TENGRI BANK

Tengri Bank JSCB
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BANK DOCUMENTS

Information for recipients of financial services

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1. Subject
2. Terms
3. Rights and obligations
4. Liability
5. Changes to this document
6. Contacts and details

1. Subject

Disclosure of information: a client has the right to know the material terms of a service before using it.

2. Terms

1. Recipient of financial services: an individual who uses the bank's services.
2. Material terms: price, limits, deadlines, the rights and obligations of the parties, and the main risks.

3. Rights and obligations

1. Before activating any service, the bank shows its price, limits, terms and main risks. The full terms are available in this section.
2. The client may receive information in a convenient form: in the app, in the support chat or at a branch.
3. The bank does not guarantee returns on products that are not deposits; risks are described in the terms of each product. Deposit guarantee arrangements depend on the country, so please ask at a branch.
4. If the client disagrees with the bank's reply to a complaint, they may apply to the regulator or to a court as provided by law.

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.