TENGRI BANK

Tengri Bank JSCB
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BANK DOCUMENTS

Terms of service for individuals

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> This document sets out the arrangements for servicing individuals at Tengri Bank JSCB: the opening and closing of accounts, the issue and use of cards, remote servicing, the execution of instructions, tariffs, security, the handling of complaints and the termination of the agreement. Together with the Tariffs and the client's application, these Terms constitute the comprehensive banking services agreement.

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1. Terms and definitions

In these Terms the following words have the meanings set out below.

1.1. **Bank** – Tengri Bank JSCB, acting under General licence of the Bank of Russia No. 369 of 25.08.2008.

1.2. **Client** – an individual who has acceded to these Terms and is serviced by the bank.

1.3. **Terms** – these Terms of service for individuals, including all annexes to them.

1.4. **Agreement** – the comprehensive banking services agreement constituted by these Terms, the Tariffs and the client's application for accession.

1.5. **Tariffs** – the current Tariffs for accounts, cards and services for individuals and the Tariffs and conditions of credit products for individuals (Annexes No. 1 and No. 2 to these Terms).

1.6. **Account** – a bank account of the client: a current account in roubles or in foreign currency, or a savings account.

1.7. **Deposit** – funds placed by the client on the conditions of a bank deposit product for a fixed term at a fixed rate.

1.8. **Card** – a payment card of the bank, physical or virtual, issued in the client's name and linked to the client's account.

1.9. **Card details** – the card number, expiry date, cardholder name, card verification value (CVV2/CVC2) and PIN.

1.10. **App** – the Tengri Bank app and online banking, through which the bank provides services remotely.

1.11. **Remote servicing** – servicing of the client through the app, the support chat and the bank's telephone line without visiting a branch.

1.12. **Access credentials** – the client's telephone number or email address, a one-time confirmation code, a code from the authenticator app, backup codes, biometrics on the client's device, the PIN and the card details.

1.13. **One-time code** – a six-digit numeric code sent by the bank to the client in order to log in and confirm transactions.

1.14. **Authenticator app** – a separate program on the client's device that calculates a confirmation code without network access.

1.15. **Instruction** – an order of the client to carry out a transaction on an account or card, given in the app, at a branch or by another agreed method.

1.16. **Transaction** – a credit, debit, transfer, payment, cash withdrawal or cash deposit, a currency conversion, or any other movement of funds on an account or card.

1.17. **Operational day** – the part of a business day during which the bank accepts and executes client instructions; an instruction accepted after it ends is executed on the next business day.

1.18. **SBP** – the Faster Payments System: transfers to individuals at other banks by telephone number.

1.19. **Tengri Pro** – the programme of service levels and cashback: the client's level depends on the amount of purchases made with bank cards during a calendar month.

1.20. **Disputed transaction** – a transaction that the client did not make, or a transaction whose amount or other parameters the client disputes.

1.21. **Limit** – a restriction on the amount or number of transactions in a given period, either set by the bank or set by the client in the app.

1.22. **Communication channel** – the app, push notifications, SMS, email, the support chat, the bank's telephone line and a branch.

2. Subject matter and composition of the Terms

2.1. The bank provides the client with services for opening and maintaining accounts, issuing and servicing cards, accepting deposits, making transfers and payments, remote servicing and additional services, and the client pays for them in accordance with the Tariffs and complies with these Terms.

2.2. The agreement is concluded by accession: the client submits an application in the app or at a branch and the bank accepts it, whereupon the Terms and the Tariffs become binding on both parties.

2.3. The agreement comprises the following documents: these Terms, the Tariffs for accounts, cards and services for individuals, the Tariffs and conditions of credit products for individuals, the client's applications and consents, and the conditions of individual products and services published in the app.

2.4. Where the conditions of an individual product or service differ from these Terms, the product conditions apply in respect of that product; in all other respects these Terms apply.

2.5. The bank publishes the current version of the Terms and the Tariffs in the app (More → About the app → Licences and terms) and on its website in the Documents and tariffs section.

2.6. Servicing is provided in one of the app languages: Russian, English, Kazakh, Latvian or Serbian. The bank's documents are published in the same languages; in the event of a discrepancy between translations, the Russian text prevails.

2.7. Services are provided in the country of the bank's presence in which the client is serviced. A list of branches and ATMs with their opening hours is set out in the app in the Branches and ATMs section.

