

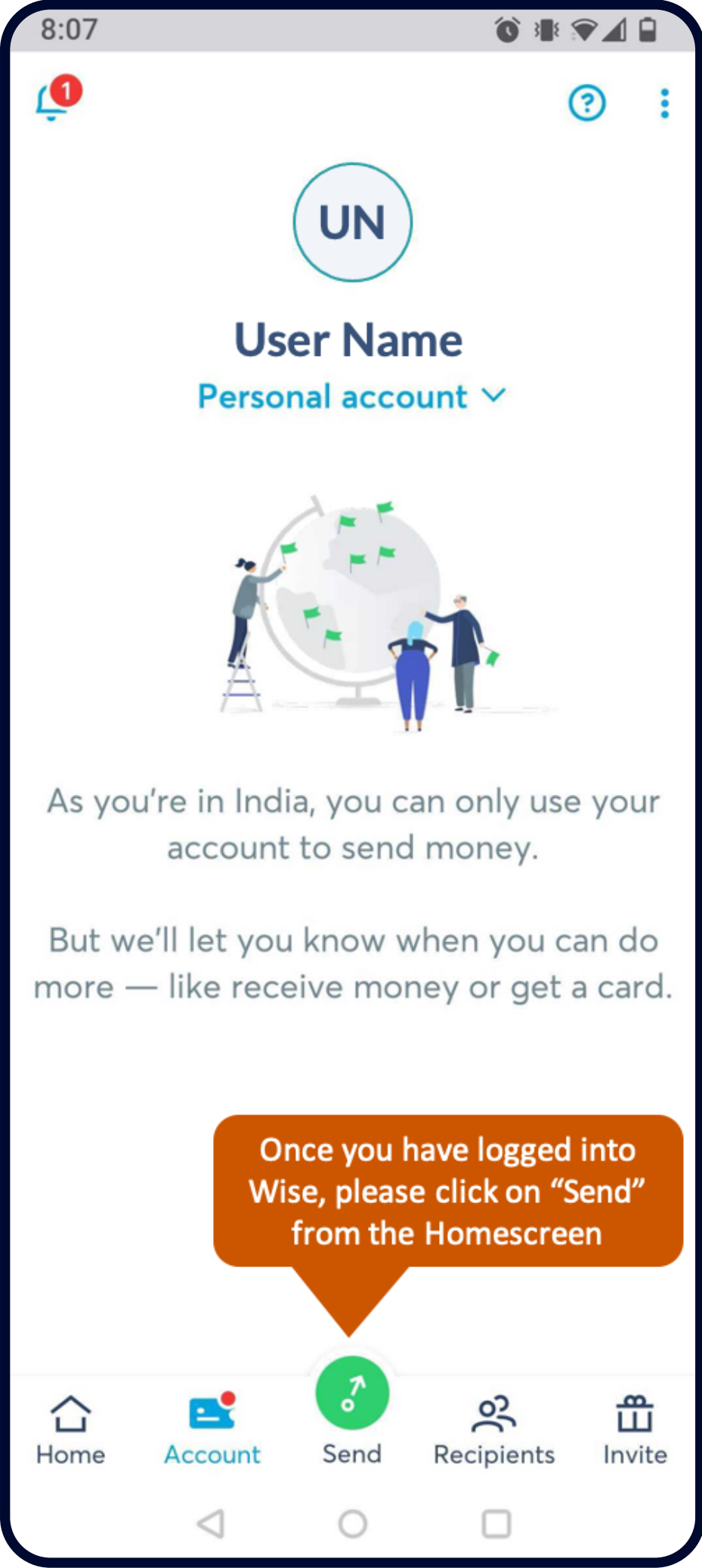
HOW DO I TRANSFER FUNDS FROM AELDRA TO INDIA WHILE LIVING IN INDIA?

Currently, Aeldra customers residing in India can transfer funds from their Aeldra account to an Indian bank account using Wise (formerly TransferWise). This information is accurate as of May 21, 2021. Aeldra will update this section if there are any changes to the Wise transfer process, as well as if any alternative funding options become available for Indian residents to transfer to India.

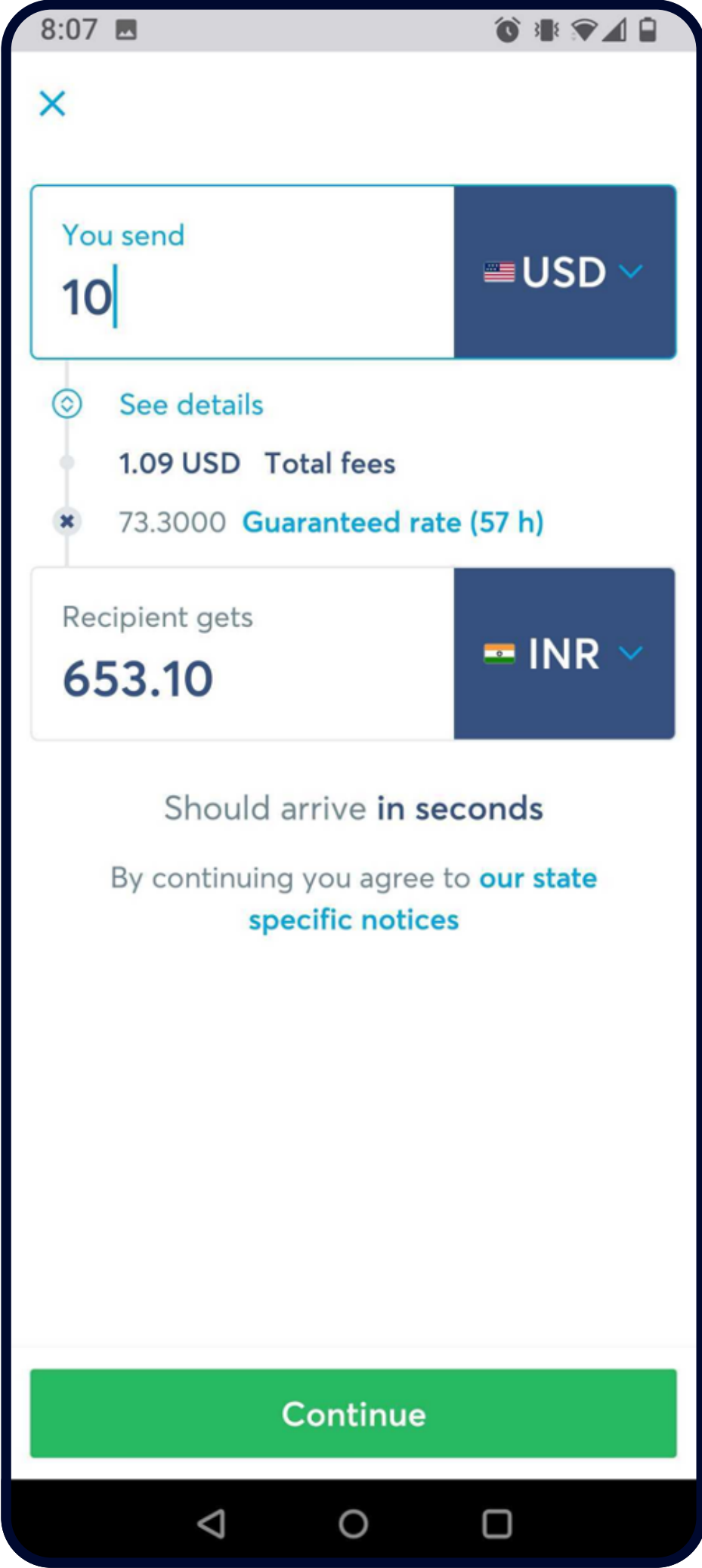
Please refer to detailed step-wise screenshots of the Wise transfer process below:

