

# MANJU'S REDDIT POSTING TOOLKIT

Rome Digital Bank • A Digital World Networks Company

## Everything you need to post on Reddit for free — no ad budget required

Templates • Subreddit Lists • Affiliate Mapping • Do's and Don'ts

Prepared for: Manju • April 2026

## 1. Reddit Account Setup

Before posting anything, follow these steps:

| Step | Action   | Why It Matters  |
|------|--|---|
| 1    | Go to reddit.com and create account: u/RomeDigitalBank or u/DigitalWorldNetworks                                 | Official brand presence — looks more trustworthy than a personal account                  |
| 2    | Add a profile photo (company logo) and bio: 'Digital banking network for 600+ cities worldwide'                  | Accounts with complete profiles get taken more seriously                                  |
| 3    | For the first 1-2 weeks: ONLY comment helpfully on existing finance/expat posts — do not post yet                | Reddit requires 'karma' before allowing posts in big subreddits. Commenting builds karma. |
| 4    | To build karma fast: answer questions in r/personalfinance, r/digitalnomad, r/expats with genuinely helpful tips | 50+ karma unlocks posting in most finance subreddits                                      |
| 5    | Never post direct affiliate links. Always link to the city domain (e.g. bangkokdigitalbank.com)                  | Reddit bans direct affiliate spam. Your city pages hold the affiliate links safely.       |

## 2. Where to Post — Subreddit Directory

### Finance & Banking Subreddits

| Subreddit         | Members | Best Content to Post  |
|-------------------|---------|---|
| r/personalfinance | 18M+    | Money transfer guides, banking comparisons, fee-saving tips |
| r/digitalnomad    | 2M+     | Best banks for nomads, city-specific banking tips           |
| r/expats          | 500K+   | Banking when moving abroad, account opening guides          |
| r/forex           | 200K+   | Currency exchange comparisons, FX rate guides               |
| r/banking         | 100K+   | Digital bank reviews, fintech comparisons                   |
| r/CryptoCurrency  | 6M+     | Crypto.com, AvaTrade crypto, exchange comparisons           |
| r/Frugal          | 1M+     | Fee-free banking tips, cheapest money transfer              |

|                         |       |  |
|-------------------------|-------|--|
| r/investing             | 2M+   | AvaTrade, Libertex, AAAFx trading platform reviews         |
| r/financialindependence | 1.5M+ | International banking strategies, currency diversification |

## City-Specific Subreddits (Most Important!)

Post city-relevant content in these communities — residents trust local advice:

| Region      | Key Subreddits  | Affiliate Focus                             |
|-------------|---|---|
| Middle East | r/dubai r/riyadh r/abudhabi r/doha r/kuwait r/bahrain r/oman r/lebanon r/istanbul | Libertex, AvaTrade, Currencies Direct, Wise |
| SE Asia     | r/bangkok r/singapore r/manila r/jakarta r/kualalumpur r/vietnam r/cambodia       | Wise, Instarem, Remitly, Libertex           |
| South Asia  | r/india r/mumbai r/delhi r/bangalore r/pune r/hyderabad r/pakistan                | Wise, Instarem, Remitly, AAAFx              |
| LATAM       | r/mexico r/colombia r/bogota r/peru r/lima r/argentina r/chile r/mexicocity       | Remitly, Revolut, Wise, Libertex            |
| Europe      | r/london r/paris r/berlin r/amsterdam r/barcelona r/madrid r/europe               | Revolut, Currencies Direct, N26, Airwallex  |
| Africa      | r/nairobi r/kenya r/nigeria r/lagos r/southafrica r/ghana                         | Remitly, Wise, Instarem                     |
| East Asia   | r/korea r/japan r/china r/taiwan r/hongkong                                       | Wise, Revolut, Crypto.com, AvaTrade         |
| Oceania     | r/sydney r/melbourne r/brisbane r/perth r/newzealand r/auckland                   | Wise, Revolut, Currencies Direct            |

## 3. Ready-to-Copy Post Templates

Instructions: Replace all [CITY], [COUNTRY], [DOMAIN] with the specific city details. Keep the tone friendly and helpful — never salesy.

### TEMPLATE 1 — City Banking Guide (post in r/personalfinance, r/expats, or city subreddit)

**Title:** Best digital banking options for expats in [CITY] — 2026 guide  
 Been researching banking options in [CITY] for a while. Here's what I found works best:  
 Money transfers: Wise beats banks by 4-6x on fees — saves \$40-60 per \$1,000 sent  
 Multi-currency account: Revolut gives you 30+ currencies with no monthly fee  
 Currency exchange: Currencies Direct has personal dealers for larger transfers  
 Business banking: Airwallex is great for USD/EUR business accounts  
 Full breakdown with current rates and sign-up bonuses: [DOMAIN].com  
 Hope this helps anyone moving to/from [CITY]! Happy to answer questions.