2.8. These Terms do not constitute a public offer to grant credit: the bank decides on each credit application individually.

3. Opening, maintaining and closing an account

Opening

3.1. An account is opened on the basis of the client's application following identification. The application is submitted in the app or at a bank branch.

3.2. The bank opens current accounts in roubles and in foreign currency: USD, EUR, KZT, CNY. Opening and maintaining a current account – 0 ₽ under the Tariffs.

3.3. A savings account is opened in addition to a current account. Opening and maintaining a savings account – 0 ₽ under the Tariffs.

3.4. The number of accounts is not limited, unless the bank has stipulated otherwise for an individual product.

3.5. The bank may refuse to open an account if the client has not provided the required documents and information, or if opening the account would be contrary to the requirements of legislation and the bank's internal rules.

Maintenance and information

3.6. The client can see the balance, the transactions and the account details in the app. The account details are available for copying and sending.

3.7. An account statement and a balance certificate are generated in the app in PDF and TXT formats for any period selected. A statement and a certificate in the app – 0 ₽; a statement or certificate in hard copy at a branch – 300 ₽ per document under the Tariffs.

3.8. The bank records transactions in the currency of the account. Where a transaction is made in another currency, the bank converts it into the account currency at its own rate on the date the transaction is processed.

3.9. The client must monitor the transactions on the account and notify the bank promptly of any transaction the client did not make, in accordance with section 12 of these Terms.

Closing

3.10. The client may close an account at any time: the request is submitted in the app or at a branch. The processing time for an account closure request is 1–3 business days. Closing an account – 0 ₽ under the Tariffs.

3.11. Before closure the client disposes of the balance: transfers it to another of the client's accounts or receives it at a branch. Any balance not claimed by the client is held by the bank and paid out on demand in the manner prescribed by legislation.

3.12. An account is not closed while there are outstanding instructions or incomplete transactions on it, while it is subject to attachment or any other restriction imposed by a competent authority, or while the client has an outstanding debt to the bank.

3.13. The bank may close an account in the cases provided for by legislation, having notified the client through the app or by email.

4. Client identification and updating of information

4.1. Before servicing begins, the bank identifies the client: it establishes the client's identity from an identity document and records the information required by legislation.

4.2. The client provides accurate information and documents and confirms that the client acts in the client's own interests unless expressly stated otherwise.

4.3. The client must notify the bank of any change of surname, given name, identity document, address, telephone number, email address or other information provided when the account was opened. Information is updated in the app or at a branch.

4.4. The bank may periodically request confirmation and updating of the information about the client, as well as information and documents relating to particular transactions, including documents on the source of funds.

4.5. The bank may refuse to carry out a transaction, suspend remote servicing or restrict transactions on the account if the client has not provided the information and documents requested, or if the transaction gives rise to doubts as to its lawfulness, in accordance with the requirements of anti-money laundering legislation.

4.6. The telephone number and email address provided by the client are used as trusted channels for logging in, confirming transactions and sending notifications. The client must notify the bank immediately on losing control of them.

4.7. A client who is recognised as a tax resident of another state must notify the bank accordingly and provide the necessary information.

5. Remote servicing and authentication

The principal servicing channel is the Tengri Bank app and online banking: the mobile app and the web version. Access is protected by two-factor authentication.

Logging in and confirming transactions

5.1. Logging in is performed using the client's telephone number or email address together with a second factor: a code from the authenticator app or a one-time code sent by the bank to the client.

5.2. A one-time code consists of six digits and is valid for 5 minutes. No more than 5 entry attempts are permitted for a single code; a code may be resent no more than once every 60 seconds.

5.3. The principal method of logging in is the authenticator app: the code is calculated on the client's device and does not depend on network connectivity or messaging services. On enrolment the bank displays a QR code for linking and issues backup codes.

5.4. Backup codes are intended for logging in when the device is unavailable. The client keeps them separately from the device and does not disclose them to anyone; a backup code that has been used is no longer valid.

5.5. In the mobile app, logging in may be confirmed with the device biometrics (Face ID or fingerprint) if the client has enabled them under More → Security. Biometric data is processed by the device itself and is not transmitted to the bank.

5.6. A session in the app remains valid for up to 30 days, after which the client must log in again. The client may end a session by logging out of the app.

5.7. Transactions requiring confirmation are confirmed by the client with a code or by another method indicated on the screen. An instruction confirmed with the client's access credentials is deemed to have been given by the client and has the force of a document signed by the client in person.