FIRST TIME WISE TRANSFER PROCESS

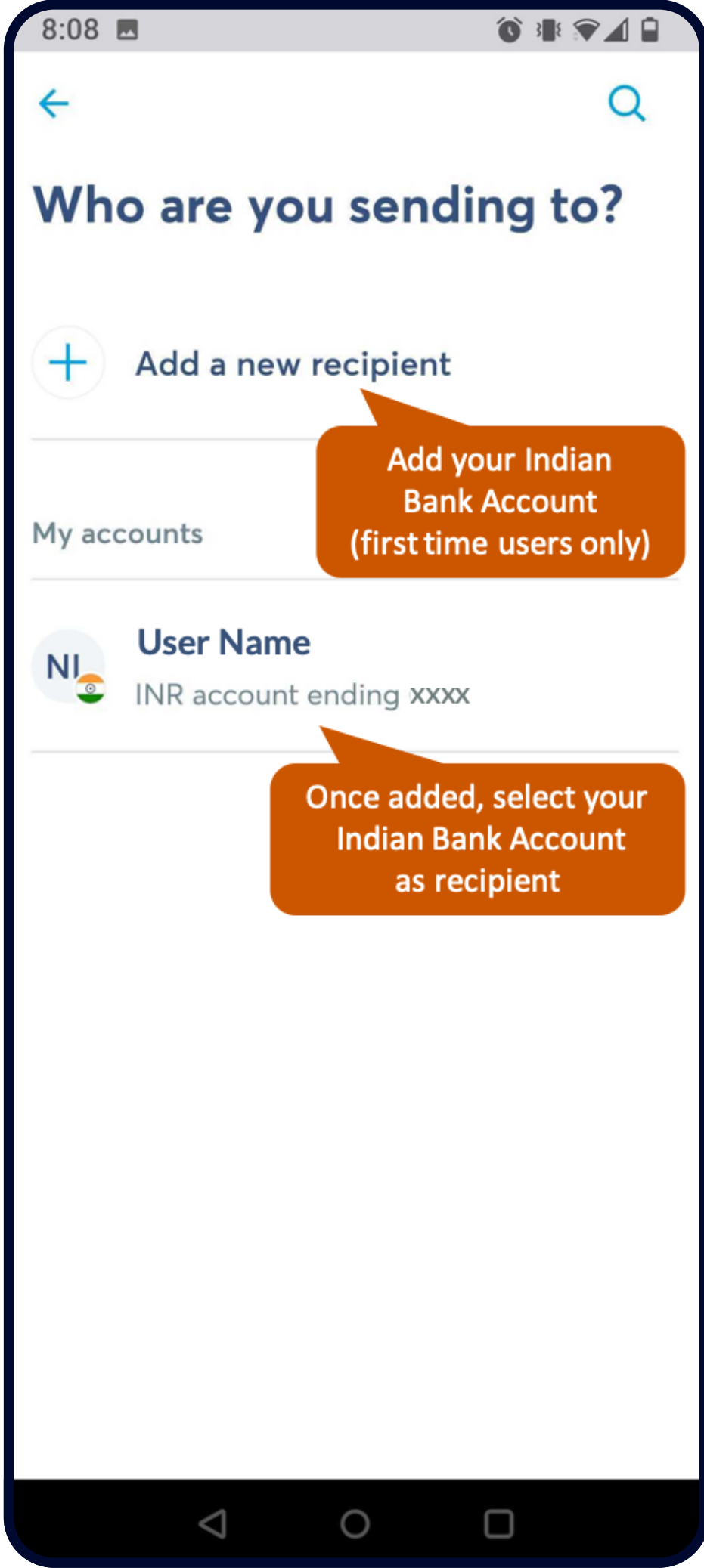
Step 1:
Start



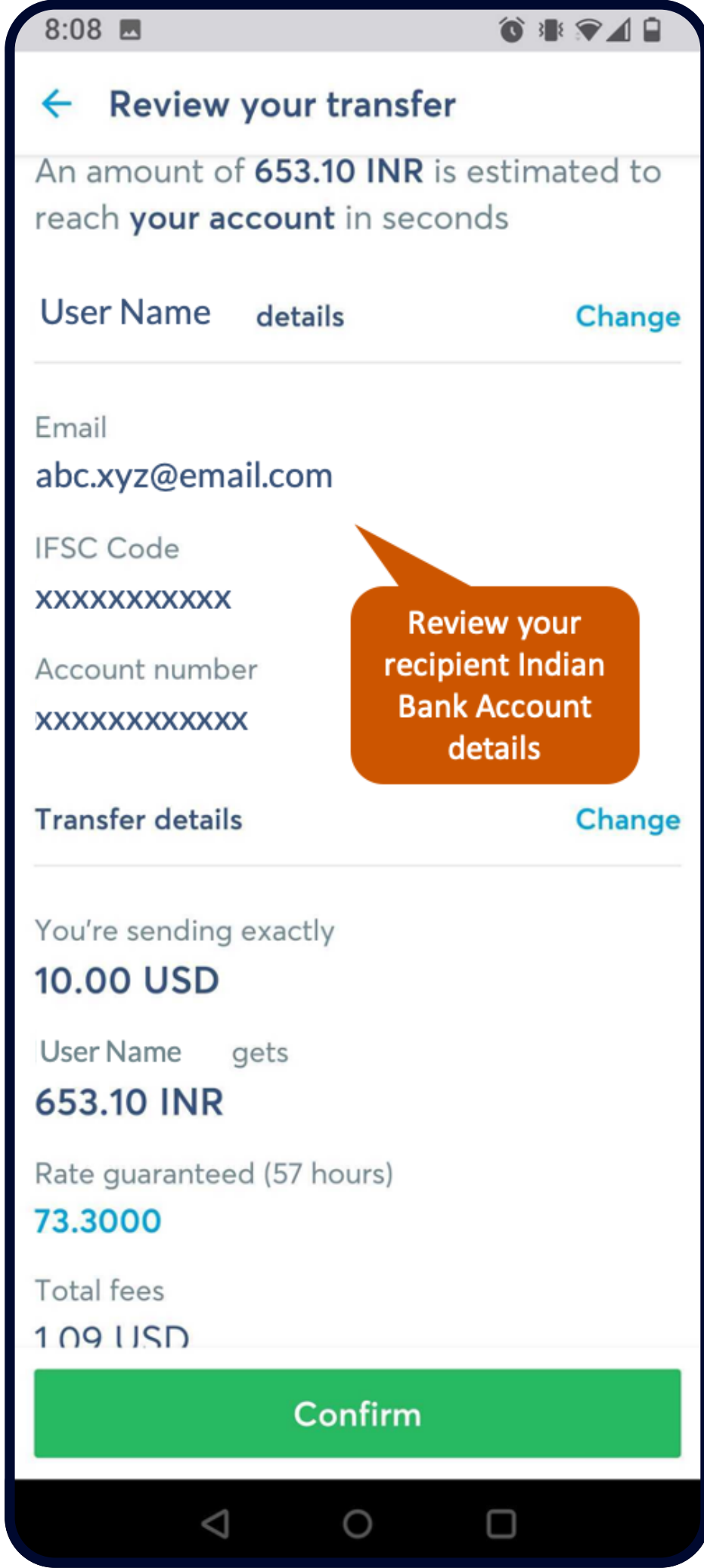
Step 2:
Enter Transfer Amount



Step 3A:
Add Your Indian Bank Account
(1 of 3)

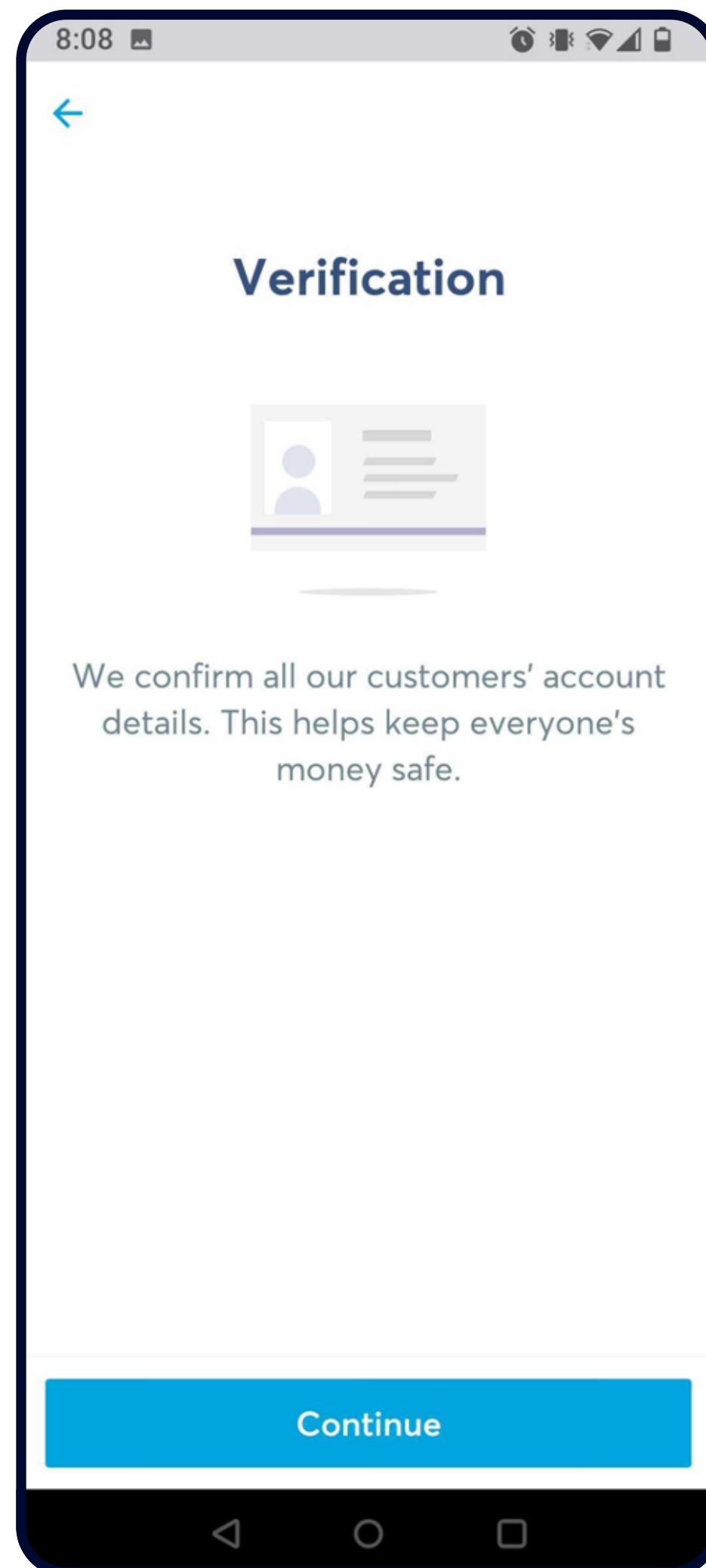


Step 3B:
Add Your Indian Bank Account
(2 of 3)



Step 3C:


Add Your Indian Bank Account
(3 of 3)



8:08

←

Verification

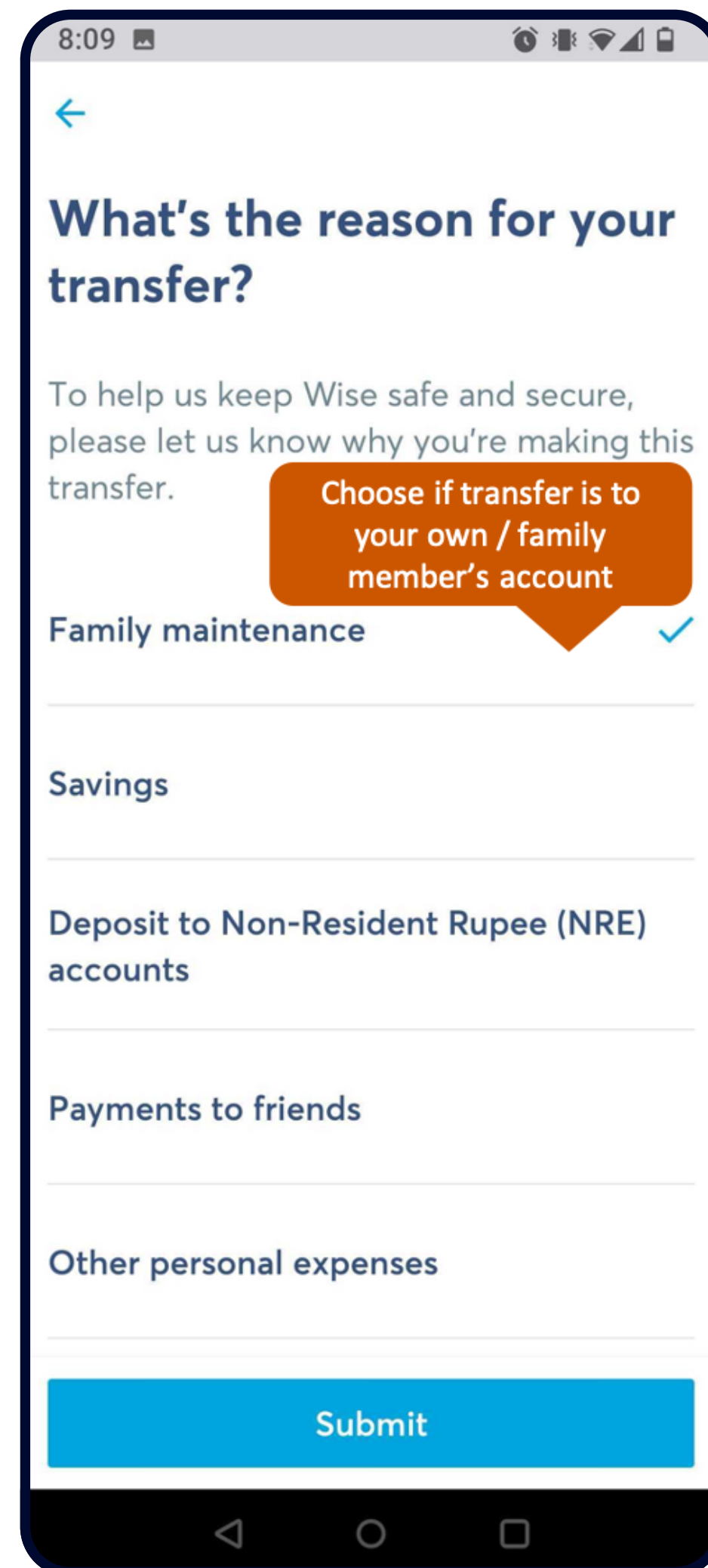


We confirm all our customers' account details. This helps keep everyone's money safe.

