



TC-Invest

Trade Capital-Invest (TC-Invest), a subsidiary of TC Bank, being a broker, will buy or sell goods at the exchange trading of Belarusian Universal Commodity Exchange (BUCE) on behalf of a legal entity.

The broker trades in the following sections BUCE:

- Metal products
- Agricultural products
- Timber products
- Industrial and consumer goods
- Promising commodities

Advantages of trading through TC-Invest and TC Bank

- Deep expertise in international trade and settlements between Belarus and Iran;
- Individual approach to each client and full transaction support;
- Integration with banking products of TC Bank — financing, settlements, currency control, guarantee instruments.

For brokerage services, it is necessary to conclude a relevant agreement, issue a power of attorney and an order to buy or sell goods.

Trader Vitaly Tikhonov (ru)

+375 29 636-23-11

(Viber, Telegram, WA)

butb@tcbank.by



Director Hadi Zare (ru, en, fas)

+375 44 757-19-66

(Viber, Telegram, WA)

ostadzare@gmail.com



TC Bank

- ✓ Established in **September 2008**
- ✓ **Tejarat Bank**, one of the largest financial institutions in the Islamic Republic of Iran, is the key shareholder currently holding **99.89%** of the shares. Our close cooperation with the parent institution is indeed an important advantage for understanding the business needs of Iranian customers
- ✓ Equity – BYN 228 mln.
- ✓ Total assets – BYN 267 mln.
- ✓ As of 01/07/2025 TC Bank ranks 13th out of 21 local banks in terms of regulatory capital and we come 18th in terms of profit in the banking system of the Republic of Belarus.

International business (1)

At TC Bank we see our prime role in being a gateway to Iran for local exporters and importers that are actively engaged in doing business with Iran. Backed by the strong reputation and years of expertise of the mother company, **Tejarat Bank**, we strive to ensure a customized approach and find a solution tailored to the needs of our valued customers in every aspect of Transaction Banking and Trade Finance.

To facilitate the said priorities we have built **up a network of correspondent relations** which would enable us to smoothly handle the settlements by order and in favor of our customers. As such, we currently maintain **correspondent accounts with more than 30 local and foreign financial institutions** registered in **Belarus, Russia, Iran, France, Germany, Azerbaijan, Turkey, Tajikistan and Armenia**.

International business (2)

In alignment with the strategy to expand our correspondent network we are gradually starting to focus on **Central Asia and the Middle East** and are ready to take on new valued correspondents from this region so as to launch cooperation for the huge benefit of our respective countries and the businesses located therein.

At the moment we are also focusing on payments in national currencies of the Republic of Belarus, the Islamic Republic of Iran as well as other countries whose banks are correspondent banks of TC Bank.

Direct international transfers from/to Belarus

We are glad to be your gateway in doing business with Belarus

Our network of Vostro accounts enables us to process payments by order or in favor of valued customers within their export and import agreements.

Replenishing your account with TC Bank

We are ready to replenish your accounts so as to facilitate your settlements with other regions (including but not limited to Russia and the CIS) within the framework of our Nostro accounts maintained with foreign banks.

Utilizing your banking ties with TC Bank (1)

Iranian financial institutions can avail themselves of a correspondent relationship with TC Bank as per the following solutions:

Commercial and interbank payments from Iran to Belarus:

- ✓ executed by debiting the account of an Iranian bank held with TC Bank
- ✓ executed by crediting TC Bank accounts with JSC ‘MB Bank’, JSC ‘RFC-bank’ (Moscow, Russia)

Commercial and interbank payments from Belarus to Iran:

- ✓ executed by crediting the accounts of the Iranian banks with TC Bank
- ✓ executed by crediting the accounts of the Iranian banks with other banks

Utilizing your banking ties with TC Bank (2)

Documentary operations and Trade Finance

- ✓ advising documentary credits in favor of Belarusian exporting companies
- ✓ confirming documentary credits under cash collateral / within the trade finance limit / under a reimbursement undertaking of a third bank
- ✓ acting as a Nominated bank under documentary credits
- ✓ issuance of documentary credits in favor of Iranian entities
- ✓ issuance of documentary guarantees and counter guarantees
- ✓ advising all types of guarantees to clients in Belarus and other countries



Making settlements with the Islamic Republic of Iran (excerpt from the tariffs of TC Bank)

Payment to Iran

Commission of TC Bank for payment execution (for legal entities)*:

For residents:

in euros - 0.3% (min. 20 euros);

in Russian rubles - 0.3% (min. 1500 Russian rubles).

For non-residents:

in euros - 0.5% (min. 30 euros);

in Russian rubles - 0.5% (min. 1600 Russian rubles).

* Commissions of correspondent banks are charged additionally (when making payments through the accounts of correspondent banks)

Payment from Iran

Commission of TC Bank for crediting funds (for legal entities):
in Russian rubles - free of charge.

Crediting funds in foreign currency received on behalf of resident banks in favor of the Bank's clients in euros :

for residents – 0.15% (min. 10 euros)

for non-residents - 0.2% of the amount (min. 10 euros).

Crediting funds in foreign currency received on behalf of non-resident banks in favor of the Bank's clients:

for residents – 1.1% (min. 50 euros)

for non-residents - 1.1% of the amount (min. 60 euros).

In case of further transfer of received funds to other banks of the Republic of Belarus, the commission fee of TC Bank for the transfer of funds (for legal entities) will be:

in Russian rubles:

for residents - 0.1% of the amount (min. 12 euros, max. 100 euros), on the day of receipt of funds - 0.2% of the amount (min. 20 euros, max. 200 euros);

for non-residents - 0.1% of the amount (min. 12 euros, maximum 200 euros), on the day of receipt of funds - 0.2% of the amount (min. 20 euros, max. 400 euros).

in euros:

for residents - 0.4% of the amount (min. 15 euros);

for non-residents - 0.45% of the amount (min. 20 euros).



How to become a client of TC Bank

Any Belarusian or foreign enterprise can open an account and become a client of TC Bank. To save your time, all preliminary negotiations on opening an account are carried out by phone, in messengers (Viber, WhatsApp, etc.) or by e-mail.

To open an account, you must provide the following documents:

- *KYC Questionnaire (can be downloaded from the website at <https://tcbank.by/business/rko/>)*
- *A copy of the Charter, certified by the head of company (the original to be presented for verification)*
- *For foreign companies - the Charter and an extract from the Unified State Register of Legal Entities of the country of registration or other confirmation of legal status in accordance with the legislation of the country of registration, legalized and translated into Russian (Belarusian)*

All other documents will be prepared by a bank employee directly at the office.

The account can be managed remotely through the Remote Banking Service System (RBSS) using a computer with Internet access. We plan to launch a mobile version of our RBSS soon.

For additional information, please contact:
+375 17 270 90 00, +375 29 352 31 51, rko@tcbank.by



Account opening and servicing
(excerpt from the tariffs of TC Bank)

Service

Fee rate

Review of a package of documents:

Belarusian companies	Free
Foreign companies	30 euros

Account opening:

Belarusian companies	Free
Foreign companies	40 euros for each account

Installation of the remote banking system:

Belarusian companies	20 Belarusian rubles (without issuing a USB-key) 100 Belarusian rubles (with USB-key issuance)
Foreign companies	50 euros

Monthly fee:

Belarusian companies	40 Belarusian rubles
Foreign companies	25 euros