5.8. The bank logs logins and transactions and shows the client, in the Security section, the most recent login, the device, the status of push notifications, the permission for online purchases and the current transfer limit.

5.9. The bank may temporarily restrict remote servicing for the duration of technical works and updates, and where unauthorised access is suspected, having notified the client through an available communication channel.

5.10. The client uses the app lawfully: the client does not attempt to obtain unauthorised access, circumvent security measures, disrupt the service or use it for transactions prohibited by legislation.

5.11. The rights in the app, its design, software code and trade marks belong to the bank or its licensors. Copying and distribution without the bank's permission are not permitted.

6. Transactions, transfers and execution times

Execution of instructions

6.1. The bank executes the client's instruction where all of the following conditions are met at the same time: the instruction has been confirmed with the client's access credentials, the account holds sufficient funds including the fee, and the transaction breaches neither the limits nor the requirements of legislation.

6.2. An instruction accepted during the operational day is executed on the same day. An instruction accepted after the end of the operational day, or on a non-working day or a public holiday, is executed on the next business day.

6.3. The time taken to credit funds to the payee depends on the method of transfer and on the payee's bank. Indicative times are set out in the table below.

Transaction	Time
Between the client's own accounts and cards at the bank	at the moment of confirmation
To a Tengri Bank client by telephone or account number	at the moment of confirmation
Transfer via SBP to an individual at another bank	within a few seconds
Topping up an account via SBP	within a few seconds
Transfer and top-up by bank details in roubles within Russia	within 1–3 business days
Transfer through a Russian Post office	within 1–3 business days
Payment by QR code, card purchase	at the moment of confirmation
Payments to the budget, mobile telephony, utilities	at the moment of confirmation; crediting to the provider – in accordance with the payee's rules
Transfer in foreign currency (SWIFT)	the time is determined by the rules of the correspondent banks and the payment systems

The times are stated in accordance with the information the bank shows the client in the app when a transaction is being arranged. The fees for transfers and payments are set out in the Tariffs (Annex No. 1).

Refusal to execute, revocation and return of funds

6.4. The bank refuses to execute an instruction where it has not been confirmed, the details are incomplete or inconsistent, the funds are insufficient, a limit has been exceeded, the transaction has been suspended as required by legislation, or a restriction imposed by a competent authority applies to the account. The bank notifies the reason for the refusal in the app.

6.5. The client may revoke an instruction up until the bank executes it. An executed transaction may not be revoked: it may only be disputed in accordance with section 12 of these Terms.

6.6. Where the client has given incorrect payee details, the bank sends an enquiry to the payee's bank at the client's request. A return of the funds is possible only with the payee's consent; the bank is not liable for the consequences of an error by the client in the details.

6.7. Funds credited to the client's account in error are repayable. The client consents to the bank debiting such amounts from the account; where the funds are insufficient, the client repays them on the bank's demand.

6.8. Transactions in a currency other than the account currency are converted at the bank's rate on the date the transaction is processed. The rate in force at the time of the purchase and the rate on the processing date may differ; the difference is for the client's account.

6.9. The bank may suspend a transaction and contact the client where its characteristics correspond to those of a transaction made without the client's voluntary consent. The transaction resumes once the client has confirmed it.

7. Tariffs and how they are changed

7.1. The cost of the services is determined by the Tariffs, which are annexes to these Terms: the Tariffs for accounts, cards and services for individuals (Annex No. 1) and the Tariffs and conditions of credit products for individuals (Annex No. 2).

7.2. A transaction fee is debited on the day the transaction is made; the subscription fee for servicing is debited on the 1st day of the month. The client ensures that the account holds an amount sufficient for the debit.

7.3. Fees on accounts and cards in foreign currency are debited in the account currency at the bank's rate on the transaction date.

7.4. The bank gives 10 calendar days' notice of a change to the Tariffs – in the app and by email. If the client continues to use the service after the changes take effect, the changes are deemed to have been accepted.

7.5. A client who does not accept a change to the Tariffs may, before the change takes effect, discontinue the relevant service or terminate the agreement in accordance with section 15 of these Terms at no additional charge.