Continue

Step 4:

KYC Transfer Reason



8:09

←

What's the reason for your transfer?

To help us keep Wise safe and secure, please let us know why you're making this transfer.

Choose if transfer is to your own / family member's account

Family maintenance ✓

Savings

Deposit to Non-Resident Rupee (NRE) accounts

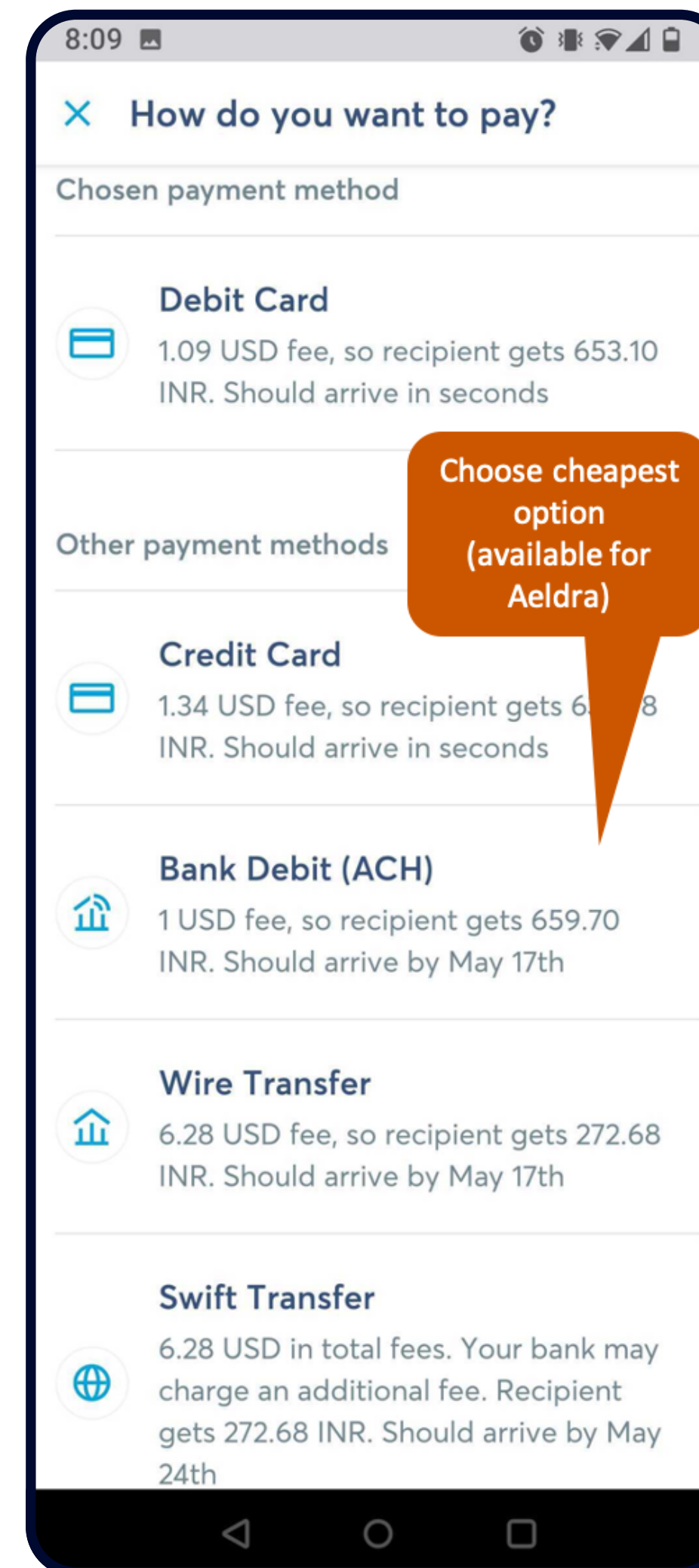
Payments to friends

Other personal expenses

Submit

Step 5:

Select Relevant Transfer Method



8:09

× How do you want to pay?

Chosen payment method

Debit Card
1.09 USD fee, so recipient gets 653.10 INR. Should arrive in seconds

Other payment methods

Credit Card
1.34 USD fee, so recipient gets 653.10 INR. Should arrive in seconds

Bank Debit (ACH)
1 USD fee, so recipient gets 659.70 INR. Should arrive by May 17th

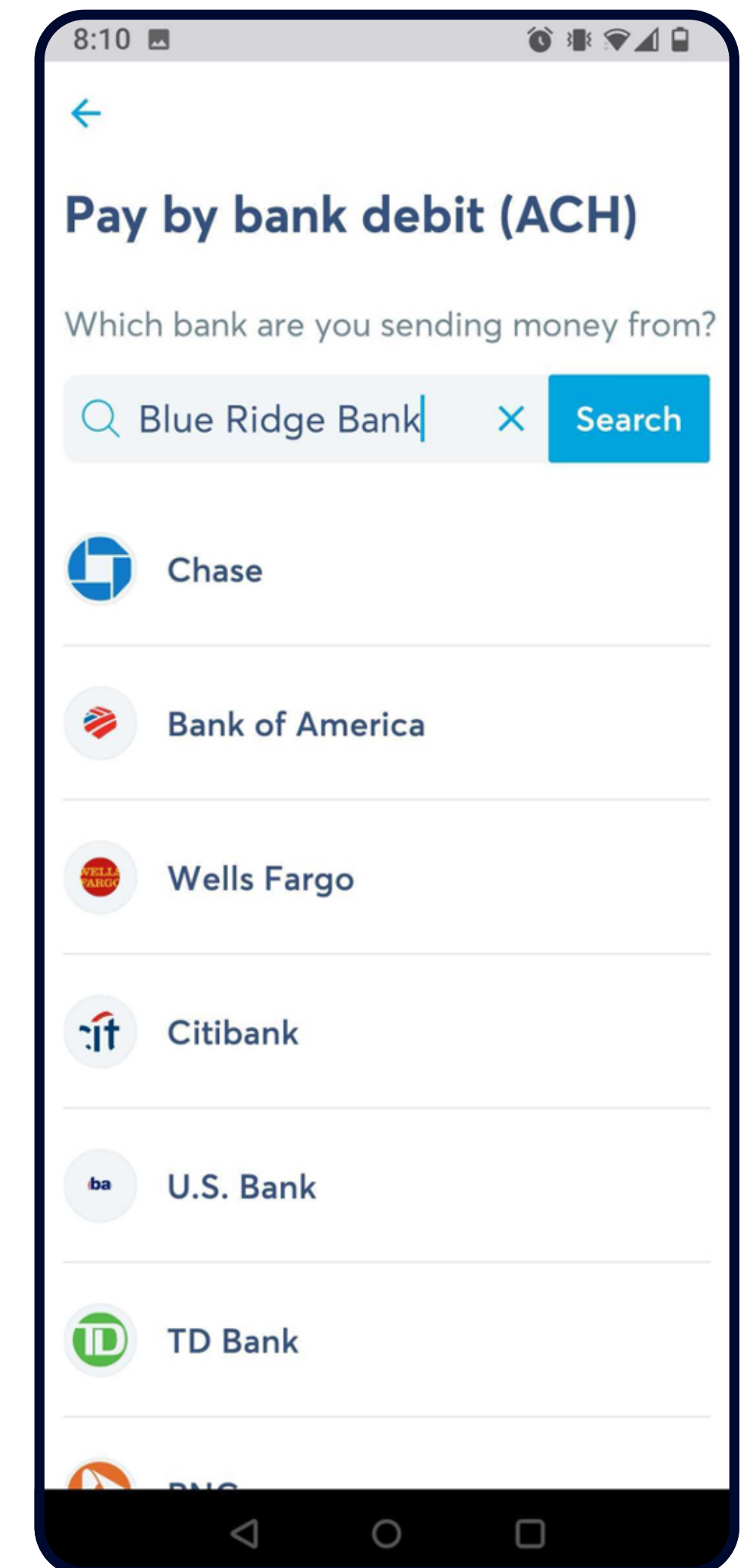
Wire Transfer
6.28 USD fee, so recipient gets 272.68 INR. Should arrive by May 17th

Swift Transfer
6.28 USD in total fees. Your bank may charge an additional fee. Recipient gets 272.68 INR. Should arrive by May 24th

Choose cheapest option (available for Aeldra)

Step 6A:

Add Your Aeldra Account
(1 of 4)



8:10

←

Pay by bank debit (ACH)

Which bank are you sending money from?

Blue Ridge Bank × Search

Chase

Bank of America

Wells Fargo

Citibank

U.S. Bank

TD Bank

Step 6B:

Add Your Aeldra Account
(2 of 4)

8:10

←

Pay by bank debit (ACH)

Which bank are you sending money from?

🔍 Blue Ridge Bank X Search

Blue Ridge Bank & Trust Co.

Blue Ridge Bank (SC)

All other banks

Can't see your bank listed?

Choose 'All other banks' if Blue Ridge Bank, N.A. is not listed (there are three U.S. banks with Blue Ridge name)

Step 6C:

Add Your Aeldra Account
(3 of 4)

8:12

←

Please enter your bank account routing number

Your routing number should let us find your bank. Note this might take up to 2 minutes

Your routing number

053112929

Enter this Routing Number for Blue Ridge Bank, N.A.

Continue

Step 6D:

Add Your Aeldra Account
(4 of 4)

8:13

←

Verifying your bank account

Sorry, we were unable to connect to your bank. In order to continue with this payment method, we will send two small deposits (between \$0.01 and \$0.99) to your bank account. After 1-2 business days, the deposits will appear on your bank statement. You will need to return and enter those two deposit amounts here to continue with your transfer.