### TEMPLATE 2 — Money Transfer Comparison (post in r/forex, r/personalfinance)

**Title:** Wise vs Revolut vs Remitly for sending money to [COUNTRY] — honest comparison I've tested all three for [COUNTRY] transfers. Here's the real breakdown: Wise: Best mid-market rate, small transparent fee. Transfers in 1-2 days. Best for regular transfers over \$500. Revolut: Great for smaller amounts, free up to monthly limit. Instant to other Revolut users. Remitly: Fastest for cash pickup. \$30 bonus on your first transfer via Digital World Networks link. Detailed comparison with current rates: [DOMAIN].com/money-transfers The short answer: Wise for regular large transfers, Remitly for cash pickup speed.

### TEMPLATE 3 — Currency Exchange Guide (post in r/forex, r/digitalnomad)

**Title:** How to get the best currency exchange rates in [CITY] Avoid airport kiosks — they charge 8-12% margins. Here's what actually works: Currencies Direct: Personal dealer, best for transfers over \$3,000. Europe's top non-bank FX specialist. Wise: Best for under \$3,000. Real mid-market rate, fee shown upfront. OFX: No transfer fees over \$10k. Good for large business transfers. We compared all of them for [CITY] residents: [DOMAIN].com/currency-exchange Rule of thumb: Never exchange at a hotel or airport. These services save real money.

### TEMPLATE 4 — Business Banking (post in r/smallbusiness, r/entrepreneur, r/freelance)

**Title:** Best business bank accounts for companies in [CITY] — 2026 Running a business in [CITY] and tired of traditional banking fees? Here's what's working for others: Revolut Business: Multi-currency, instant transfers, no hidden fees. Works across Europe/global. Airwallex: Best for USD/EUR business accounts, great FX rates for cross-border payments. Paymentology: Card issuing platform for companies that need to issue Visa/Mastercard to staff. Full business banking guide for [CITY]: [DOMAIN].com/business-bank-accounts Happy to share more details on any of these if you have questions.

### TEMPLATE 5 — Crypto Banking (post in r/CryptoCurrency, r/Bitcoin, r/investing)

**Title:** Best crypto-friendly bank accounts available in [CITY] — compared For anyone in [CITY] looking to bridge crypto and traditional finance: Crypto.com: Best overall crypto card + account. 250+ coins, Visa card with up to 5% cashback. Revolut: Buy/sell crypto inside your bank app. Great for casual holders. AvaTrade: Best for active crypto trading with leverage (not for casual holders). Full comparison for [CITY] residents: [DOMAIN].com/crypto-accounts Important: Always check local regulations before trading crypto in your country.

### TEMPLATE 6 — Investment & Trading (post in r/investing, r/forex, r/stocks)

**Title:** Forex and CFD trading platforms available to [COUNTRY] residents — 2026 guide For those in [COUNTRY] interested in forex/CFD trading, here's what's regulated and available: Libertex: Commission-free trading, 300+ instruments. Available in most countries. \$100 min deposit. AvaTrade: Well-regulated broker, forex/indices/commodities/crypto. Not for US/Belgium residents. AAAFx: Greek regulated broker. Forex, indices, commodities, stocks, crypto. Full guide with regulation info: [DOMAIN].com/investment-trading Note: Trading CFDs involves risk. Only trade what you can afford to lose.

### TEMPLATE 7 — Comment Reply (use when someone ASKS for banking help in any thread)

**How to use:** Search Reddit for questions like 'best bank for expats in Bangkok' or 'cheapest way to send money to India' — then reply with this: **Example reply:** For [CITY/COUNTRY], [AFFILIATE] is usually the best option — typically 3-5x cheaper than banks on that corridor. [One specific benefit]. We put together a full comparison for [CITY] residents including current rates: [DOMAIN].com/[relevant-page] Tip: Be specific about the corridor (e.g. 'USD to THB') — it shows expertise and gets more upvotes.

#### TEMPLATE 8 — Moving/Expat Post (post in city subreddits and r/expats)

**Title:** Moving to [CITY]? Here's everything you need to know about banking Just moved to [CITY] myself. The banking situation here is different from what most people expect. What works best: Before you arrive: Open a Wise multi-currency account — it works globally from day one. On arrival: Revolut is accepted everywhere and has no foreign transaction fees. For local banking: [local tip relevant to city if known] Sending money home: Remitly is fastest, Wise is cheapest for larger amounts. Full [CITY] banking guide: [DOMAIN].com Ask me anything — happy to help fellow newcomers.