7.6. A summary of the principal tariffs is set out below; the full list is contained in Annex No. 1.

Service	Tariff
Opening and maintaining a current account in roubles and in foreign currency (USD, EUR, KZT, CNY)	0 ₽
Opening and maintaining a savings account, closing an account	0 ₽
Statement and balance certificate in the app (PDF)	0 ₽
Statement or certificate in hard copy at a branch	300 ₽ per document
Card issue and delivery	0 ₽
Tengri Debit card servicing	99 ₽ per month; 0 ₽ with purchases of 10 000 ₽ or more per month
Tengri Premium card servicing	1 490 ₽ per month; 0 ₽ with purchases of 150 000 ₽ or more per month
Transfers between the client's own accounts and to Tengri Bank clients	0 ₽
Transfers via SBP to individuals at other banks	0 ₽ up to 100 000 ₽ per month, thereafter 0.5 %, maximum 1 500 ₽
Transfer to a card of another bank by card number	1.5 %, minimum 50 ₽
Transfer by bank details in roubles within Russia, payment by QR code	0 ₽
Transfer in foreign currency (SWIFT)	1 %, minimum 1 500 ₽, maximum 15 000 ₽
Payments to the budget, mobile telephony and utilities in the app	0 ₽
Cash withdrawal at Tengri Bank ATMs	0 ₽
Cash withdrawal at the ATMs of other banks	Tengri Debit – 1 %, minimum 199 ₽; Tengri Premium – 0 ₽ up to 300 000 ₽ per month, thereafter 1 %
Personal limits and notifications in the app	0 ₽

8. Cards: issue, use, limits, blocking and reissue

Issue and servicing

8.1. A card is issued for the client's account on the basis of the client's application in the app or at a branch. The bank issues Tengri Debit and Tengri Premium debit cards, as well as virtual cards.

8.2. Card issue and delivery – 0 ₽. The servicing fee and the conditions on which it is waived are set out in the Tariffs: Tengri Debit – 99 ₽ per month and 0 ₽ with purchases of 10 000 ₽ or more per month; Tengri Premium – 1 490 ₽ per month and 0 ₽ with purchases of 150 000 ₽ or more per month.

8.3. The card is the property of the bank and is given to the client for possession and use. The card and its details may not be passed to third parties.

8.4. The expiry date of the card is shown on the card itself and in the app. On expiry the card is reissued free of charge (0 ₽ under the Tariffs).

8.5. Early reissue at the client's request: Tengri Debit – 490 ₽; Tengri Premium – 0 ₽ under the Tariffs. The details of a reissued card change; the client updates them with subscriptions and service providers.

8.6. Notification of transactions: push notifications – 0 ₽; SMS notifications – 69 ₽ per month on the Tengri Debit card and included in servicing on the Tengri Premium card.

8.7. Conversion when paying in a currency other than the account currency: 1 % on the Tengri Debit card and 0.5 % on the Tengri Premium card under the Tariffs.

Limits and settings

8.8. The client can view and adjust limits in the app: More → Security → Limits. Online purchases, contactless payment and cash withdrawal are also enabled and disabled there. The service is free of charge (0 ₽ under the Tariffs).

8.9. In the account card view the app shows the monthly limits and the portion used. The values shown by the bank by default are set out in the table below; the client may change them in the Security section or apply to the bank for an increase.

8.10. Online purchases are permitted by default and are confirmed by verification of the CVV2 code and a confirmation code from the bank.

8.11. The bank may set and change limits where this is necessary for the security of transactions or follows from the requirements of legislation and the rules of the payment systems, having notified the client through an available communication channel.

Limit	Value
Cash withdrawal	100 000 ₽ per day
Transfers	500 000 ₽ per day
Transfers (monthly counter in the account card view)	200 000 ₽ per month
Top-ups (monthly counter in the account card view)	1 500 000 ₽ per month

The values are stated as the app shows them to the client. A limit may be changed under More → Security → Limits.

Blocking, freezing and loss of a card

8.12. The client may freeze and unfreeze a card in the app without assistance; blocking and unblocking a card in the app – 0 ₽ under the Tariffs. A frozen card does not process transactions but remains linked to the account.

8.13. If a card is lost, a device with a linked card is lost, or the card details are suspected of having been compromised, the client blocks the card in the app immediately and notifies the bank by telephone on 8-800-100-88-88 (round the clock) or through the support chat.

8.14. Transactions made before the bank receives the client's notification are deemed to have been made by the client. On receipt of the notification the bank takes steps to prevent further transactions on the card.

8.15. The bank may block a card where there are signs of compromise, where transactions bear the signs of fraud, or at the request of a payment system or a competent authority, having notified the client. The block is lifted after verification and confirmation by the client.