Your routing number

053112929

Enter your 10-digit Aeldra Account Number

Your account number

Your account type

CHECKING

Select account type as Checking


Confirm

Step 7A:

Microdeposit Account
Verification(1 of 6)

8:14

X



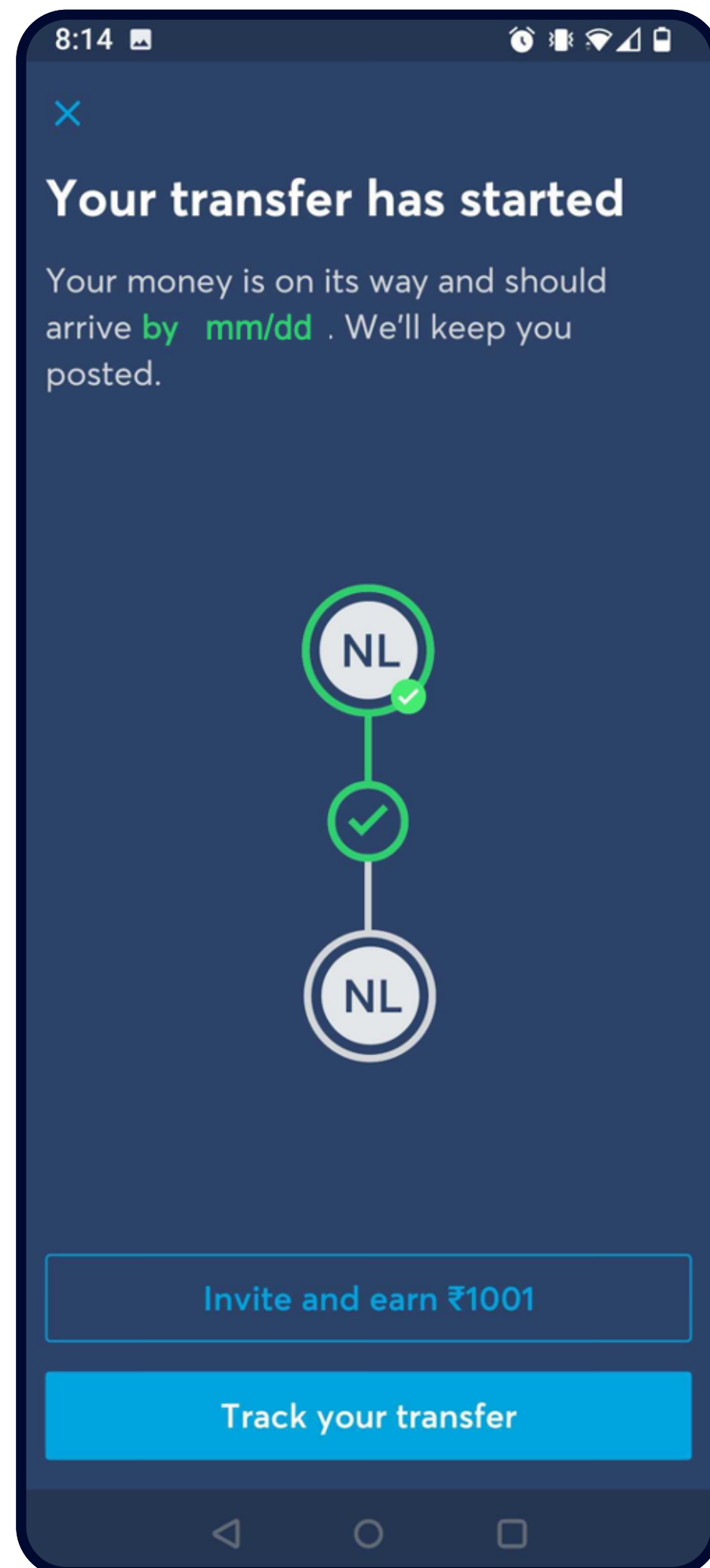
Your transfer has started

You're almost done! You should see 2 small deposits (between \$0.01 and \$0.99) in your bank account after 1-2 business days. Once you've entered the amounts on our site, your money will be sent out.

OK

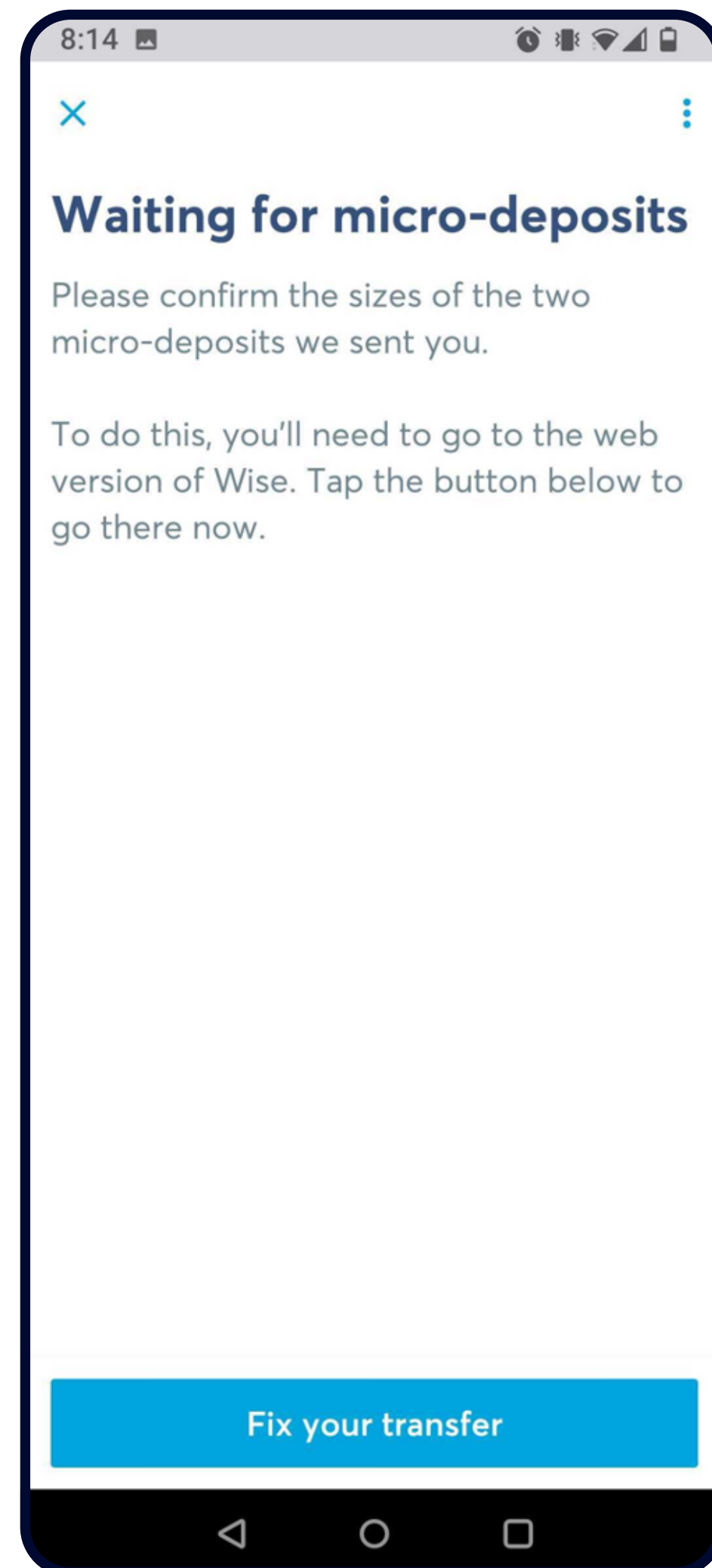
Step 7B:

Microdeposit Account
Verification(2 of 6)



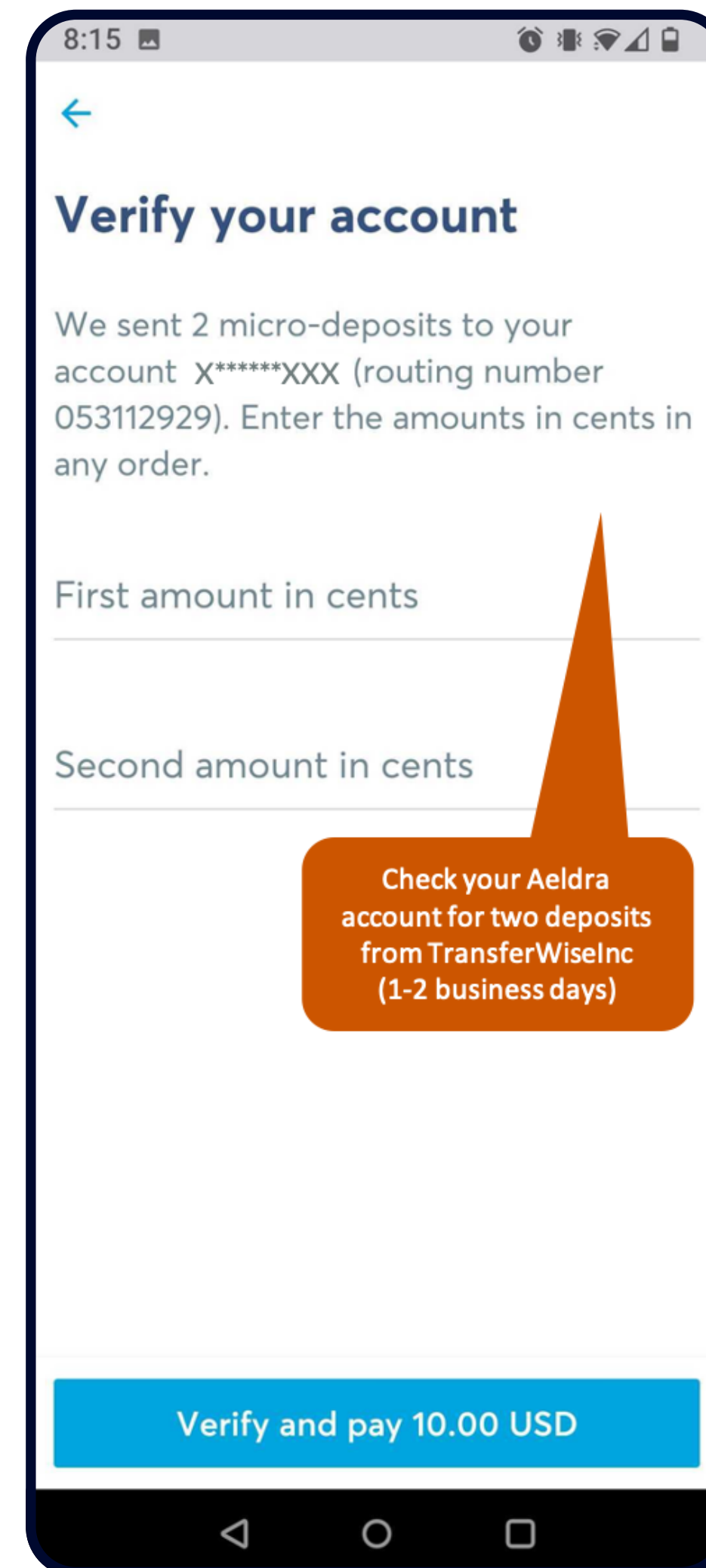
Step 7C:

Microdeposit Account
Verification(3 of 6)



