



SVB Global Gateway

Looking to expand your business to the US from Australia and New Zealand? SVB can help.

SVB Global Gateway is a dedicated international business development team that helps VCs, VC backed startups and growth stage companies expand into the United States and international markets from innovation centers around the world. We provide the right mix of products, services and strategic advice in markets including Australia and New Zealand, the Middle East and North Africa, India and Latin America - locations where SVB may not have a physical office.

*We can work with a range of company structures including: US Delaware, Singapore as well as all major offshore jurisdictions.

Products and services to support your global expansion

Deposit and Investment Products

We offer a variety of deposit and investment products such as Cash Sweep, Private Banking, Money Market Account, Multi-Currency Account (available in 19 currencies)

Business Credit Cards

The SVB Innovators Card comes with no annual fee, unlimited 2X rewards and no foreign transaction fees

USD-Denominated Checking Accounts

Our Free Checking comes with a host of benefits, no minimum deposit requirement and can help fuel your growth as you expand into new markets

Venture Debt

Our venture debt solutions offer post series A companies the flexibility to reduce the average cost of capital to fund their operations

Global Payments

Our global payment tools let you send and receive payments in 90+ currencies in over 110 markets around the world

Cash-secured Letters of Credit

Maximize your working capital and better insulate your business against fraudulent trade transactions as well as reduce counter-party risk

Foreign Currency Services

Access hedging solutions, preferential exchange rates and advisory services from our FX experts

Wire / ACH Transfers

Transfer funds effortlessly between the US and Australia and New Zealand

Remote Deposit Capture

We offer comprehensive remote capture services for hassle-free management of large check volumes and faster processing

Fraud Prevention

We provide a suite of robust tools, services and guidance to help you better mitigate global business risk

Expanding into the US? Make sure you have everything you need - including a bank you can rely on.

Bank Account

SVB can open bank accounts for Australian and New Zealand entities without a US physical presence. Bank accounts are needed to make payments to US-based service providers, receive payments from US customers and platforms, run US payrolls as well as for holding companies to receive US investor funds.

Certificate of Incorporation

Incorporating offers liability protection, potential tax savings and other benefits. Most common forms are Delaware LLC or C-corp. Various locations in the US allow businesses to incorporate quickly, easily and cost effectively through a law firm.

EIN – US Company Tax ID

All non-US entities need a W-8 form. There are however no requirements for a US Social Security Number (SSN) or Income Tax Identification Number (ITIN).

Photo ID

All beneficial owners (owning 25% or more of the company) and signers must have a valid government issued ID (e.g. a valid passport or driver's license).

Proof of Address

Valid driver's license or lease/rental agreement or utility bill – All customers applying for debit / credit cards must also provide a valid EIN and US-based address.

Ready to get started?

Contact the SVB Global Gateway team today.



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See complete disclosures and disclaimers on page 2 (next page)

Deposit and loan products offered by Silicon Valley Bank. SVB Cash Sweep is a product of Silicon Valley Bank. Through the Cash Sweep Program, excess funds in deposit accounts are invested in money market funds. Please see the Cash Sweep Program Account Agreement and the Deposit Agreement and Disclosure Statement for further information.

Investors in a money market fund should consider carefully the information contained in the prospectus of the fund, including investment objectives, risks, charges and expenses. You can obtain a prospectus by clicking on specific fund companies at www.svb.com/cash-sweep or by calling your relationship advisor at Silicon Valley Bank. Please read the prospectus carefully before investing.

Money Market Accounts are interest bearing accounts unless otherwise stated. The interest rate and Annual Percentage Yield (APY), if applicable is disclosed on the Money Market Account Rate Sheet issued at or prior to account opening; rates are variable and subject to change at anytime before or after account opening. You must deposit and maintain a balance for the respective MMA product tier in order to earn the disclosed Annual Percentage Yield (APY) or interest rate. A fee may apply for each month your balance falls below the disclosed minimum. Interest is calculated daily and credited monthly to the account. Fees could reduce earnings on the account. For current MMA products, rates and tiers, or to obtain Silicon Valley Bank's Deposit Agreement and Disclosure Statement please contact Client Services at 1-800-774-7390.

Corporate and Business Card programs are subject to credit approval. See the SVB Innovators Card Terms and Conditions for full program details. Certain terms, conditions, exclusions, and limitations apply, including a limit on cash advance capabilities. 2X Unlimited Rewards Points earnings are based on net purchases made on the SVB Innovators Card.

All loans and debt solutions are subject to underwriting, credit, and collateral approval. Information provided or referenced is for informational purposes only and no guarantee is expressed or implied. Rates, terms, programs and underwriting policies subject to change without notice. This is not a commitment to lend. Terms and conditions apply.

Foreign exchange transactions can be highly risky, and losses may occur in short periods of time if there is an adverse movement of exchange rates. Exchange rates can be highly volatile and are impacted by numerous economic, political and social factors as well as supply and demand and governmental intervention, control and adjustments. Investments in financial instruments carry significant risk, including the possible loss of the principal amount invested. Before entering any foreign exchange transaction, you should obtain advice from your own tax, financial, legal, accounting, and other advisors and only make investment decisions on the basis of your own objectives, experience and resources.

Free checking through SVB Edge available for up to three years from account opening on included services and thereafter will be subject to an account maintenance fee of \$50 per month plus outgoing wire fees, Domestic and International, and Standing/Auto Drawdown/Reverse wire fees. If expanded or additional account and banking services are needed by a company during the first three years, outside of what is included with the SVB Edge checking account and related services, these will be available only through a checking and banking account solution outside of the SVB Edge checking account product, and subject to both applicable standard services fees, and a monthly account maintenance fee. Transactions processed, such as for overdrafts, NFS's, returned and collection items will incur a fee as described in the Schedule of Fees. SVB does not provide a complimentary order of check stock. Eligibility requirements apply for Mobile Deposit. For additional terms and conditions, please contact SVB to receive a copy of Silicon Valley Bank's Deposit Agreement and Disclosure Statement. Free checking is free for 3 years for pre-series A companies.

Investment Products:

Are not insured by the FDIC or any other federal government agency	Are not deposits of or guaranteed by a bank	May lose value.
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