TENGRI BANK

Tengri Bank JSCB
General licence of the Bank of Russia No. 369 of 25.08.2008
+7 (495) 369-99-44 · info@tengribank.com · tengribank.com

TENGRI BUSINESS · DOCUMENTS

Account and cash services terms

Edition of **30.09.2026** Annex **№ 1** to the Account Service Terms Document language: **English**

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1. Subject

This document sets out how the bank opens and maintains a business account for a company or sole proprietor, executes payments, accepts and issues cash, and provides services under the Business Start, Business Active and Business Pro tariffs.

2. Terms

1. Business account: the company's account at the bank for receiving funds and making payments.
2. Banking service agreement (DBO): the agreement whose number is the login to Tengri Business.
3. Tariff: a set of services and fees; a tariff change takes effect on the 1st of the following month.
4. Payment order: the client's instruction to transfer funds; the tariff package includes 10, 50 or unlimited orders.
5. Authorised person: the director or an employee with signing authority per the signature card.

3. Rights and obligations

1. The bank executes payment orders on the day of receipt provided funds are available and the beneficiary details are correct.
2. Transfers within the bank and SBP B2B are instant; interbank transfers follow the Bank of Russia payment system schedule.
3. The client must promptly report changes to constituent documents, the director and company contacts.
4. Fees are debited on execution of an operation and at the start of the month for maintenance; the list is in the tariffs.
5. The bank may request supporting documents for an operation under Federal Law 115-FZ; the operation may be held until received.
6. Balances and statements are available in the app 24/7; turnover and balance certificates are issued within one 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.

Annex

- Annex No. 1 – Business tariffs: current account, cards and products (separate document, tariffs-business-en.pdf).