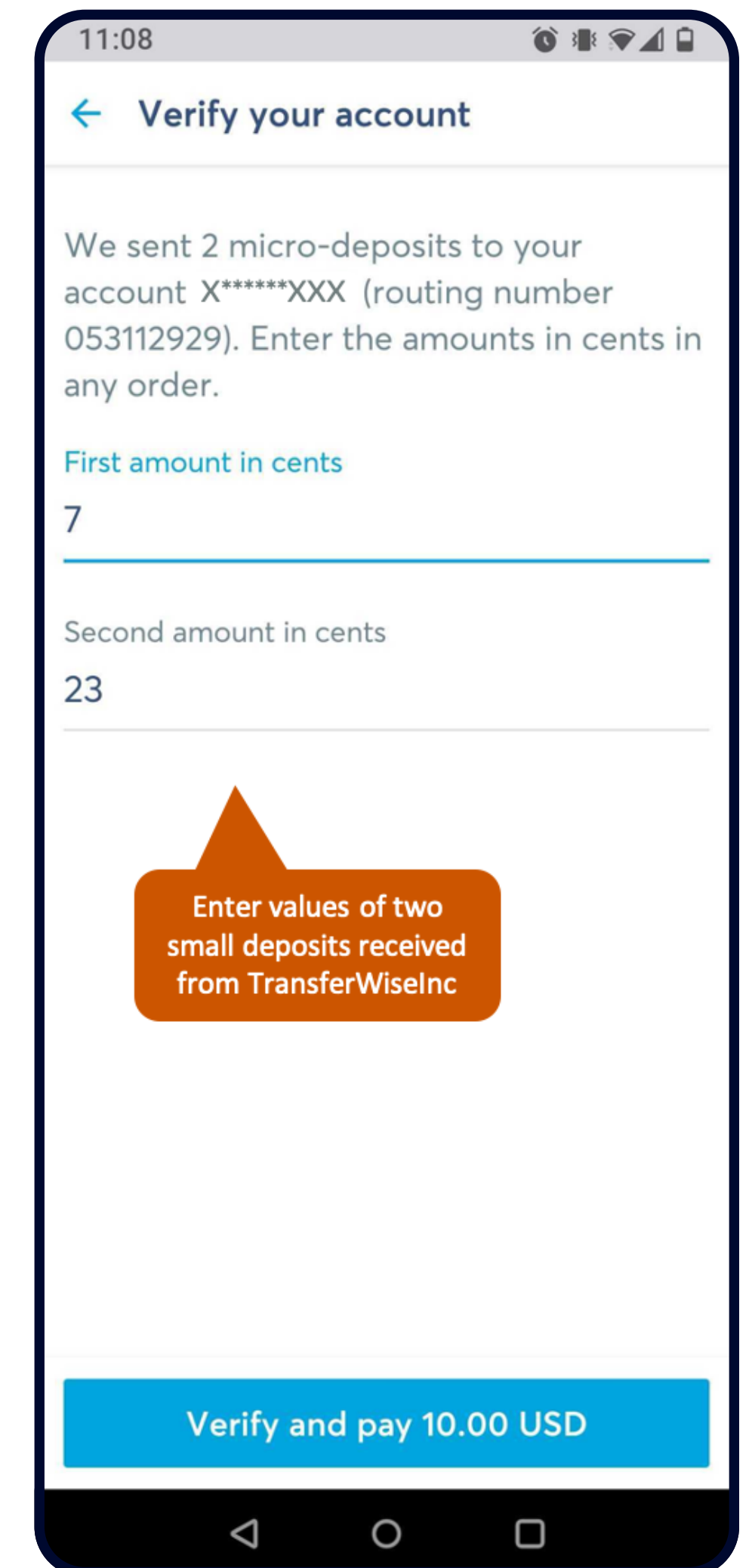
Step 7D:

Microdeposit Account
Verification(4 of 6)



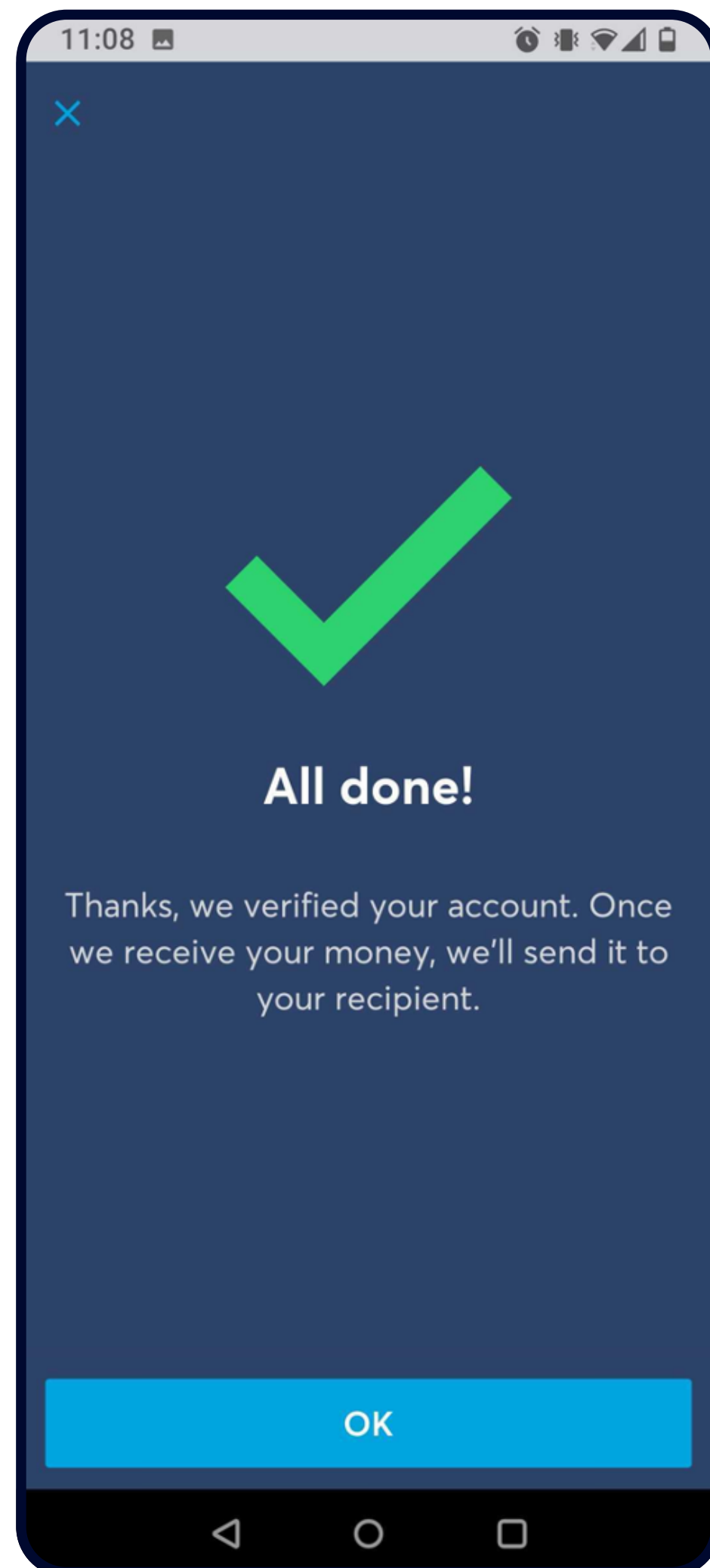
Step 7E:

Microdeposit Account
Verification(5 of 6)



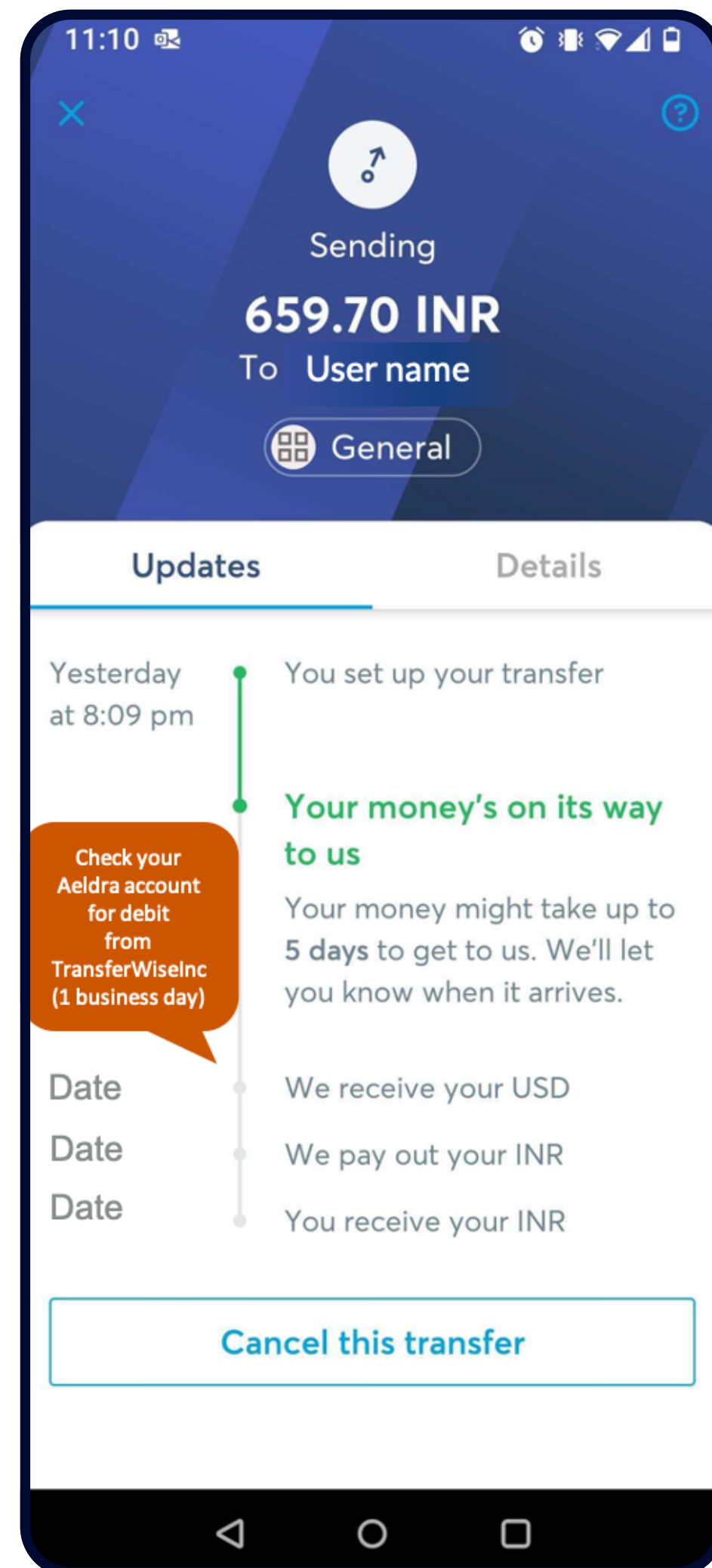
Step 7F:

Microdeposit Account
Verification(6 of 6)



