

INVESTMENT POLICY

JSC «KAZUTB NAMED AFTER K. KULAZHANOV»

1. GENERAL PROVISIONS

1.1 JSC «Kazakh Technology and Business University named after K. Kulazhanov» manages financial assets with an emphasis on long-term sustainability, efficiency and responsible use of resources.

1.2 This Policy establishes a clear and practical basis for investment activities, ensuring compliance with the mission and strategic priorities of the University - environmental, social and managerial (ESG) aspects within the framework of informed and responsible decision-making.

1.3 JSC «Kazakh Technology and Business University named after K. Kulazhanov» adheres to a balanced approach that combines financial performance with responsible investment practices. Investments are diversified, risk-aware, and comply with ethical standards.

1.4 The Policy defines key principles, management mechanisms and general investment guidelines, providing a flexible structure that can evolve with the development of the university.

1.5 JSC «Kazakh Technology and Business University named after K. Kulazhanov» strives to strengthen financial stability, enhance the reputation of the institution and promote sustainable development.

2. PURPOSE OF THE POLICY

2.1 The policy of sustainable investments of JSC «Kazakh Technology and Business University named after K. Kulazhanov» defines the general principles and approach to responsible, transparent and effective management of financial assets of the university.

2.2 This Policy is aimed at:

2.2.1 ensuring long-term financial stability and efficient use of financial resources;

2.2.2 support the strategic development of the University;

2.2.3 integrate environmental, social and management (ESG) aspects into investment decisions;

2.2.3 Promote responsible and ethical investment practices

2.2.4 JSC «Kazakh Technology and Business University named after K. Kulazhanov» recognizes that sustainable investments contribute not only to financial stability, but also to its reputation and long-term development.

3. SCOPE OF ACTION

3.1 This Policy applies to all financial assets, funds and reserves.

3.2 The provisions of this Policy apply to all joint ventures involved in financial decision-making and asset management within the university.

3.3 This Policy sets out general guidelines and does not limit the flexibility of JSC «Kazakh Technology and Business University named after K. Kulazhanov» in adapting the investment approach to changing market conditions.

4. BASIC PRINCIPLES

4.1 Investment decisions of JSC «Kazakh Technology and Business University named after K. Kulazhanov» are made with an emphasis on long-term financial stability, reasonable risk management and capital preservation.

4.2 JSC «Kazakh Technology and Business University named after K. Kulazhanov» ensures the diversification of investments by asset classes and instruments in order to reduce risks and increase stability.

4.3 JSC «Kazakh Technology and Business University named after K. Kulazhanov» considers environmental, social and managerial (ESG) factors as part of the overall investment decision-making process.

4.4 The investment activity is consistent with the mission, values and reputation of JSC «Kazakh Technology and Business University named after K. Kulazhanov».

4.5 JSC «Kazakh Technology and Business University named after K. Kulazhanov» avoids investments that may negatively affect its public image or contradict ethical standards.

4.6 JSC «Kazakh Technology and Business University named after K. Kulazhanov» gives priority to creating long-term value rather than short-term financial gain.

4.7 The investment activities of JSC «Kazakh Technology and Business University named after K. Kulazhanov» are conducted transparently, with clear responsibilities and appropriate controls.

4.8 JSC «Kazakh Technology and Business University named after K. Kulazhanov» supports investments that contribute to the following:

4.8.1 Innovation and technological development;

4.8.2 Education and research;

4.8.3 Sustainable economic development.