8.16. A credit card is issued and serviced on the conditions of Annex No. 2: credit limit – up to 1 000 000 ₽; interest-free period – up to 55 days on purchases and up to 120 days on the repayment of loans from other banks; interest rate – 29.9–49.9 % per annum; servicing – 590 ₽ per year (0 ₽ with the Tengri Pro subscription); minimum payment – 3 % of the outstanding debt, minimum 300 ₽.

9. Interest on balances, deposits and the Tengri Pro programme

Savings account

9.1. The bank pays interest on the balance of a savings account. Interest is capitalised monthly: the amount accrued is credited to the same account and thereafter forms part of the calculation.

9.2. The rate depends on the amount of purchases made with bank cards during a calendar month and applies in the following calendar month. The current values are set out in the table below and in Annex No. 1.

9.3. The bank may change the savings account rate on notice to the client in the manner prescribed for changes to the Tariffs (10 calendar days' notice – in the app and by email).

Condition	Rate
Base rate, no conditions	7 % per annum
Purchases with bank cards of 20 000 ₽ or more per month	12 % per annum
Purchases with bank cards of 100 000 ₽ or more per month	13 % per annum
Maximum savings account rate	up to 13 % per annum, capitalised monthly

The Tengri Maximum deposit

9.4. A deposit is opened and closed in the app. Opening, maintaining and closing a deposit – 0 ₽ under the Tariffs.

9.5. The rate is fixed for the whole term of the deposit and is not changed unilaterally by the bank. Interest is accrued monthly.

9.6. Current rates: 3 months – 14 % per annum; 6 months – 13 % per annum; 1 year – 12.5 % per annum.

9.7. Where a deposit is withdrawn before the end of its term, interest is recalculated on the conditions set out in the product description in the app at the time the deposit was opened.

9.8. Deposit guarantee arrangements depend on the country in which the client is serviced: the client confirms the arrangements in force and the amount of the guarantee at a bank branch or through the support chat.

9.9. The bank does not guarantee a return on products that are not deposits. The risks associated with such products are described in the conditions of the relevant product.

Service levels and cashback

9.10. The level under the Tengri Pro programme is determined by the amount of purchases made with bank cards during a calendar month and applies in the following month: Start – no conditions; Plus – from 50 000 ₽; Premium – from 150 000 ₽; Exclusive – from 400 000 ₽.

9.11. Cashback is credited in bonus points for purchases in the categories specified in the app, at the rates for the level: from 0.5 % to 6 % depending on the category and the level. The rates are set out in Annex No. 1.

9.12. Bonus points are credited by the 10th day of the month following the month of the purchases. The bank shows in the app how bonus points may be used.

9.13. Cashback is not credited on transactions that are not purchases: transfers, cash withdrawals, top-ups and payments to the budget, nor on transactions cancelled or refunded by the merchant.

9.14. The bank's paid services are enabled and disabled by the client in the app. The cost of the services is set out in Annex No. 1: the Money Back Protection service – 99 ₽ per month; the Family Protection service – 0 ₽; the Tengri Pro subscription – 990 ₽ per month; travel insurance – from 690 ₽ per trip; eSIM for travel – from 390 ₽ per data package.

10. Rights, obligations and liability of the parties

The client is entitled to

10.1. Open and close accounts, obtain the issue and reissue of cards, enable and disable services, and carry out transactions within the available balance and the limits.

10.2. Obtain information on transactions, the balance, fees, rates and limits in the app, through the support chat, by telephone and at a bank branch.

10.3. Obtain statements and certificates in the app free of charge, and in hard copy at a branch under the Tariffs.

10.4. Manage limits, card settings, push notifications and login methods without assistance under More → Security.

10.5. Dispute a transaction in accordance with section 12 and submit a complaint through any communication channel listed in section 16.

10.6. Discontinue a service or terminate the agreement in accordance with section 15.

The client must

10.7. Provide accurate information and documents and notify the bank promptly of any change to them.

10.8. Keep the access credentials confidential and not pass them to third parties.

10.9. Monitor the transactions on the account and card and notify the bank of disputed transactions no later than the day following receipt of the transaction notification.

10.10. Ensure that the account holds an amount sufficient for the debiting of fees and the subscription fee under the Tariffs.

10.11. Not use the account or card for transactions prohibited by legislation or for business activity, where the bank offers separate products for businesses for that purpose.

