TENGRI BANK

Tengri Bank JSCB
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TARIFFS

Business tariffs: current account, cards and products

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

> These tariffs apply to legal entities and sole traders served in Tengri Business. The plan is selected in the app: “Account service and tariffs”. The monthly fee is charged on the 1st day of the month.

1. Account services
2. Accepting payments
3. Payroll project
4. Deposits and financing
5. Cashback on the business card and account payments
6. Level privileges

1. Account services

Service	Business Start	Business Active	Business Pro
Monthly fee	1 490 ₽	2 990 ₽	5 990 ₽
Opening a current account	0 ₽	0 ₽	0 ₽
Payment orders per month at no extra cost	10	50	unlimited
Payment order above the package	49 ₽	29 ₽	0 ₽
SMS notifications	199 ₽	99 ₽	included
Cash deposit to the account	0.3 %, minimum 100 ₽	0.2 %, minimum 100 ₽	0.1 %, minimum 100 ₽
Cash withdrawal for business needs	2 %, minimum 199 ₽	1.5 %, minimum 149 ₽	1 %, minimum 99 ₽
Currency control per transfer	0.2 %, minimum 700 ₽	0.15 %, minimum 500 ₽	0.1 %, minimum 300 ₽
Business card: issue and maintenance	0 ₽	0 ₽	0 ₽

2. Accepting payments

Service	Tariff
POS acquiring	1.9 % · 1.8 % · 1.6 % for Start · Active · Pro plans
Online acquiring	from 2.2 % per transaction
QR payments via SBP	from 0.4 % per transaction
Acquiring settlement	no later than the next business day after the settlement period
SBP transfers between companies (B2B)	0 ₽ up to 100 000 ₽ per day, then 0.1 %
Tengri Pro · Business subscription	1,990 ₽ per month

3. Payroll project

Service	Tariff
Payouts to Tengri Bank cards	0 ₽
Payouts to other banks' cards	0.15 % of the register amount
Payroll project maintenance	0 ₽
Register and calculation of payroll taxes in the app	0 ₽

4. Deposits and financing

Product	Terms
Business Income deposit	13 % p.a., from 100 000 ₽
Overnight	from 1 000 000 ₽
Working capital loan	from 22.5 % p.a., up to 50 m ₽
Overdraft	from 22.5 % p.a., up to 5 m ₽
Factoring	from 23 % p.a., up to 90 % of the supply amount
Leasing	12–60 months, mark-up from 9.9 % per year

5. Cashback on the business card and account payments

The level is based on the company's expenses on the current account and business card during a calendar month; taxes, payroll, rent, bank fees and transfers between own accounts are excluded.

Expense item	Старт no conditions	Плюс from 500 000 ₽	Премиум from 2 000 000 ₽	Эксклюзив from 5 000 000 ₽
Suppliers and procurement	0.3 %	0.5 %	0.8 %	1 %
Logistics and transport	0.5 %	1 %	1.5 %	2 %
Advertising and marketing	1 %	2 %	3 %	5 %
Communications and IT	1 %	2 %	3 %	4 %
Business trips	1 %	2 %	4 %	6 %
Office and housekeeping	0.5 %	1 %	2 %	3 %
Other expenses	0.3 %	0.5 %	0.8 %	1 %

6. Level privileges

Старт – base level

- Cashback on the business card and account payments
- Limits and notifications in the company account

Плюс – expenses from 500 000 ₽ per month

- Higher cashback on advertising and logistics
- Priority business support in chat

Премиум – expenses from 2 000 000 ₽ per month

- Higher cashback on all expense items
- Dedicated company manager
- 20 % discount on the account service plan

Эксклюзив – expenses from 5 000 000 ₽ per month

- Maximum cashback rates
- Custom terms for loans and foreign trade
- Business Pro plan with no monthly fee

General terms

- The bank notifies of tariff changes 10 calendar days in advance – in the app and by email.
- Acquiring and currency control fees are withheld upon settlement of the transaction.
- Lending, factoring and leasing terms are set after the application is reviewed.