

# A U.S. Bank Account

## For Professionals In India

No SSN Required To Apply

**Join 10,000+**  
of Indian Aeldra Customers



Retain the proceeds of your ESOPs in the U.S. to save, spend and invest at your convenience and without any transfer fees.



Avoid exposure to currency exchange and cross-border tax laws due to forced repatriation back to India of ESOP encashment in the U.S.



The safest haven for your hard earned \$s - FDIC-insured up to \$250,000 with secure mobile banking from India.

### Core Services

- U.S. Savings A/C with up to 2% interest
- Mastercard Global Debit Card
- Absolutely no fees
- Easy Mobile Banking and Mobile Transfers

### About Us

Aeldra Financial, Inc. is a Silicon Valley based corporation providing access to U.S. banking and investment to overseas professionals, international students and immigrants. Aeldra serves thousands of customers in the U.S. and in India, with a U.S. Bank Account and a Mastercard Debit Card.



Safe & Secure Banking



Personalized Banking



Local Global Banking

# This Is What I Have Been Waiting For!

Tell Me More  
**About Aeldra**

## How Do I Apply?

You can apply from India on your smartphone by going to [www.aeldra.com/apply](http://www.aeldra.com/apply). You only need your Indian Passport for KYC.



## How Long Does It Take To Get An **Aeldra Account?**

The Aeldra account opening is digital and real-time, though manual review may be required for a few. You can get an account in 15 minutes with an instant virtual debit card so that you are all set.

You can open an account in 10 minutes with an instant virtual Mastercard Debit Card so that you are all set.

[www.aeldra.com](http://www.aeldra.com)

## How Do I Make Transfers & Payments?

The Aeldra Mastercard can be used at millions of merchants globally.

The Aeldra Mobile Banking App offers:

- U.S. ACH
- U.S. Wire
- International Wire (coming soon)
- Peer-to-peer
- Virtual debit card

Third-party money transfer services like Wise can also be used. GooglePay is being launched soon.



## How Do I Transfer Money To Aeldra From India?

You can send money from an Indian bank account to Aeldra through the Liberalized Remittance Scheme.

The actual transfer can be done through a Wire Transfer using bank SWIFT code or using a third-party money transfer service

Please note that despite the name "SWIFT" international wires actually take 4-5 U.S. business days to be completed.



## How Do I Transfer Money From Aeldra To India?

Currently you can transfer money from Aeldra to an Indian bank account through Wise (previously Transferwise). We are in the process of enabling more third-party providers.

By Q4 2021, Aeldra will offer international wire transfers.



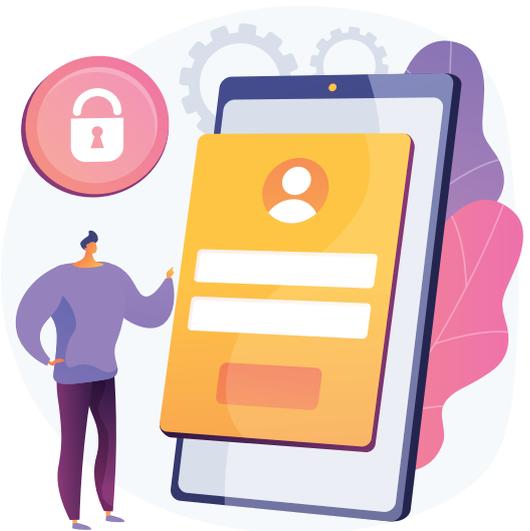
## What Is FDIC Insurance?

All Aeldra customers' funds, i.e. all funds that customers keep in their Aeldra account, are held by Blue Ridge Bank N.A. which is a Member of the Federal Deposit Insurance Corporation, a U.S. Government entity. The FDIC – short for Federal Deposit Insurance Corporation – is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank fails. It is backed by the full faith and credit of the United States government. Since the FDIC began in 1934, no depositor has ever lost a penny of FDIC insured funds. All funds in the Aeldra account are insured up to \$250,000 per depositor through Blue Ridge Bank N.A.

## How Secure Is Aeldra?

Your money is fully insured up to \$250,000 with Aeldra in any scenario, however unlikely, including Aeldra or Blue Ridge Bank, N.A. shutting down.

Aeldra believes in Privacy and Info Security above all else, given the importance of cross-border banking in people's lives. Aeldra uses the latest technology and documented processes & procedures to ensure that customers' data is safe at all times. A guiding principle for the company is that the customer's data belongs to the customer. All passport scans, personal information, and transaction information is completely secure and confidential. Aeldra does not provide or sell customers' data to any third party, and never will.



## Who Are The Founders Of Aeldra?

Aeldra's three Founders graduated from the Indian Institute of Management, Bangalore in 1999, and have worked across four continents. They have been senior executives in global organizations like McKinsey, Goldman Sachs, Accenture, Infosys and Cargill.

Aeldra's CEO, Sukeert Shanker, has led the launch of two new digital banks in the last 6 years, including Marcus by Goldman Sachs. Prior to setting up Aeldra, Mr. Shanker was Chief Operating Officer of the Digital Bank of East West Bancorp, Inc., a \$45 Billion (Rs. 330,000 Crores) U.S. bank based in Los Angeles and listed on NASDAQ. Anil Kumar N.S., Aeldra's India M.D., was part of the founding team at UIDAI.

# Why Do I Need a U.S. Bank Account if I Live in India

## Travel

If you travel to the U.S. or overseas, using your Indian cards incurs up to 15% in fees & foreign exchange mark-ups. You are also subject to a depreciating exchange rate. With a U.S. bank account & Mastercard debit card, you can not only save on these expenses but also benefit from the convenience of a U.S. card. Aeldra's security features including locking & unlocking the card through the App and Mastercard's Liability Protection keep your money safe and secure.



## Education

As an international student, you have enough on your plate to settle in to the U.S. Open a U.S. account even before getting your Student Visa so that it is funded and ready to use with a Debit Card when you land. Be financially independent from Day 1.



## Investment

Investment in U.S. stocks, ETFs and curated portfolios from India needs a secure account to maintain your funds. It gives you the flexibility without moving the money back to India and the security of FDIC-insurance. In addition, the Aeldra account pays among the highest interest rates in the U.S. and saves you money on transfers. The debit card gives you the flexibility to have a single source for U.S. investment and spending



## ESOPs

As you get your ESOPs, you may want to liquidate them for use of the funds. This could be for spending, buy real estate, investing in other stocks to diversify your portfolio and reduce your risk. With a U.S. bank account you have the flexibility to maintain the funds in the U.S. without repatriating them back to India, and the safety of an FDIC-insured bank account.

## Freelancing

Maintain a U.S. bank account for personal expenses & getting payments from overseas customers. Save up to 10% on usage of transfer platforms & benefit from a favorable exchange rate depreciation. You can even invest your earnings in U.S. stocks to take benefit of the large investment market and the hottest stocks.