10.12. Repay to the bank any amounts credited in error and settle any debt arising from the client's transactions.

The bank is entitled to

10.13. Request the information and documents required by legislation and update the client's data.

10.14. Refuse to carry out a transaction, suspend it or restrict remote servicing in the cases provided for in sections 4, 6 and 8 of these Terms.

10.15. Debit fees and the subscription fee from the account under the Tariffs, together with any amounts credited to the account in error.

10.16. Change the Tariffs and these Terms in accordance with section 14, and the savings account rates in accordance with section 9.

10.17. Engage third parties to provide services, while remaining liable to the client for the service provided.

The bank must

10.18. Open and maintain accounts, execute the client's instructions within the times set out in section 6, and preserve banking secrecy.

10.19. Before a service is enabled, display its cost, limits, timeframes and principal risks, and publish the full conditions in the app and in the Documents and tariffs section of the website.

10.20. Inform the client of every transaction on the account and card by push notification and, where SMS notifications are enabled, by message.

10.21. Receive and consider the client's enquiries and complaints in accordance with section 12.

10.22. Ensure the protection of the client's personal data in accordance with section 13.

Liability

10.23. The bank and the client are liable in accordance with the applicable legislation and the servicing agreement.

10.24. The bank is not liable for failures caused by third parties – telecommunications operators, payment systems or third-party services – nor for the consequences of the client passing access credentials and confirmation codes to other persons.

10.25. The bank is not liable for a third party's refusal to accept the card for payment, for restrictions and fees imposed by other banks and payment systems, or for the terms of the client's transaction with a merchant.

10.26. The client is liable for transactions confirmed with the client's access credentials, for the accuracy of the payee details and for the accuracy of the information provided.

10.27. Nothing in these Terms limits any right of the client that may not be limited by law.

11. Security and rules for using access credentials

11.1. Access credentials are personal. The client does not pass them to third parties, including relatives and bank employees: a bank employee will never ask for a PIN, a CVV2 code, a one-time code, a backup code or a password.

11.2. The PIN is kept separately from the card and is not written on it. The CVV2 code and confirmation codes are not disclosed to anyone, including by telephone, in messaging apps or on third-party websites.

11.3. Confirmation codes are entered only in the bank's app. The bank does not send the client links for entering codes or card details.

11.4. The client uses the client's own device to log in, does not hand it over to other persons while a session is active and protects it with a password or biometrics. The app is installed on the device only from the official app store or from the bank's website.

11.5. If a device is lost, access to the app is suspected, or a card or the access credentials are compromised, the client immediately blocks the card in the app, ends the sessions and notifies the bank: the support chat in the app, telephone 8-800-100-88-88 (round the clock), +7 (495) 369-99-44, info@tengribank.com.

11.6. The client checks the push notifications of transactions and the list of transactions in the app. A transaction notification is deemed received at the moment it is delivered to the client's device or at the moment it is displayed in the app.

11.7. To reduce risk the client uses the free tools in the app: transaction limits, the disabling of online purchases, contactless payment and cash withdrawal, the freezing of the card, push notifications and the review of active logins in the Security section.

11.8. The bank may require additional confirmation of a transaction, suspend it or block the card where there are signs of a transaction made without the client's voluntary consent, and may restrict remote access until the circumstances have been clarified.

12. Disputed transactions and the handling of complaints

12.1. The client notifies the bank of a disputed transaction no later than the day following receipt of the transaction notification. The earlier the notification is received, the greater the scope for stopping the debit and recovering the funds.

12.2. An enquiry about a disputed transaction is submitted in the app: the transaction receipt provides the Dispute button. An enquiry is also accepted through the support chat, by telephone and at a bank branch.

12.3. The bank registers the enquiry, assigns it a number and notifies the number to the client. The client can see the progress and the outcome in the app chat.

12.4. For an enquiry submitted via the Dispute button, the bank sends its first response to the chat within 24 hours of the enquiry being registered.

12.5. General enquiries and questions are considered by the bank during support working hours: from 9:00 to 21:00 Moscow time. Urgent matters, including the blocking of a card, are accepted round the clock by telephone on 8-800-100-88-88.

12.6. Where consideration of the matter requires an enquiry to the payee's bank, the payment system or the merchant, the time for consideration is determined by the rules of the payment system. The bank notifies the client of any extension of the time and of the reason for it.

