TENGRI BANK

Tengri Bank JSCB
General licence of the Bank of Russia No. 369 of 25.08.2008
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BANK DOCUMENTS

Terms of use

Edition of **30.09.2026** Annex **№ 2** to the Terms of Use Document language: **English**

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1. Subject

Rules for using the Tengri Bank mobile and web app: access and the obligations of both sides.

2. Terms

1. App: the Tengri Bank mobile and web application.
2. Client: an individual who has signed in to the app with their own phone number.

3. Rights and obligations

1. The client signs in with a one-time code and is responsible for keeping their phone and account access safe.
2. The client uses the app lawfully: does not attempt unauthorised access, bypass protection or disrupt the service.
3. The bank may temporarily restrict access during maintenance or updates, or if unauthorised activity is suspected.
4. A transaction is confirmed with a code or another method shown on screen. A transaction confirmed by the client is treated as made by them.
5. Rights in the app, its design and trademarks belong to the bank or its licensors; they may not be copied or distributed without permission.

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.

Annex

- Annex No. 2 – Tariffs and terms of lending products for individuals (separate document, tariffs-credit-en.pdf).