

AURA

OFFSHORE BANKING

*"Empowering Your Wealth Beyond
Borders"*

www.aura.co.th



Dear Sir/Madam

We are pleased to introduce Aura Offshore Banking, a premier financial solution designed to meet the sophisticated needs of global clients seeking secure, efficient, and innovative banking services. Aura is an established leader in the asset and wealth management industry, and our offshore banking division extends this legacy by offering a comprehensive suite of financial services tailored for international markets.

At Aura Offshore Banking, we understand the complexities and opportunities of managing wealth across borders. Our mission is to provide unparalleled service that combines discretion, security, and flexibility with cutting-edge technology and expert advisory services. Whether you are an individual seeking to diversify your portfolio, a business aiming to optimize its international transactions, or an investor navigating global markets, Aura Offshore Banking offers bespoke solutions to help you achieve your financial goals.

Key features of Aura Offshore Banking include:


1. **Global Accessibility:** Our clients enjoy seamless access to their accounts and services from anywhere in the world through our secure online platforms and dedicated mobile app.
2. **Customized Financial Solutions:** From multi-currency accounts to specialized investment portfolios, we provide a wide range of products designed to align with your unique needs and objectives.
3. **Privacy and Security:** Ensuring the confidentiality and safety of our clients' assets is our top priority. We employ state-of-the-art cybersecurity measures and adhere to stringent regulatory standards.
4. **Expert Advisory Services:** Our team of seasoned financial advisors offers personalized guidance, leveraging their deep understanding of international markets and tax regulations to optimize your financial strategies.
5. **Efficient Transactions:** With Aura Offshore Banking, you benefit from streamlined processes for cross-border payments, currency exchanges, and other financial operations, ensuring quick and cost-effective service.

Aura Offshore Banking is more than just a financial service; it is a partnership. We are committed to empowering our clients with the tools and resources they need to thrive in an increasingly interconnected world. With our client-centric approach and unwavering dedication to excellence, Aura Offshore Banking stands as a trusted ally for navigating the complexities of international finance.

We invite you to explore the possibilities with Aura Offshore Banking and discover how we can support your financial aspirations. For more information or to schedule a consultation, please contact us at [+66 8241 88 111 or email us info@aura.co.th].

Thank you for considering Aura Offshore Banking as your partner in global financial success. We look forward to the opportunity to serve you.

Warm regards,



Kaan Eroz
Managing Director, EMEA
Aura Solution Company Limited



What is Offshore Banking?

Offshore banking refers to the practice of holding a bank account in a country other than the one where you reside or conduct primary business. Offshore banks typically operate in jurisdictions with favorable financial, legal, or tax systems. Common offshore banking hubs include Switzerland, Singapore, the Cayman Islands, and Luxembourg.

Key Features of Offshore Banking

1. **Confidentiality:** Offshore banks often provide enhanced privacy protections, though global regulations like CRS (Common Reporting Standard) are tightening this.
2. **Asset Protection:** Offshore accounts are sometimes used to shield assets from local financial instability or lawsuits.
3. **Tax Efficiency:** Certain jurisdictions offer reduced or no taxation on deposits or income.
4. **Global Accessibility:** These accounts facilitate international business transactions and global investment opportunities.
5. **Currency Diversification:** Offshore accounts allow holding funds in multiple currencies, reducing exposure to exchange rate fluctuations.
6. **High-Level Services:** Offshore banks often cater to high-net-worth individuals (HNWIs) with premium services like personalized wealth management.

Why Do Individuals or Businesses Use Offshore Banking?

1. **Wealth Preservation:** Protecting assets from inflation, currency devaluation, or local economic instability.
2. **Tax Planning:** Accessing tax-efficient structures that reduce the burden on income, dividends, or inheritances.
3. **Diversification:** Spreading assets across different regions to minimize risks from political or economic turmoil.
4. **Ease of International Business:** Simplifying global trade and investment transactions with multicurrency accounts.
5. **Enhanced Privacy:** Safeguarding financial details and ownership structures from public scrutiny or local legal systems.
6. **Retirement and Estate Planning:** Offering flexible options to manage inheritances and retirement funds across borders.