12.7. In order to consider an enquiry the bank may request additional information and documents from the client: a description of the circumstances, receipts, correspondence with the merchant and confirmation that the law enforcement authorities have been contacted.

12.8. Following consideration, the bank notifies the client of its decision and the reasons for it. Where the disputed transaction is confirmed, the bank returns the funds to the client's account; where a return of the funds is refused, the bank states the reason.

12.9. Complaints concerning the quality of service, fees and the operation of the app are accepted by the bank through the same channels and considered in the same manner.

12.10. If the client does not agree with the bank's response, the client may apply to the regulator or to the courts in the manner prescribed by legislation.

13. Processing of personal data

13.1. The bank processes the client's personal data: name, date of birth, identity document details, telephone number, email address, address, information on accounts, cards and transactions, and data on the device and on logins to the app.

13.2. Processing is carried out in order to conclude and perform the agreement, identify the client, carry out transactions, protect against fraud, comply with the requirements of legislation and communicate with the client. The bank does not request unnecessary data.

13.3. Data is stored for as long as is necessary to provide the services and to comply with the requirements of legislation, after which it is deleted or anonymised.

13.4. The bank applies organisational and technical data protection measures and does not pass data to third parties, except in the cases provided for by legislation and where this is necessary to carry out a transaction, for example to a payment system or to the payee's bank.

13.5. The client may obtain information about the client's data, require its correction, restrict its processing or withdraw consent, where this is not contrary to legislation. Withdrawal of consent that is necessary for the performance of the agreement constitutes a refusal of the relevant service.

13.6. Enquiries concerning personal data are received by the officer responsible for data protection: dpo@tengribank.com.

13.7. Biometric data used to log in to the mobile app is processed by the client's device and is not transmitted to the bank.

14. Changes to the Terms and notification of the client

14.1. The bank may change these Terms and the Tariffs. The current version is always published in the app (More → About the app → Licences and terms) and on the website in the Documents and tariffs section; the date of the version is stated on the first page of the document.

14.2. The bank gives 10 calendar days' notice of a change to the Tariffs – in the app and by email.

14.3. The bank gives advance notice in the app of material changes to these Terms. If the client continues to use the service after the changes take effect, the client accepts the new version.

14.4. A client who does not accept the new version may, before the date on which the changes take effect, discontinue the service or terminate the agreement in accordance with section 15.

14.5. The bank sends notifications through the communication channels specified by the client: a push notification in the app, a chat message, SMS or email. A notification is deemed received at the moment it is delivered through the relevant channel.

14.6. The client keeps the client's contact details up to date and ensures that the specified communication channels are operational. The client bears the risk of not receiving a notification because of inaccurate contact details.

15. Termination of the agreement

15.1. The client may terminate the agreement at any time: the application is submitted in the app or at a bank branch. The processing time for an account closure request is 1–3 business days; closing an account – 0 ₽ under the Tariffs.

15.2. Before termination the client settles any debt to the bank, including fees and the subscription fee under the Tariffs, and disposes of the remaining balance.

15.3. The discontinuance of an individual service or facility does not terminate the agreement as a whole: the other services continue to be provided.

15.4. The bank may terminate the agreement and close the account in the cases provided for by legislation, having notified the client in the app or by email.

15.5. Termination of the agreement does not discharge the obligations of the parties that arose before termination, including obligations under credit products: these are performed on the conditions of Annex No. 2 and of the relevant credit agreement.

15.6. After termination of the agreement the bank retains information on the client's transactions for the period prescribed by legislation.

16. Bank details and communication channels

16.1. Bank: Tengri Bank JSCB. General licence of the Bank of Russia No. 369 of 25.08.2008.

16.2. Telephone: +7 (495) 369-99-44. Round-the-clock line for security matters and the blocking of a card: 8-800-100-88-88.

16.3. Email: info@tengribank.com. Personal data enquiries: dpo@tengribank.com. Website: tengribank.com.

16.4. Support chat: in the app, More → About the app → Contact us. Response during working hours, from 9:00 to 21:00 Moscow time.

16.5. Branches and ATMs, with addresses, opening hours and the list of services, are set out in the app in the Branches and ATMs section.

16.6. The client obtains the bank's other details at a bank branch or through the support chat.

Annexes

- Annex No. 1 – Tariffs for accounts, cards and services for individuals (separate document, tariffs-personal.pdf).
- Annex No. 2 – Tariffs and conditions of credit products for individuals (separate document, tariffs-credit.pdf).

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