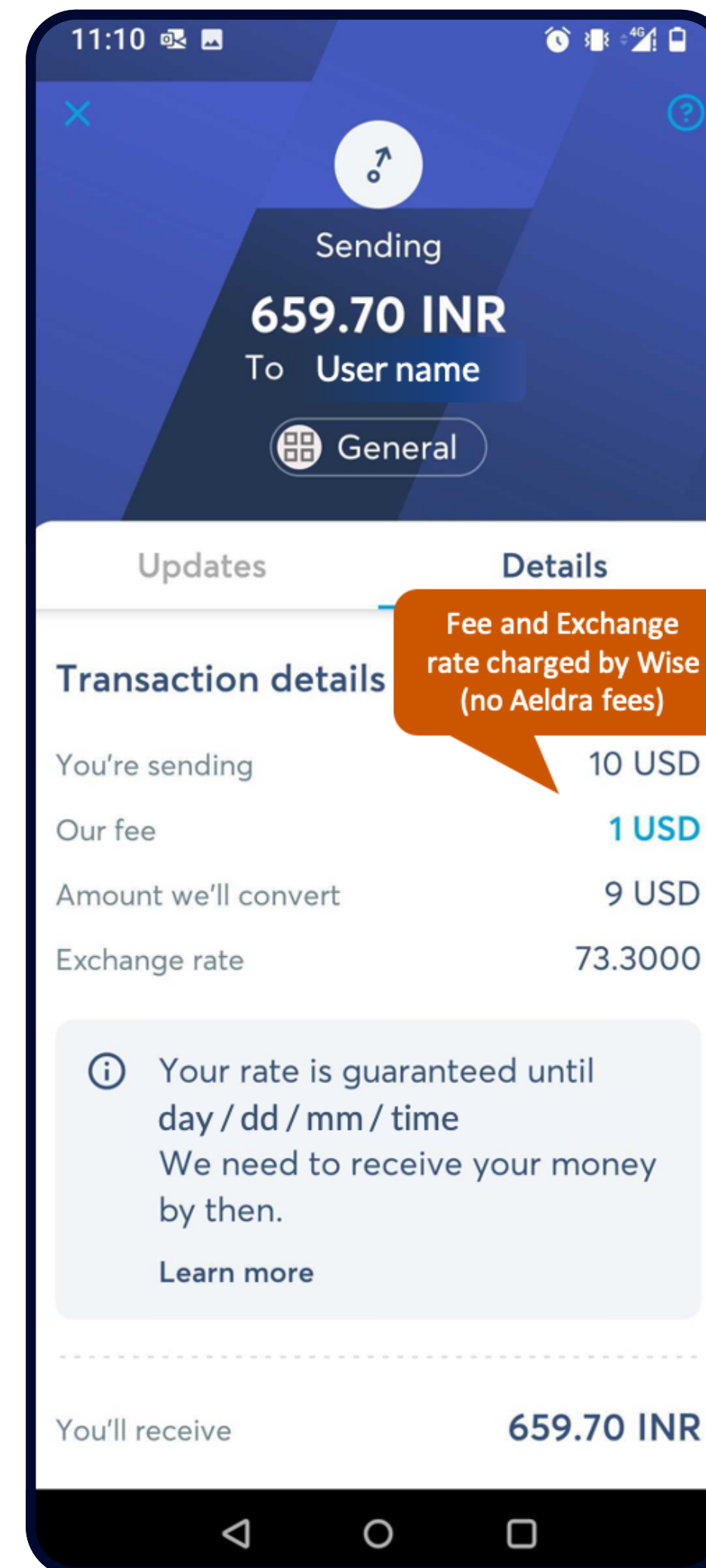
Step 8A:

Confirmation (1 of 3)



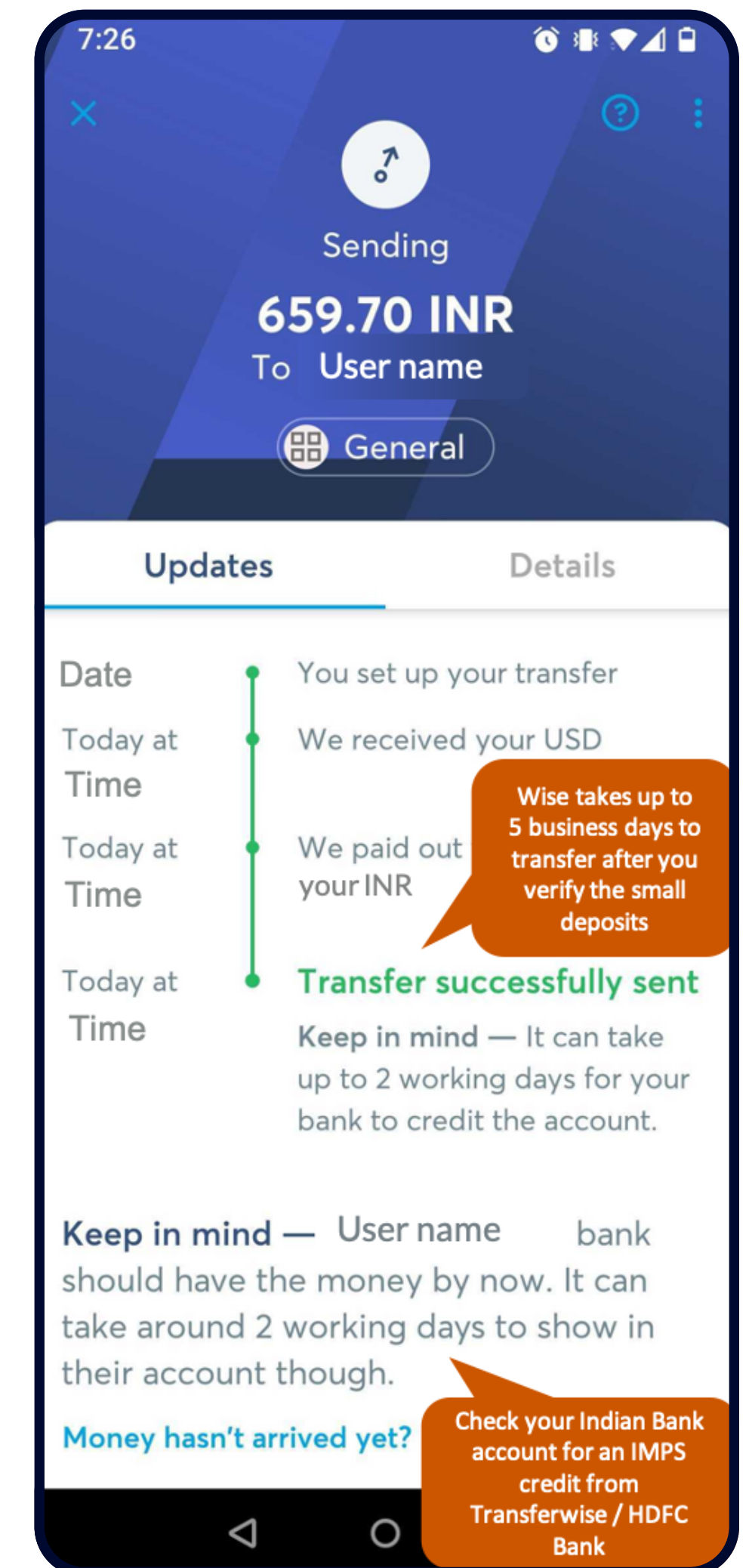
Step 8B:

Confirmation (2 of 3)



Step 8C:

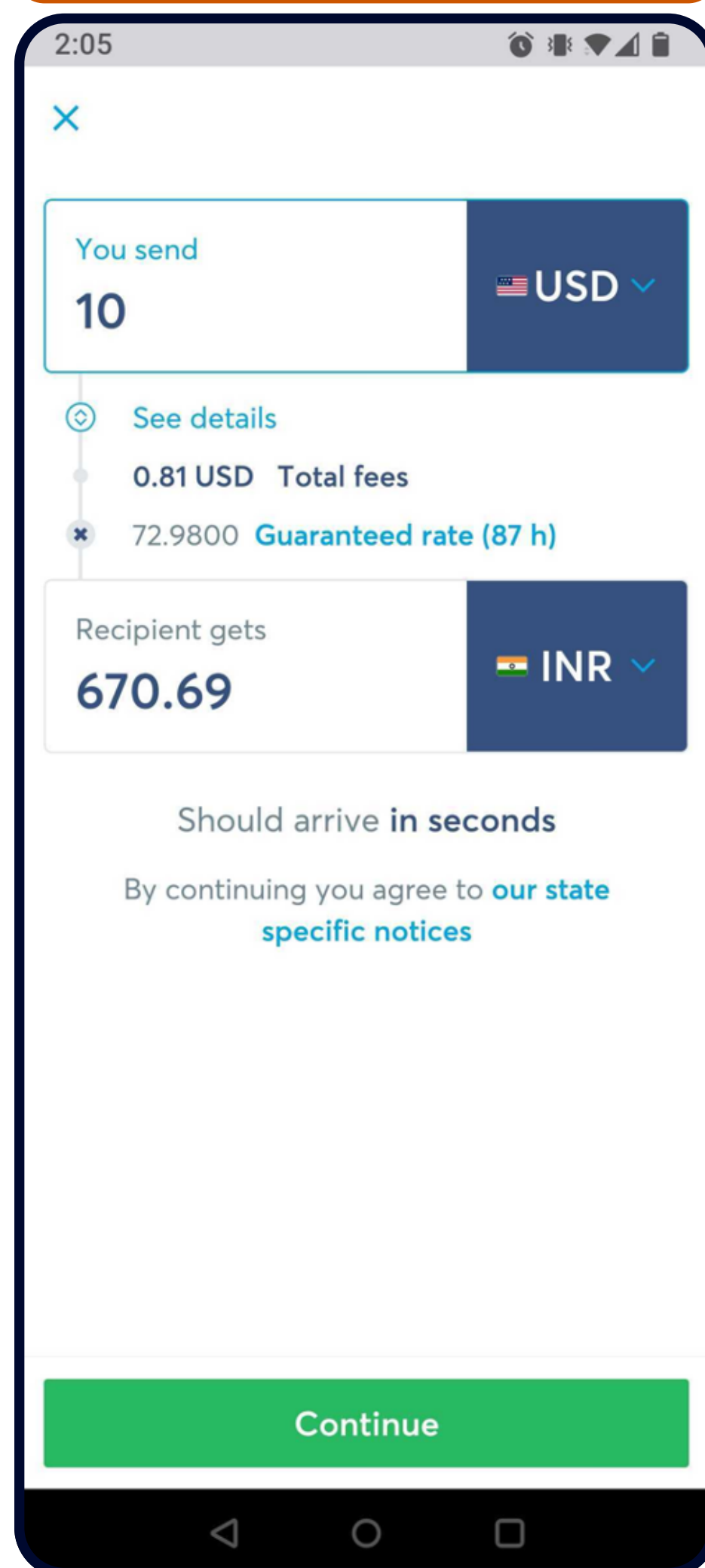
Confirmation (3 of 3)



REPEAT WISE TRANSFER PROCESS

Step 1:

Login and Enter Transfer Amount



2:05

✕

You send

10

USD

See details

0.81 USD Total fees

72.9800 Guaranteed rate (87 h)

Recipient gets

670.69

INR

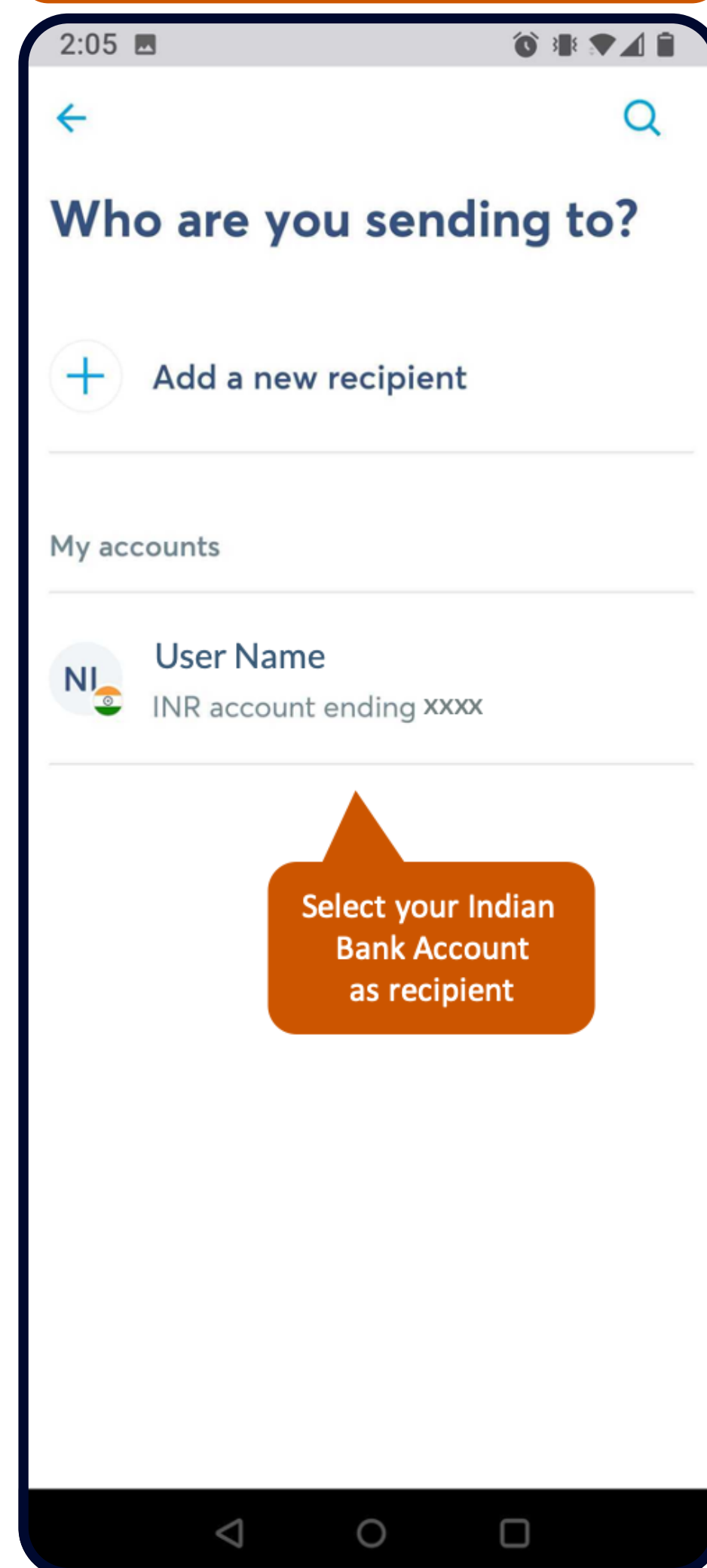
Should arrive in seconds

By continuing you agree to [our state specific notices](#)

Continue

Step 2:

Select Your Indian Bank Account



2:05

←

Who are you sending to?

+ Add a new recipient

My accounts

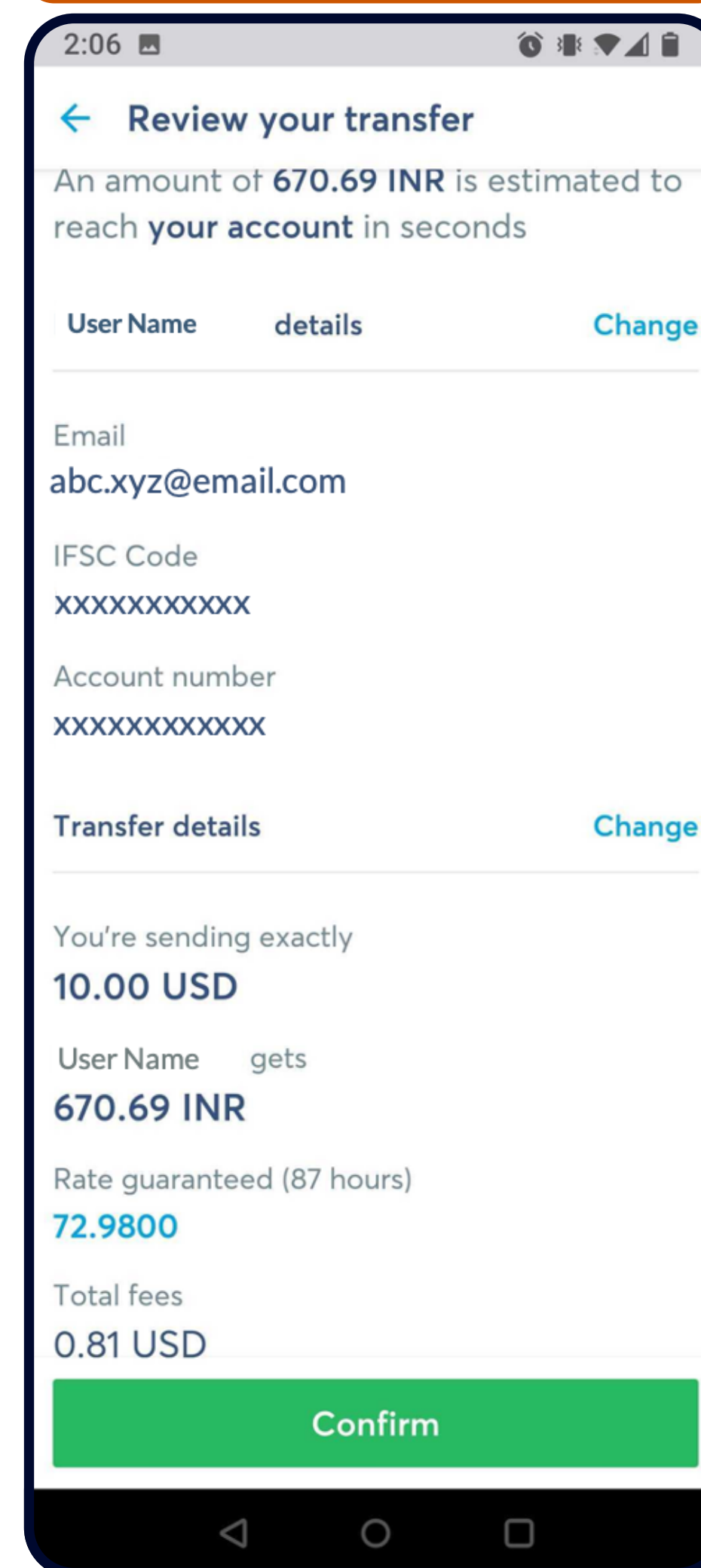
NI User Name

INR account ending xxxx

Select your Indian Bank Account as recipient

Step 3:

Review



2:06

← Review your transfer

An amount of 670.69 INR is estimated to reach your account in seconds

User Name details Change

Email

abc.xyz@email.com

IFSC Code

XXXXXXXXXX

Account number

XXXXXXXXXX

Transfer details Change

You're sending exactly

10.00 USD

User Name gets

670.69 INR

Rate guaranteed (87 hours)

72.9800

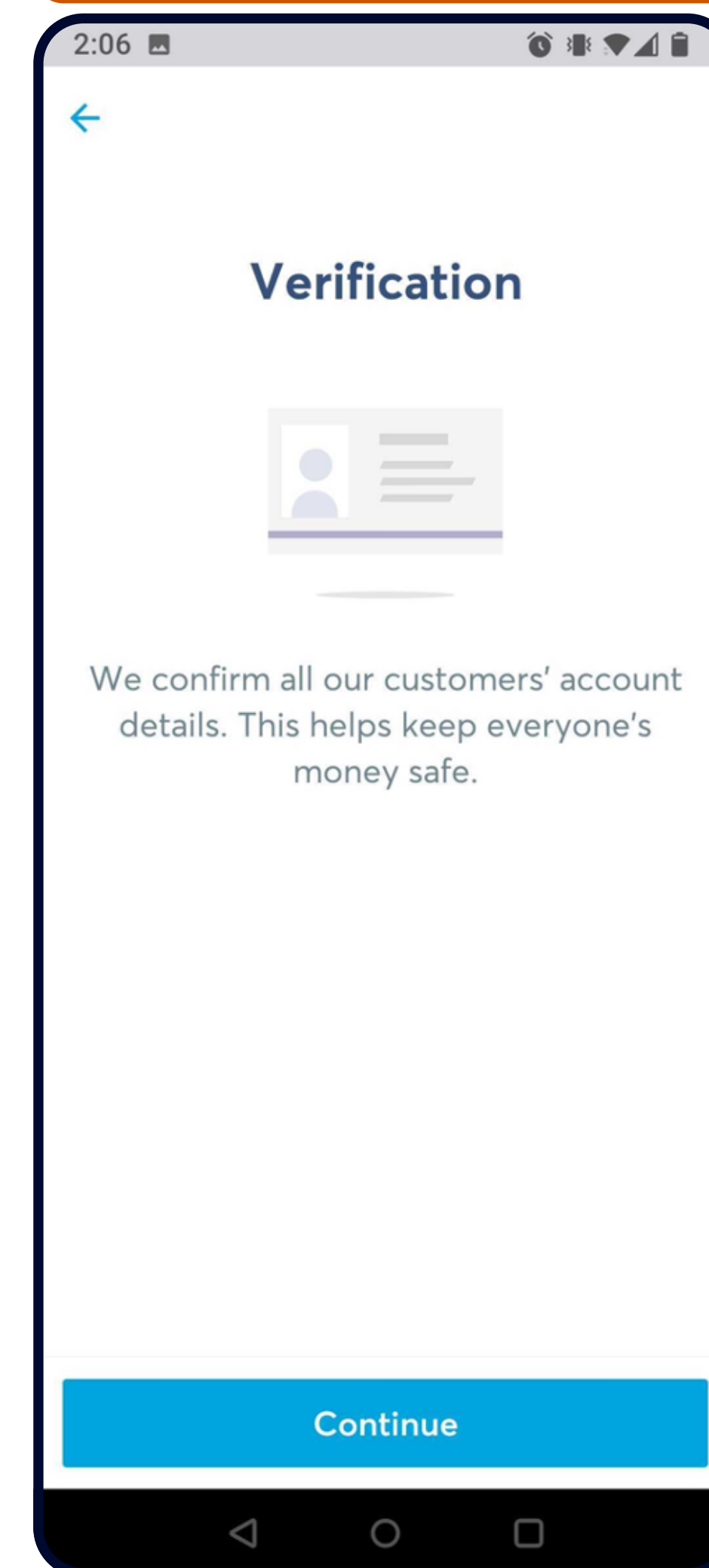
Total fees

0.81 USD

Confirm

Step 4:

Confirm



2:06

←

Verification

We confirm all our customers' account details. This helps keep everyone's money safe.

Continue

Step 5: KYC Transfer Reason

8:09

←

What's the reason for your transfer?

To help us keep Wise safe and secure, please let us know why you're making this transfer.

Choose if transfer is to your own / family member's account

Family maintenance ✓

Savings

Deposit to Non-Resident Rupee (NRE) accounts

Payments to friends

Other personal expenses

Submit

Step 6: Select Relevant Transfer Method

8:09

× How do you want to pay?

Chosen payment method

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1.09 USD fee, so recipient gets 653.10 INR. Should arrive in seconds

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Swift Transfer
6.28 USD in total fees. Your bank may charge an additional fee. Recipient gets 272.68 INR. Should arrive by May 24th

Choose cheapest option (available for Aeldra)

Step 7: Select Aeldra Checking Account

2:07

←

Pay by bank debit (ACH)

CHECKING ✓
X*****XXX- CHECKING

Add a new account

Select your Aeldra checking account

Pay 10.00 USD from this account

Step 8: Transfer Started

2:07

×

Your transfer has started

Your money is on its way and should arrive by mm/dd. We'll keep you posted.

