TENGRI BANK

Tengri Bank JSCB
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TENGRI BUSINESS · DOCUMENTS

Acquiring and SBP for business

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1. Subject
2. Terms
3. Rights and obligations
4. Liability
5. Changes to this document
6. Contacts and details

1. Subject

Terms for accepting card and SBP QR payments, settling revenue to the business account and the applicable fees.

2. Terms

1. POS acquiring: accepting cards via a terminal at the point of sale.
2. Online acquiring: accepting payments on the company's website or app.
3. SBP QR: payment by QR code via the Faster Payments System; fee 0.4–0.7%.
4. Settlement: crediting revenue net of fees to the business account.
5. Chargeback: a customer disputing a transaction through their bank.

3. Rights and obligations

1. Acquiring settlements are credited on the next business day; SBP – instantly.
2. The fee is withheld on settlement; the monthly fee total is shown as a separate operation.
3. The company must issue receipts and comply with payment system rules when accepting cards.
4. On a chargeback the bank requests supporting documents; the response period is 5 business days.
5. Terminals are rented or provided free of charge with turnover from 300,000 ₽ per month.
6. Services are connected and disconnected in the app; changes take effect from the next business day.

4. Liability

1. The bank and the client are liable in accordance with applicable law and the service agreement.
2. The bank is not responsible for failures caused by third parties, such as telecom operators, payment systems or external services, or for the consequences of the client sharing login data or confirmation codes with other people.

3. Nothing in this document limits client rights that cannot be limited by law.

5. Changes to this document

1. The bank may update this document. The current edition is always available in the app: More → About the app → Licences and terms. The edition date is shown at the top.
2. The bank announces material changes in the app in advance. By continuing to use the service after the changes take effect, the client accepts the new edition; if it does not suit them, they may stop using the service by contacting support.

6. Contacts and details

1. Questions about this document: the support chat in the app (More → About the app → Contact us), phone +7 (495) 369-99-44, info@tengribank.com.
2. Tengri Bank JSCB, General licence of the Bank of Russia No. 369 of 25.08.2008. Other bank details are available at a branch or in the support chat.