

BANK OF MARS

Account Types and Features Guide

PDF Format | Customer Information Booklet

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WELCOME TO INTERPLANETARY BANKING

Your Guide to Banking Across the Solar System

Welcome, valued customer! Whether you call Mars home or are visiting from the outer reaches of Neptune, Bank of Mars offers comprehensive banking solutions designed for the modern interplanetary citizen.

PERSONAL BANKING ACCOUNTS

BASIC CHECKING ACCOUNT

Perfect for everyday banking across any planet

Features:

- No minimum balance required
- Free interplanetary transfers (up to 5 per month)
- Universal debit card accepted on all inhabited planets
- Mobile banking app with real-time balance updates
- 24/7 customer service via subspace communication

Fees:

- Monthly maintenance: 10 Solar Credits (waived with direct deposit)
- Additional transfer fee: 5 Solar Credits per transaction
- Foreign planet ATM fee: 3 Solar Credits

Ideal For: Students, new interplanetary residents, basic banking needs

PREMIUM CHECKING ACCOUNT

Enhanced features for frequent travelers

Features:

- Minimum balance: 1,000 Solar Credits
- Unlimited free interplanetary transfers
- Priority customer service (faster response times across space)
- Premium debit card with enhanced security features
- Access to exclusive planetary lounges
- Complimentary currency exchange (up to 10,000 SC monthly)

Benefits:

- Interest rate: 0.5% APY on balances over 5,000 SC
- No ATM fees anywhere in the Solar System
- Fraud protection with immediate replacement card delivery
- Concierge services for interplanetary travel

Ideal For: Business travelers, high-volume transaction users

**INTERPLANETARY SAVINGS ACCOUNT**

Grow your wealth across the cosmos

Features:

- High-yield savings with competitive rates
- Automatic savings programs
- Goal-based saving tools (Spacecraft fund, Planetary vacation, etc.)
- Compound interest calculated daily
- Mobile app savings challenges

Interest Rates by Tier:

- Tier 1 (0-9,999 SC): 2.1% APY
- Tier 2 (10,000-49,999 SC): 2.8% APY
- Tier 3 (50,000+ SC): 3.5% APY

Special Features:

- Round-up savings from purchases

- Automatic transfer scheduling
 - Emergency withdrawal access across all planets
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BUSINESS BANKING ACCOUNTS

SMALL BUSINESS CHECKING

Designed for Mars-based small enterprises

Features:

- 200 free transactions per month
- Business debit cards for up to 5 employees
- Online business banking platform
- Direct deposit services for employees
- Integration with popular accounting software

Additional Services:

- Payroll processing across planetary jurisdictions
 - Business credit cards with interplanetary acceptance
 - Merchant services for multi-planet commerce
 - Business loans and lines of credit
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ENTERPRISE COMMERCIAL ACCOUNT

For large-scale interplanetary operations

Features:

- Dedicated relationship manager
- Custom fee structure based on transaction volume
- Multi-currency management tools
- Advanced fraud protection and monitoring
- API integration for automated banking

Specialized Services:

- Letters of credit for interplanetary trade
- Foreign exchange hedging tools

- Cash management solutions
 - Investment advisory services
 - Corporate lending facilities
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SPECIALIZED ACCOUNTS



STUDENT ACCOUNT

Supporting education across the Solar System

Eligibility:

- Age 16-25 Earth years
- Valid student ID from recognized institution
- Parental consent for minors

Features:

- No monthly fees during school enrollment
- Free financial literacy resources
- Student loan integration
- Scholarship opportunity notifications
- Emergency funds access for stranded students

Special Benefits:

- Reduced fees on textbook purchases
 - Student discount programs with planetary merchants
 - Free financial planning consultations
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SENIOR CITIZEN ACCOUNT

Tailored for our experienced customers

Eligibility:

- Age 60+ Earth years (adjusted for planetary aging differences)
- Retirement income verification preferred

Features:

- Waived monthly fees
- Enhanced customer service with human representatives
- Large print statements and communications
- Simplified mobile banking interface
- Medical emergency fund access

Health & Wellness Benefits:

- Partnership with interplanetary health providers
 - Prescription discount programs
 - Medical travel insurance for treatment on other planets
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INVESTMENT ACCOUNT

Build wealth through interplanetary investments

Investment Options:

- Planetary development bonds
- Solar energy infrastructure funds
- Mining operation equities
- Interplanetary shipping companies
- Technology innovation portfolios

Account Features:

- Professional investment advisory services
- Real-time market data across planetary exchanges
- Risk assessment tools
- Automated rebalancing options
- Tax-efficient withdrawal strategies

Fee Structure:

- Management fee: 0.75% annually
 - No transaction fees for account holders
 - Reduced fees for balances over 100,000 SC
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ACCOUNT COMPARISON CHART

Feature	Basic Checking	Premium Checking	Business	Student
Monthly Fee	10 SC	0 SC*	25 SC	0 SC
Free Transfers	5/month	Unlimited	200/month	10/month
Interest Rate	0%	0.5% APY	0.25% APY	1.0% APY
ATM Fee Rebates	No	Yes	Yes	Limited
Customer Service	Standard	Priority	Dedicated	Standard

*Premium Checking fee waived with minimum balance

ACCOUNT OPENING REQUIREMENTS

Universal Requirements (All Accounts):

- Valid planetary identification
- Proof of address (any planet accepted)
- Social Security equivalent from home planet
- Initial deposit (varies by account type)
- Contact information verification

Additional Business Requirements:

- Business registration documents
- Tax identification number
- Articles of incorporation/partnership agreements
- Business plan (for loan eligibility)

Student Account Requirements:

- Valid student ID and enrollment verification
- Parental consent (if under 18 Earth years)
- Academic institution verification

DIGITAL BANKING FEATURES

Mobile Banking App: "Mars Mobile"

- Biometric login with species-specific recognition
- Real-time account monitoring
- Photo check deposit (works across planets)
- ATM and branch locator (Solar System-wide)
- Spending categories with planetary breakdown
- Bill pay to merchants on any planet

Online Banking Platform: "Stellar Banking"

- Comprehensive account management
 - Advanced transaction search and filtering
 - Investment portfolio tracking
 - Business banking tools and reporting
 - Customer service chat with multilingual support
 - Document storage and retrieval
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CUSTOMER PROTECTION GUARANTEE

Our Promise to You:

- **100% Fraud Protection:** Zero liability for unauthorized transactions
 - **Deposit Insurance:** Accounts insured up to 250,000 Solar Credits
 - **Emergency Access:** 24/7 account access during planetary emergencies
 - **Privacy Protection:** Advanced encryption for interplanetary communications
 - **Fair Treatment:** Equal service regardless of home planet or species
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CONTACT INFORMATION

Customer Service Hotline: 1-800-MARS-BANK

Subspace Communications: mars.bank.service@galactic.net

Emergency Line: Available 24/7 across all time zones

Branch Locator: Visit mars-bank.galaxy/locations

Headquarters: New Olympia, Mars

Regional Offices: Available on Earth, Venus, Jupiter, and Saturn

This document is available in 47 planetary languages and can be transmitted to any location in the Solar System. For accessibility accommodations, please contact our customer service team.

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