

Corporate Services

Managing

- We provide with a wide range of short and long term finance solutions, including but not limited to: overdraft facilities, investment credit, letters of credit and bank guarantees.
- We also provide savings products which are competitive in relation to the market. You will be informed of the various fixed-deposit, savings and investments accounts to guide you on a daily basis so that you can improve your return.

Current Account

- It's the basic tool which allows you to perform the banking transactions of your Company. You can also access it, via secure professional network or via our online banking to effect deposit funds, client payments, rental income, etc.
- Your current account enables you to set up direct debits, standing orders, make and receive payments. You will be notified of each transaction with a printed account or Online Banking
- It allows you to have a secure access so that you can manage your finances all over the world. It is also a simple tool that enables to transfer the money to your suppliers, pay wages and perform international transfers from the comfort of your office. It guarantees exceptional security, simplicity and unparalleled flexibility of use.

Secure File Exchange

- This must have be done with the care and the security that they require.
- You can combine payments in a simple, quick and efficient manner over:

wages of your employees

end-of -month payments of credit notes to your clients.

Secure Professional Network

- It helps you to organise and optimise your payments and finances online in a quick and reliable way when it comes to:

payments | invoices | e-mail | internet

- Different services are available to you to provide with the innumerable advantages and possibilities of an on-line system, with easy access and and a level of security unique anywhere in the world.
- This network also offers integrated solutions for:

electronic commerce | financial transactions | and of course, banking and other informations.

Financing

- In response to your company needs, we offer a variety of facilities that include

Letter of Credit and documentary remittance | Investment credit and Bank guarantee.

- **Overdraft Facilities:** solution to flourish companies, intensify and consolidate their commercial relations both in your country and abroad.

- **Overdraft:** a simple and flexible loan for the company which is to meet an immediate and brief cash requirement.
- **Fixed Advanced:** The loan is an ideal solution as the Company itself sets the amount and the period of use of the loan. The advance is paid by the bank to the Company who expects revenues from funds with a fixed term.
- **Advance on an Invoice:** an account loan granted by your bank to your Company via the submission of your invoices endorsed to our benefit. You will have access to the amount of these invoices at once. You will benefit from a more effective commercial relations and you will be helped to develop your business in a sustainable manner.
- **Investment Credit:** If you choose to invest in revenue-producing assets, specifically in property or equipment, we can help you to promote the growth of your activities. We can also help you to choose the features of this solution for a defined period, such as, for instance, the repayment frequency, according to your cash flow needs.
- **Documentary Credit and Documentary Remittance:** There are many kinds of settlement available to you. They are all characterised by different levels of constraint and reliability for the buyer and the seller.

The Documentary credit, for instance, is a guarantee of the issuing bank to provide the seller with an agreed sum, in lieu of the buyer, according to precise conditions. These are verified by the issuing bank via commercial documents requested of the seller.

Documentary remittance, on the other hand, has the advantage of simplicity, but it does not constitute a payment guarantee and therefore requires relative confidence in your buyer. It actually means that the exporter entrusts the commercial and financial documents to its bank, with a mandate. They must be submitted by the bank to the buyer in consideration of the cash payment or covenant to pay on the given due date.

- **Bank Guarantees:** If you do not wish to commit your own financial resources, our Bank can provide your company with a bank guarantee, which can be of several types, such as :

rent bond | bid bond | performance bond | advance payment bond | any other form of bank guarantee.

- **Helping to Develop your Activities with Iran**

In this capacity, we are your privileged partner in your commercial relations to Iran.

Iran is a 77 million people emerging market; the biggest difficulty for transnational companies to access to the Iranian market for import or export purposes is to find an appropriate and functional banking structure. This problem derived from the period of the sanctions when the Iranian banking sector was heavily restricted. We can accompany you into the network, which counts on an extensive bank coverage and contacts network inside Iran, and a developed corresponding Banking network outside Iran.

Remuneration

- **Save and Invest :** If you desire to your capital reserves and the return you make on any cash income which is not used straight away, we provide you with several flexible and customised solutions. Our aim is to make sure that your company can identify the best possible solution for its financial surplus and its return. We provide you with fixed-deposits, savings and investments accounts which are competitive in relation to the market. All our products and services will be explained to you.

You will be aware of the advantages, risks and costs. We are ready to guide you on daily basis and we guarantee flexibility and the best return.