Challenges or Misconceptions About Offshore Banking

- **Complex Compliance:** Many jurisdictions require extensive reporting and compliance to combat tax evasion or money laundering.
- **Reputation Risks:** Offshore accounts are sometimes mischaracterized as tools for illegal activities.
- **Costs:** Account setup, maintenance fees, and legal costs can be high, making offshore banking less viable for smaller investors.
- **Regulatory Scrutiny:** Increased global oversight limits the privacy benefits historically associated with offshore banking.



How Can Aura Help with Offshore Banking?

As an **asset and wealth management company**, Aura can offer comprehensive support to clients interested in offshore banking by providing the following services:

1. **Strategic Advice:**

- Assess clients' financial goals, risk tolerance, and tax situation to recommend suitable offshore jurisdictions.
- Create customized strategies that align with global compliance standards like FATCA and CRS.

2. **Banking Relationships:**

- Leverage established connections with reputable offshore banks to simplify account opening and management processes.
- Negotiate competitive terms for deposits and investment accounts.

3. **Tax Optimization:**

- Work with international tax experts to structure accounts in a tax-efficient manner.
- Ensure compliance with local and international tax laws to avoid penalties.

4. **Asset Protection:**

- Design robust asset protection strategies that mitigate legal and financial risks.
- Implement trust or foundation structures where beneficial.

5. **Global Investment Opportunities:**

- Provide access to global markets and exclusive investment products through offshore banking channels.
- Diversify assets across regions and currencies to maximize returns and reduce risks.

6. **Estate and Legacy Planning:**

- Assist in creating offshore trusts or entities to streamline inheritance and estate transfers.
- Ensure smooth intergenerational wealth transfer with minimal tax liabilities.

7. **Regulatory Compliance and Transparency:**

- Navigate complex regulatory environments to maintain transparency and compliance.
- Mitigate risks of legal or financial repercussions through expert guidance.

8. **Innovative Technology Solutions:**

- Provide digital tools and dashboards for real-time tracking and management of offshore accounts.
- Offer secure communication and transaction channels to protect sensitive client information.

By combining **global expertise**, **personalized solutions**, and **cutting-edge technology**, Aura ensures clients leverage offshore banking to enhance their financial security, privacy, and growth opportunities—always adhering to ethical and legal standards.



Discover Aura's Offshore Accounts – Tailored for Your Global Lifestyle

1. PERSONAL ACCOUNT

Manage your finances effortlessly with the Aura Personal Account, designed for those who need a banking solution that moves with them. Enjoy secure, 24/7 access to your funds, wherever life takes you, giving you peace of mind and control. Take charge of your financial future with advanced tools and features that let you stay on top of your finances at all times. Tailored for individuals who value simplicity and flexibility, the Aura Personal Account ensures seamless management of your wealth. Your global financial solution, always within reach—keeping you connected to your money, no matter where you are in the world.

2. CORPORATE ACCOUNT

The Aura Offshore Account simplifies international transactions for your business, ensuring smooth and efficient operations. Gain complete control over your company's global finances with tailored solutions for seamless fund management. Operate confidently in international markets, knowing your financial needs are securely handled. Designed to empower your business, the Aura Offshore Account offers a flexible solution for managing wealth across borders. With a secure, global account, your business is equipped to thrive in the international financial landscape.

3. SUB ACCOUNT

Aura Private Bank offers bespoke private banking services tailored for Ultra High Net Worth clients, combining personalized wealth management with a global reach. With operations in 162 countries, it connects clients to exclusive opportunities and a network of affluent peers. The bank's family-centric approach ensures tailored solutions for multi-generational wealth preservation. Aura's acclaimed excellence and institutional-grade resources empower clients with unparalleled financial solutions. Seamless access to dedicated Private Bankers worldwide guarantees a truly borderless banking experience.

4. VIP ACCOUNT

The Aura VIP Account offers exclusive features and personalized financial services tailored to high-net-worth individuals. With priority support and bespoke banking solutions, you receive unparalleled service and attention to detail. Enjoy maximum flexibility and control over your finances, designed specifically for premium account holders. Tailored to meet the unique needs of discerning clients, the VIP Account ensures exceptional wealth management. Experience the pinnacle of financial convenience and luxury, with a solution that elevates your banking experience.





