TENGRI BANK

Tengri Bank JSCB
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BANK DOCUMENTS

“Protected or refunded” service terms

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1. Subject

Terms of the fraud-protection service: when it applies, how to make a claim and what to expect.

2. Terms

1. Service: protection measures and the procedure for reviewing a client’s reports of fraudulent transactions on their accounts and cards.
2. Fraudulent transaction: a transaction the client did not make or confirm.

3. Rights and obligations

1. The service is not available in every country or for every product. Availability and terms are shown in the app before activation; if the service is not activated, this document creates no obligations.
2. On learning of a transaction they did not make, the client immediately blocks the card in the app and tells support.
3. The bank reviews the report within a reasonable time, requests any necessary information and informs the client of its decision. Reimbursement is possible if the service terms and security rules are met, in the amount and manner stated at activation.
4. No reimbursement is made if the client themselves passed codes, passwords or card data to third parties, or acted in bad faith.

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.