TENGRI BANK

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BANK DOCUMENTS

Terms for QR code payments abroad

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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

Terms for QR code payments in other countries: what to check before paying and how currency is handled.

2. Terms

1. QR payment: a payment made by scanning a merchant's or recipient's QR code.
2. Conversion: recalculating the payment amount from the currency of the country of payment into the account currency.

3. Rights and obligations

1. QR payments abroad are possible only where the merchant and the payment network support them, and only if the feature is available in your app.
2. Conversion terms, fees and limits are shown before the transaction is confirmed. If the payment currency differs from the account currency, the amount is converted at the rate shown on the confirmation screen.
3. The client cannot cancel a confirmed transaction on their own; a refund is possible through the merchant.
4. The client complies with currency restrictions and the legal requirements of the sending country and the country of payment.

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.