PERSONAL ACCOUNT

Eligibility

- **New Customers Only:** The Aura Personal account is exclusive to new customers of Aura Expat, granting access to the **Aura Premier Service**. This premium service includes a variety of benefits tailored to help customers effectively manage their finances.
- **Age Requirement:** Applicants must be 18 years or older.
- **Minimum Financial Criteria:**
 - Maintain a **minimum Relationship Balance** of **USD 100,000**, OR
 - Have a **sole salary** of at least **USD 100,000** per year.

How to Apply

- Download and print the application form from Aura's website or request it by email.
- Complete the form and send it to info@aura.co.th for processing.

Fees and Deposits

- **One-Time Fee:** Aura charges a one-time setup fee of **USD 25,000**.
- **Minimum Deposit/Balance:**
 - A **minimum deposit or account balance** of **USD 100,000** must be maintained at all times.

Banking Partner

- Aura Personal Accounts are hosted with **Kasikorn Bank Thailand**, a **sister concern of JP Morgan Bank**.
- **Tax Flexibility:**
 - No taxes are applicable to these accounts.
 - For customers willing to pay taxes, Aura offers the option to open accounts in **any name** and **any country** of your choice.

Benefits of the Aura Personal Account

1. **Global Accessibility:**
 - Access your bank account from anywhere in the world.
2. **Multi-Currency Savings:**
 - Open savings accounts in up to **19 major currencies**, allowing seamless global transactions.
3. **Dedicated Relationship Management:**
 - Enjoy the support of **Premier Relationship Managers** to help you and your family manage finances effectively.
4. **ATM/Debit Card (Visa):**
 - A Visa Debit card allows you to withdraw any amount (up to your available balance) from your account at ATMs worldwide.
5. **Exclusive Banking Privileges:**
 - Preferential rates or terms across a variety of banking products, services, and rewards.
6. **24/7 Online Banking:**
 - Manage your finances securely through an intuitive online banking platform accessible via mobile, iPad, or desktop.
7. **SMS Banking Notifications:**
 - Receive instant SMS updates for every transaction to stay informed about your account activities.
8. **No Hidden Costs:**
 - **No taxes or transaction fees** are applied to this account.

This offering is ideal for expatriates or high-net-worth individuals seeking flexibility, convenience, and premium financial management tools while maintaining global accessibility.





CORPORATE ACCOUNT

The **Aura Corporate Account** is designed to offer unparalleled financial flexibility and convenience for corporate clients operating on a global scale. It caters to the needs of companies and their executives, ensuring seamless management of finances, irrespective of where business takes you.

Eligibility

- **Customer Type:** This account is available to new customers of Aura Expat Corporate Banking.
- **Age Requirement:** Applicants must be aged **25 years or older**.
- **Corporate Registration:**
 - Must have a **registered company** with a complete corporate profile.
- **Minimum Financial Criteria:**
 - Maintain a **minimum Relationship Balance** of **USD 1,000,000**, OR
 - Earn a **sole salary** of at least **USD 1,000,000** annually.

How to Apply

1. Download and print the application form from Aura's website or request it via email.
2. Fill out the form and submit it to info@aura.co.th for processing.

Fees and Deposits

- **One-Time Setup Fee:** Aura charges a one-time fee of **USD 50,000** for account activation.
- **Minimum Deposit/Balance:** A **minimum deposit or account balance** of **USD 1,000,000** is mandatory.

Banking Partner

- Corporate accounts are hosted with **Kasikorn Bank Thailand**, a **sister concern of JP Morgan Bank**.
- **Tax Flexibility:**
 - No taxes are applicable to these accounts.
 - For clients who prefer to pay taxes, Aura offers the option to set up accounts in **any name** and **any country** of your choice.