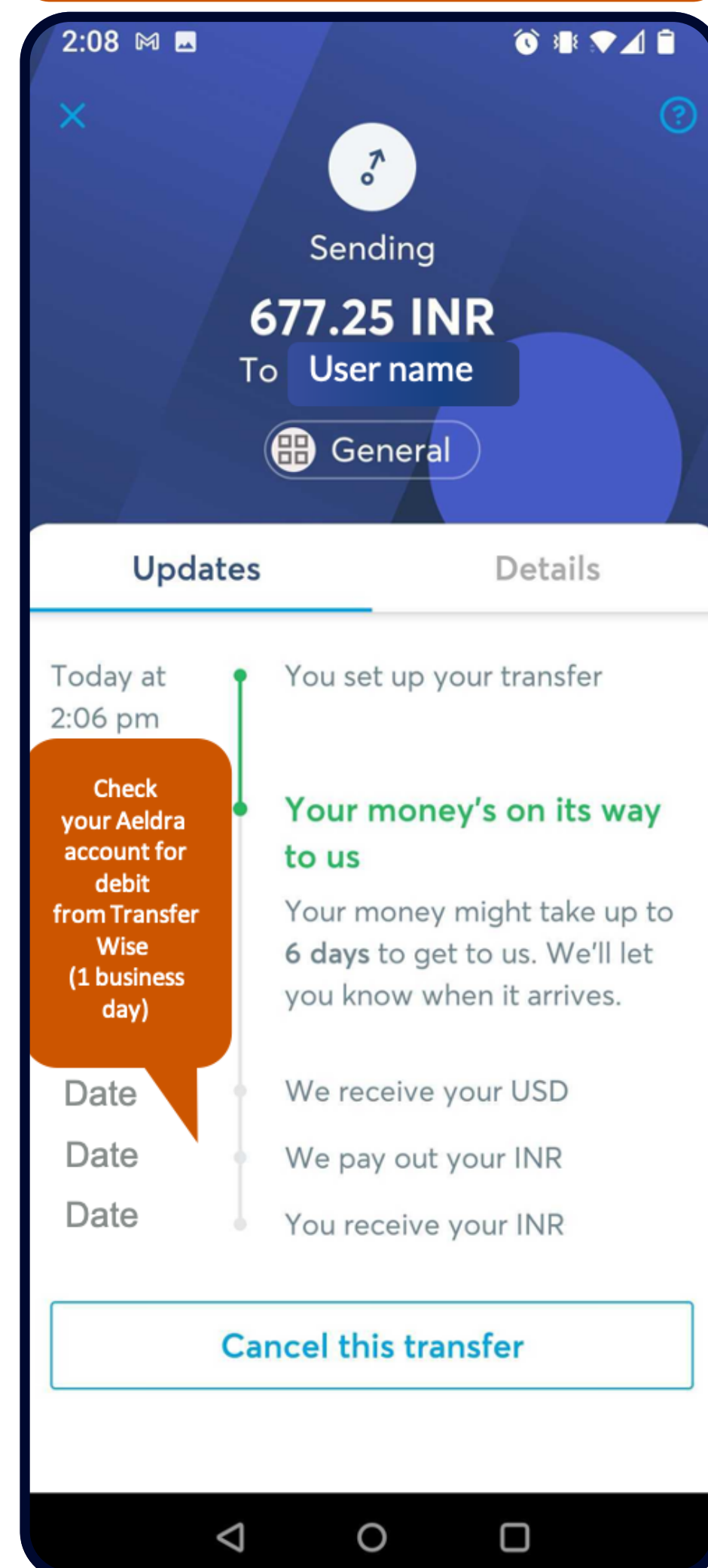
NL ✓

NL

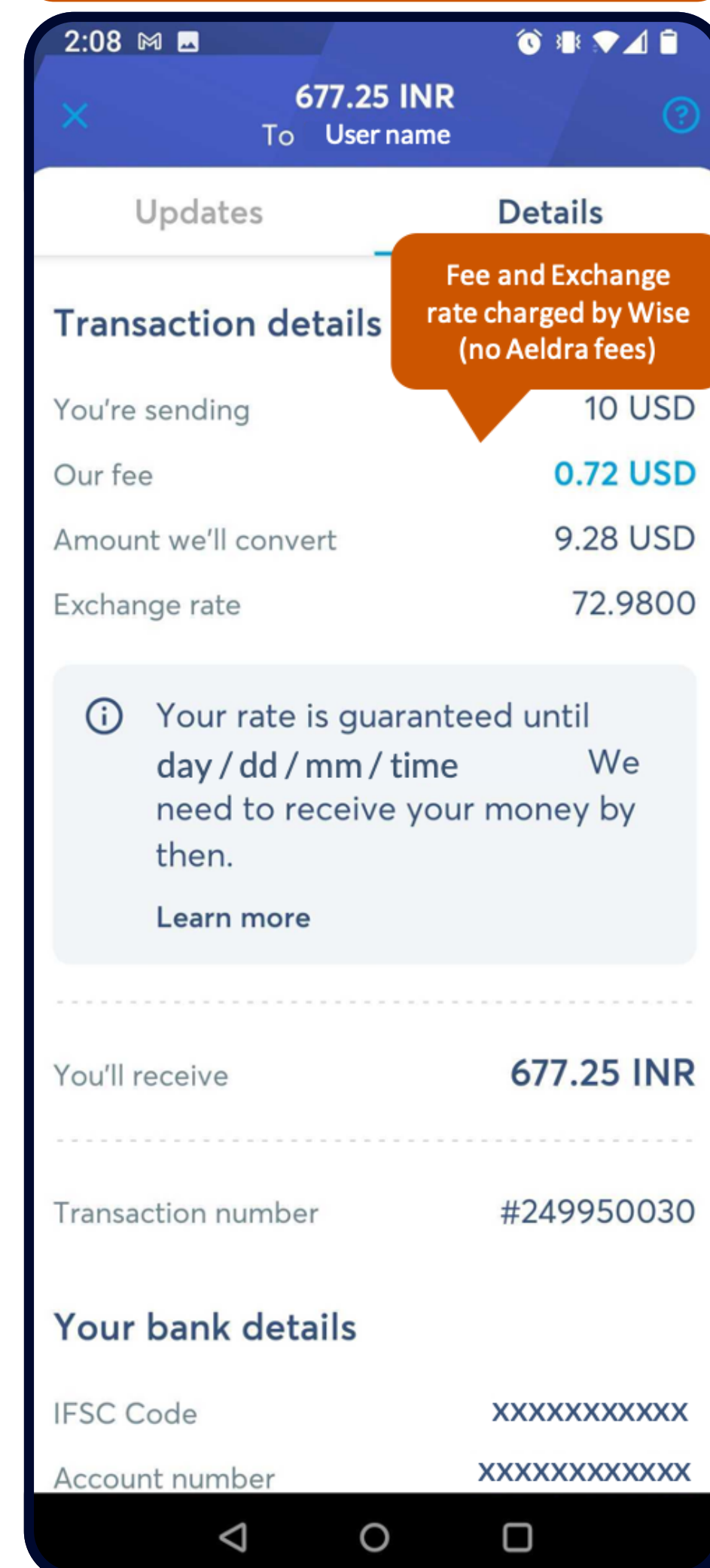
Invite and earn ₹1001

Track your transfer

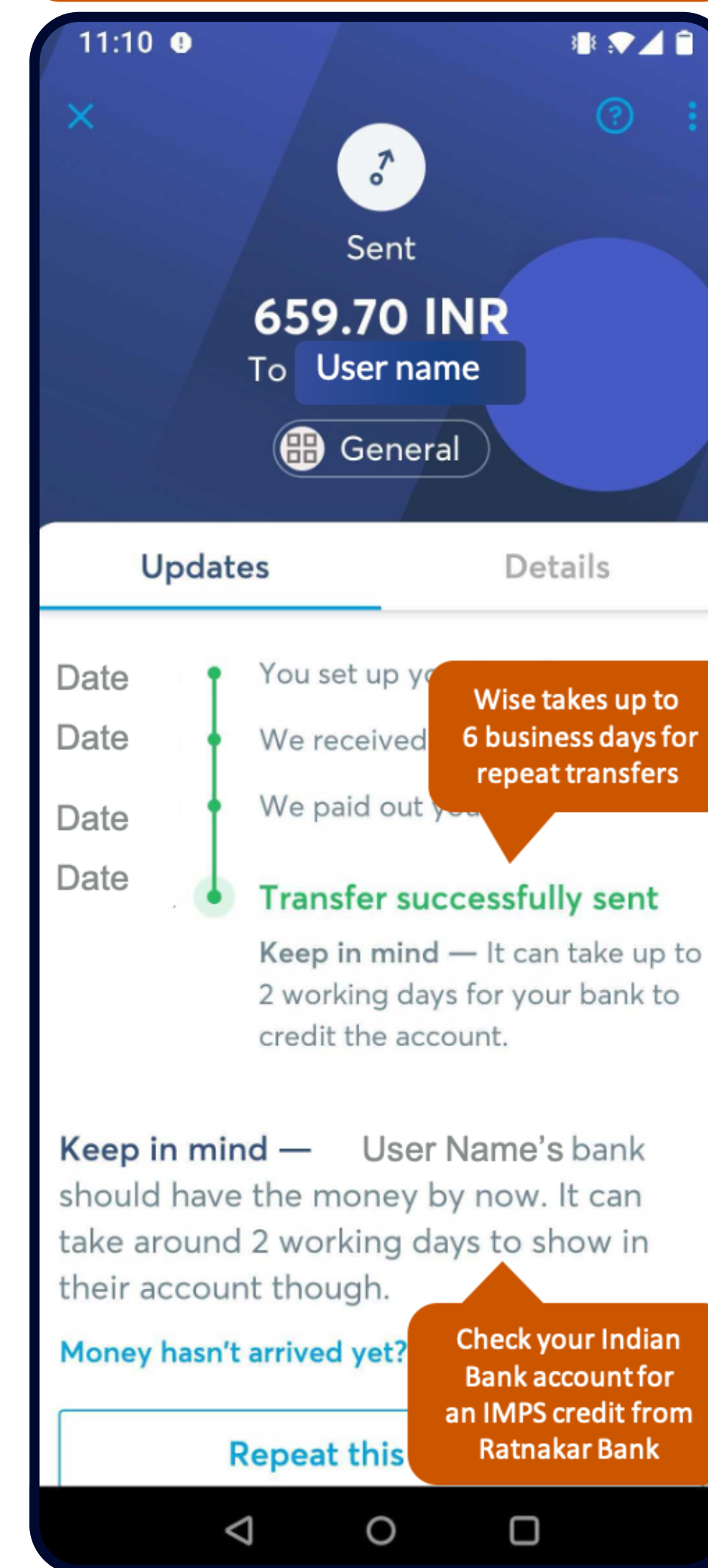
Step 9A: Confirmation (1 of 4)



Step 9B: Confirmation (2 of 4)



Step 9C: Confirmation (3 of 4)



Step 9D: Confirmation (4 of 4)

