TENGRI BANK

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TARIFFS

Tariffs and terms of lending products for individuals

Edition of **30.09.2026** Annex **№ 2** to the Terms of Use Document language: **English**

> The rate and payment are calculated in the app before applying: Payments → Loan. Final terms are confirmed after the application is reviewed; the in-app calculation is preliminary.

1. Credit card
2. Loans
3. Service terms
4. Payment type

1. Credit card

The interest-free period applies to purchases and to the repayment of other banks' loans. To keep the interest-free period, the balance must be repaid by the date shown in the app; if the date is missed, interest accrues from the transaction date.

Service	Tariff
Credit limit	up to 1 000 000 ₽
Interest-free period on purchases	up to 55 days
Interest-free period for repaying other banks' loans	up to 120 days
Interest rate	29.9–49.9 % p.a.
Card issue and delivery	0 ₽
Card maintenance	590 ₽ per year; 0 ₽ with the Tengri Pro subscription
Minimum payment	3 % of the outstanding balance, minimum 300 ₽
Cashback on card purchases	up to 15 % in the categories shown in the app
Cash withdrawal and transfers from the credit limit	the interest-free period does not apply

2. Loans

Product	Rate	Amount	Term
Personal loan	from 18.9 %	30 000 ₽ – 5 000 000 ₽	6–60 mo.
Car loan	from 17.9 %	300 000 ₽ – 5 000 000 ₽	12–84 mo.
Mortgage loan	from 20.9 %	1 000 000 ₽ – 30 000 000 ₽	60–360 mo.

3. Service terms

Service	Tariff
Application review	0 ₽
Loan disbursement to an account with the bank	0 ₽
Early repayment, full or partial	0 ₽, no amount limit
Payment schedule and debt certificate in the app	0 ₽
Changing the payment date (once per 12 months)	0 ₽
Late payment penalty	0.05 % of the overdue amount per day

4. Payment type

Chosen when applying

- Annuity – an equal payment every month for the whole loan term.
- Differentiated – the payment decreases, the principal is repaid in equal parts.

General terms

- The rate depends on the product, term, amount and the outcome of the application assessment.
- Insurance is optional and is not a condition for granting the loan.
- The credit card interest-free period does not apply to cash withdrawals and transfers from the credit limit: interest on such transactions accrues from the transaction date.
- A summary of lending products is also given in the Tariffs for accounts, cards and services for individuals.