TENGRI BANK

Tengri Bank JSCB
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TENGRI BUSINESS · DOCUMENTS

Remote banking and electronic signature

Edition of **30.09.2026** Document language: **English**

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1. Subject

This document governs sign-in to Tengri Business using the banking service agreement number, confirmation of operations with a code or device biometrics, and the legal force of instructions signed in the app.

2. Terms

1. Login: the banking service agreement number (format RKO-NNNNNN/YYYY) issued when the account is opened.
2. Simple electronic signature: a confirmation code from the authenticator app, the device security code or platform biometrics.
3. Session: a period of work in the app; ends on sign-out, after inactivity, or on sign-in from another device at the client's request.
4. Trusted device: the device on which the client linked the authenticator app.
5. Operation limit: the daily cap on payment amounts, set in the "Security centre".

3. Rights and obligations

1. An instruction confirmed with an electronic signature in the app is equivalent to a paper document signed by an authorised person.
2. The client must keep codes and devices confidential and notify the bank immediately of loss or compromise.
3. The bank may suspend remote banking upon signs of unauthorised access and notify the client.
4. The list of active devices and sessions is available in the "Security centre"; any session can be ended.
5. The bank keeps a log of confirmed operations and provides a statement at the request of the client or a competent authority.
6. A change of director or withdrawal of an employee's authority is processed at a branch; the former user's access ends on the day of the request.

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.