TENGRI BANK

Tengri Bank JSCB
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TARIFFS

Tariffs for accounts, cards and services for individuals

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

> These tariffs apply to individual customers served in the Tengri Bank app and online banking. Amounts are in rubles; for accounts and cards in foreign currency the fee is charged in the account currency at the bank rate on the transaction date.

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1. Accounts

Service	Tariff
Opening a current account in rubles and foreign currency (USD, EUR, KZT, CNY)	0 ₽
Current account maintenance	0 ₽
Savings account: opening and maintenance	0 ₽
Interest on the savings account balance	up to 13 % p.a., monthly capitalisation
Base savings account rate, no conditions	7 % p.a.
Rate with bank card purchases from 20 000 ₽ per month	12 % p.a.
Rate with bank card purchases from 100 000 ₽ per month	13 % p.a.
Statement and balance certificate in the app (PDF)	0 ₽
Paper statement or certificate at a branch	300 ₽ per document
Account closure	0 ₽

2. Tengri Maximum deposit

The deposit is opened and closed in the Tengri Bank app and online banking. The rate is fixed for the whole term and is not changed by the bank unilaterally. Interest is accrued monthly.

Deposit term	Rate
3 months	14 % p.a.
6 months	13 % p.a.
1 year	12.5 % p.a.
Opening, maintenance and closing of the deposit	0 ₽

3. Cards

Service	Tengri Debit	Tengri Premium
Card issue and delivery	0 ₽	0 ₽
Monthly maintenance	99 ₽; 0 ₽ with purchases from 10 000 ₽ per month	1 490 ₽; 0 ₽ with purchases from 150 000 ₽ per month
Reissue upon expiry	0 ₽	0 ₽
Early reissue at customer request	490 ₽	0 ₽
Push notifications about transactions	0 ₽	0 ₽
SMS notifications	69 ₽ per month	included
Cash withdrawal at Tengri Bank ATMs	0 ₽	0 ₽
Cash withdrawal at other banks' ATMs	1 %, minimum 199 ₽	0 ₽ up to 300 000 ₽ per month, then 1 %
Conversion when paying in a currency other than the account currency	1 %	0.5 %
Card freeze and unfreeze in the app	0 ₽	0 ₽

4. Transfers and payments

Transaction	Tariff
Between own accounts and cards within the bank	0 ₽
To a Tengri Bank customer by phone or account number	0 ₽
Via SBP to individuals at other banks	0 ₽ up to 100 000 ₽ per month, then 0.5 %, maximum 1,500 ₽

Transaction	Tariff
To another bank's card by card number	1.5 %, minimum 50 ₽
By bank details in rubles within Russia	0 ₽
QR code payments in Russia and abroad	0 ₽
Transfer in foreign currency (SWIFT)	1 %, minimum 1,500 ₽, maximum 15,000 ₽
Budget payments, mobile top-up and utilities in the app	0 ₽

5. Tengri Pro: levels and cashback

The level is based on card purchases during a calendar month and applies in the following month. Cashback is accrued for purchases in the categories shown in the app and credited by the 10th day of the next month.

Purchase category	Старт no conditions	Плюс from 50 000 ₽	Премиум from 150 000 ₽	Эксклюзив from 400 000 ₽
Food and delivery	1 %	2 %	3 %	5 %
Travel	1 %	2 %	4 %	6 %
Transport	1 %	1.5 %	2 %	3 %
Shopping and beauty	0.5 %	1 %	2 %	3 %
Leisure and health	0.5 %	1 %	1.5 %	2 %
Other purchases	0.5 %	0.5 %	1 %	1 %

6. Level privileges

Старт – base level

- Cashback on card purchases
- Personal limits and notifications in the app

Плюс – purchases from 50 000 ₽ per month

- Higher cashback on food and travel
- Priority support in chat

Премиум – purchases from 150 000 ₽ per month

- Higher cashback in most categories
- Personal manager on request

Эксклюзив – purchases from 400 000 ₽ per month

- Maximum cashback rates
- Custom limit terms

7. Services

Service	Tariff
“Protect or refund”	99 ₽ per month
“Family protection”	0 ₽
Tengri Pro subscription	990 ₽ per month
Travel insurance	from 690 ₽ per trip
eSIM for travel	from 390 ₽ per data package
Personal limits and notifications in the app	0 ₽

8. Lending products

A summary of lending products for individuals. Full tariffs and terms are in a separate document, “Tariffs and terms of lending products for individuals” (tariffs-credit-en.pdf). The rate and payment are calculated in the app before applying: Payments → Loan.

Product	Rate	Limit or amount	Term
Credit card	29.9–49.9 % p.a.	up to 1 000 000 ₽	interest-free period up to 55 days
Personal loan	from 18.9 % p.a.	up to 5 000 000 ₽	up to 5 years
Car loan	from 17.9 % p.a.	up to 5 000 000 ₽	up to 7 years
Mortgage loan	from 20.9 % p.a.	up to 30 000 000 ₽	up to 30 years

General terms

- The bank notifies of tariff changes 10 calendar days in advance – in the app and by email.
- The savings account rate is based on card purchases during a calendar month and applies in the following month; interest is capitalised monthly.
- A transaction fee is charged on the day of the transaction; the monthly fee is charged on the 1st day of the month.
- Transaction limits can be viewed and changed in the app: More → Security → Limits.