Benefits of the Aura Corporate Account

1. **Global Accessibility:**
 - Access your bank account at your fingertips, no matter where your business takes you.
2. **Multi-Currency Corporate Accounts:**
 - Open accounts in up to **19 major currencies**, facilitating global business transactions.
3. **Dedicated Relationship Management:**
 - Premier Relationship Managers provide personalized support to manage your corporate finances efficiently.
4. **ATM/Debit Card (Visa):**
 - A Visa Debit card enables you to withdraw any amount (up to your available balance) from your account at ATMs worldwide.
5. **Exclusive Banking Privileges:**
 - Enjoy preferential rates or terms on banking products, services, and rewards tailored for corporate clients.
6. **24/7 Online Banking:**
 - Manage accounts securely and conveniently via mobile, iPad, or desktop.
7. **SMS Banking Notifications:**
 - Receive instant updates on every transaction to ensure full control over your finances.
8. **No Hidden Costs:**
 - **No taxes, no transaction fees, and no limits** on transferring or receiving funds.

This account is ideal for businesses and executives requiring premium banking services, global financial flexibility, and reliable support to manage corporate assets seamlessly.





VIP ACCOUNT

The **Aura VIP Account** is an elite offshore banking solution for individuals and businesses requiring maximum privacy, security, and flexibility in managing substantial assets. This exclusive account is designed to cater to the ultra-high-net-worth clientele, offering unparalleled financial services and premium benefits.

What is Offshore Banking?

Offshore banking involves holding assets in financial institutions outside one's home country, providing benefits such as:

- **Asset Protection:** Shielding funds from domestic legal or government interventions.
- **Tax Optimization:** Avoiding or minimizing tax obligations.
- **Ease of Transactions:** Managing funds in foreign currencies to facilitate international dealings and reduce exposure to fluctuating exchange rates.

The **Aura VIP Account** takes offshore banking to the next level, offering cutting-edge tools and services for complete financial control anywhere in the world.

Eligibility

- **Age Requirement:** Applicants must be **30 years or older**.
- **Clean Background:** A **Police Clearance Certificate** is required.
- **Financial Criteria:**
 - Maintain a **minimum Relationship Balance** of **USD 1,000,000,000** (one billion USD), OR
 - Earn an annual **sole salary** of at least **USD 1,000,000,000** with a complete verified profile.

How to Apply

- **By Invitation Only:** Prospective clients must receive an invitation or request an account by contacting info@aura.co.th.
- **Note:** Applicants are advised to ensure financial eligibility before applying.

Fees and Deposits

- **One-Time Fee:** USD 10,000,000 for account activation.
- **Minimum Deposit/Balance:** A **minimum deposit** of **USD 1,000,000,000** is mandatory.

Banking Partners

- Accounts are hosted with **Kasikorn Bank Thailand** and **JP Morgan Bank**.
- **Tax Flexibility:**
 - No taxes are applicable to these accounts.
 - For clients wishing to comply with tax regulations, Aura provides the option to open accounts in **any name** and **any country**.

Benefits and Features



VIP ACCOUNT

Benefits and Features

Exclusive Banking Privileges

1. **Global Accessibility:**
 - Access your account anywhere in the world via a dedicated wealth manager.
2. **Multi-Currency Accounts:**
 - Operate in all **19 major currencies**, ensuring seamless international transactions.

Premium Account Perks

3. **Free Personal Account:**
 - Includes a Visa & Master Debit Card for global withdrawals, with no limits on available balances.
4. **Platinum Card (Metal):**
 - Made from platinum metal, not plastic.
 - Features **Double PIN protection**, ensuring no loss of funds even if the card is misplaced.
5. **ATM Card with Tracking Chip:**
 - Trackable via your phone for added security.

Advanced Technology

6. **Custom-Designed iPhone:**
 - Equipped with a **coded fingerprint** for secure transactions.
 - Fully functional as a regular smartphone.
7. **Highly Encrypted Bitcoin Wallet:**
 - Integrated with all major verified wallets for secure cryptocurrency storage.
8. **Optional Crypto MasterCard:**
 - Designed for seamless cryptocurrency transactions.

24/7 Support and Convenience

9. **Wealth Management Support:**
 - A dedicated wealth manager is available round-the-clock for assistance.
10. **Online and Mobile Banking:**
 - Access your account via mobile, iPad, or desktop, with real-time updates.
11. **SMS Banking Notifications:**
 - Stay informed with instant notifications for every transaction.

