployment of the FTTH network”, providing for the construction and expansion of optical infrastructure with the possibility of connection of more than 200,000 ports, is planned.

In addition, in 2026, the putting into operation of 31 base stations in rural population centres of the Republic of Kazakhstan is planned, which will make it possible to ensure the further enhancement of the accessibility of communications services for the population.

20

base stations

were installed in 20 rural settlements during 2025

~1,400

subscribers

connected to the network in rural settlements

3.2.8. Changes in the organizational structure — as the foundation of the strengthening of client-centricity and the enhancement of efficiency

For enhancing the efficiency of work and the Optimization of processes, the BI Department was divided into two specialised subdivisions: the Reporting Management Department and the BI&CVM Department. The decision is related to the growth of the number and complexity of projects, the volume of data, reporting and tasks on the management of data quality.

Also for the regular monitoring and assessment of the effectiveness of the work of all structural subdivisions involved in sales and their support, the Sales Support and Maintenance Centre was created.

On the modern telecommunications market, dedicated Product Owners for each product help to maintain competitiveness and to respond more quickly to changes in the industry. The allocation of a separate Product Owner position responsible for the implementation of projects made it possible to improve project management, to enhance the speed of introduction of new functions and improvements, and also to optimise interaction with other departments and external partners.

Within the framework of the resolution of tasks on the construction of networks, with the aim of ensuring priority entry into new squares as the first telecommunications operator, and also the revision of business processes aimed at the development of partner programmes for accelerating the deployment of infrastructure and the expansion of coverage, the Department for Interaction with Developers and Partners was created.

3.2.9. Social responsibility

In 2025, for people with special needs, **the preferential tariff plan “Social”** was available. The package includes unlimited access to the Internet at the speed of 8 Mbit/sec (ADSL) or 100 Mbit/sec (FTTH), unlimited calls to fixed numbers across the Republic of Kazakhstan and calls to the numbers of Altel/Tele2 operators. The cost of the package is KZT 3,499 inclusive of VAT. The introduction of preferential tariffs underlines the high level of social responsibility of the Company and its readiness to demonstrate care and provide assistance to its clients.

3.2.10. Plans for 2026

- To ensure the achievement of target values of NPS through the analysis of FTTx indicators and quality control of surveys carried out by a third-party organization;
- To reduce the number of repeated requests by 15-20% through the introduction of AI in the Corporate Centre of the Company;
- To reduce the average waiting time in queues through the introduction of subscriber servicing through Digital Point and the Video consultant:
 - at the service offices of the city of Astana — from 35 to 15 minutes;
 - in the city of Almaty and the “Batys” SSC — from 19 to 15 minutes.