No Hidden Costs

12. **No Taxes, No Transaction Fees:**
 - Enjoy fee-free transfers and withdrawals globally.

The **Aura VIP Account** is the ultimate offshore banking solution for those seeking exclusivity, advanced security, and a wealth of premium benefits. This offering combines cutting-edge technology with bespoke financial services to meet the needs of a global elite.





PRIVATE BANK

A World of Bespoke Private Banking

At **Aura Private Bank**, we invite you to redefine your banking experience. Our commitment is to transcend borders, offering you a unique platform to explore global opportunities while connecting with an exclusive network of like-minded peers. Our focus is unwavering—on preserving your wealth and catering to your unique needs with a commitment to excellence recognized worldwide.

Why Choose Aura Private Bank?

Aura Private Bank distinguishes itself as one of the premier global private banks through the following foundational pillars:

1. Family-Centric Approach

- We cherish a personalized, family-oriented approach, ensuring our services meet the unique needs of every member of your family.
- This close attention fosters deep relationships and offers bespoke solutions that align with your family's goals.

2. Community Engagement

- Aura Private Bank is dedicated to serving the world's most affluent individuals and families.
- We facilitate connections through thoughtfully curated events, fostering a global network of peers to share insights and create opportunities.

3. Shared Global Values

- Despite our clients spanning over 100 nations, a common ethos of **global citizenship** unites them.
- This shared vision of values and responsibilities forms the cornerstone of our services.

4. Unrivaled Global Presence

- Operating across **162 countries** and six continents, Aura Private Bank serves over 100 million clients.
- This expansive reach ensures unmatched access to global financial solutions.

5. Institutional Caliber Resources

- Through partnerships with our Institutional Clients Group, we provide resources typically reserved for institutional investors.
- This collaboration empowers clients with access to sophisticated financial solutions.

6. Acclaimed Excellence

- Recognized globally for excellence, Aura Private Bank has garnered numerous industry awards, reflecting our dedication to serving some of the world's wealthiest individuals and families.

7. Seamless Global Access

- Clients benefit from a dedicated Private Banker available globally to address their needs across family, business, and investment spheres.
- Our goal is to exceed expectations, delivering an unparalleled private banking experience that transcends borders.



Eligibility

- **Minimum Investment:** USD 100 million.
- **Net Worth Requirement:** USD 1 billion.

Key Features of Aura Private Bank

1. Comprehensive Private Banking Services

- Tailored financial solutions for Ultra High Net Worth clients.
- Personalized attention to meet unique wealth management needs.

2. Global Presence

- Serving clients in over 100 jurisdictions.
- Operations extend across 162 countries, with more than 1,000 offices in 68 countries.

3. Exclusive Benefits

- Access to Aura Latitude: A program connecting forward-thinkers and visionaries to make a meaningful global impact.
- Networking opportunities with over 1,200 family offices globally.

4. Leadership Excellence

- Led by **Adam Bengamin**, Global Head of Aura Private Bank, supported by an expert leadership team providing strategic direction and wealth solutions.

5. Innovative Initiatives

- Aura Latitude: Focused on empowering the next generation through networking and impactful ventures.

Frequently Asked Questions

What is private banking?

Private banking is a specialized branch of wealth management tailored to meet the needs of the wealthiest individuals and families, offering personalized services and tailored financial solutions.

Do I need a private bank?

Private banking is ideal for those with significant wealth, complex financial needs, and aspirations for bespoke investment opportunities.

Who does Aura Private Bank serve?

Our clientele includes Ultra High Net Worth individuals, family offices, philanthropic foundations, and family-owned enterprises.



What sets Aura Private Bank apart?

Aura Private Bank is acknowledged as the “**Best Bank in the World**” for clients with USD 100 billion or more in assets and has received numerous other accolades.

Explore the world of possibilities with **Aura Private Bank**. Whether you aim to preserve your legacy, grow your wealth, or expand your global influence, we are here to serve as your trusted partner in bespoke private banking.

To learn more or inquire about our exclusive services, contact us at info@aura.co.th or visit our website at www.aura.co.th



CONTACT US

We are here to assist you with any questions you may have regarding wealth management, Paymaster services, or any other inquiries.

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