#### TEMPLATE 9 — Prepaid/Travel Cards (post in r/travel, r/solotravel, r/backpacking)

**Title:** Best travel cards for visiting [COUNTRY] — no foreign transaction fees Travelling to [COUNTRY]? Here's how to avoid getting ripped off on currency exchange: Revolut: No fees on weekday transactions. 30+ currencies. Best all-round travel card. Wise: Uses mid-market rate. Small transparent fee. Works in 160+ countries. Majority: \$15/month flat fee, unlimited international calls + data + banking. Avoid: Using your home bank's debit card abroad (typically 2-4% foreign transaction fee) More info + sign-up bonuses: [DOMAIN].com/prepaid-travel-cards

#### TEMPLATE 10 — Weekly Rate Update Post (post every Monday in finance subreddits)

**Title:** Best USD to [CURRENCY] transfer rates this week — [CITY] edition Quick weekly rate check for [CITY] residents sending money internationally: Wise: [approx. rate] — real mid-market rate, small fee Currencies Direct: Best for transfers over \$3,000 — call for a live quote Remitly: [approx. rate] — fastest delivery option Rates change daily. Full live comparison tool: [DOMAIN].com/currency-exchange Tip: Lock in rates with a forward contract if you need to transfer larger amounts next month.

## 4. Manju's Weekly Posting Schedule

| Day       | Action                                     | Template to Use    | Where to Post                                  |
|-----------|--|--------------------|--|
| Monday    | Post 1 city banking guide                  | Template 1 or 8    | r/personalfinance, r/expats, or city subreddit |
| Tuesday   | Comment helpfully on 5-10 existing threads | Template 7 (reply) | r/personalfinance, r/digitalnomad, city subs   |
| Wednesday | Post 1 comparison or FX post               | Template 2 or 3    | r/forex, r/personalfinance, city subreddit     |
| Thursday  | Comment helpfully on 5-10 threads          | Template 7 (reply) | r/expats, r/banking, relevant city subs        |
| Friday    | Post 1 investment or crypto post           | Template 5 or 6    | r/CryptoCurrency, r/investing, r/forex         |
| Saturday  | Light commenting only (3-5 replies)        | Template 7 (reply) | Any active finance thread                      |

|        |  |     |                |
|--------|--|-----|----------------|
| Sunday | Plan next week — pick 3 cities to focus on | N/A | N/A — prep day |
|--------|--|-----|----------------|

*Important: Never post more than 1-2 posts per day. Posting too frequently gets accounts flagged as spam.*

## 5. Which Affiliate to Mention Per City Domain

Use this as a quick reference when filling in [AFFILIATE] in the templates:

| Service Category             | Affiliate to Feature           | Domain Page to Link                               |
|------------------------------|--------------------------------|---|
| Money Transfers (all cities) | Wise + Remitly + Instarem      | [city]digitalbank.com/money-transfers             |
| Currency Exchange            | Currencies Direct + Wise + OFX | [city]digitalbank.com/currency-exchange           |
| Multi-Currency Accounts      | Revolut + Wise                 | [city]digitalbank.com/international-bank-accounts |
| Business Banking             | Revolut Business + Airwallex   | [city]digitalbank.com/business-bank-accounts      |
| Crypto Accounts              | Crypto.com + Revolut           | [city]digitalbank.com/crypto-accounts             |
| Investment/Trading (non-US)  | Libertex + AvaTrade + AAAFx    | [city]digitalbank.com/investment-trading          |
| Travel/Prepaid Cards         | Revolut + Wise + Majority      | [city]digitalbank.com/prepaid-travel-cards        |
| Card Issuing (B2B)           | Paymentology + Intercash       | [city]digitalbank.com/credit-cards                |
| White-Label Banking          | Arthatech + Jetonbank          | [city]digitalbank.com/white-label-banking         |

**AvaTrade Restrictions** — Do NOT promote AvaTrade in posts targeting these countries: Belgium, Cuba, Iran, Syria, USA, New Zealand, Russia, Belarus, Spain, Portugal, Poland, Canada (futures only).

**Libertex** — Prioritize posts targeting: Middle East, India, SE Asia, South Korea, LATAM (see approved city list in AGENTS.md).

## 6. Reddit Rules — Do's and Don'ts

### DO These Things:

- [YES] Always write as if you're a helpful community member, not a marketer
- [YES] Link to city domain pages (e.g. bangkokdigitalbank.com) — NOT direct affiliate links
- [YES] Respond to comments on your posts — engagement signals credibility
- [YES] Add disclaimers for investment/trading posts: 'Trading involves risk'
- [YES] Research the city/corridor before posting — specific details get more trust
- [YES] Use free Reddit search to find existing threads to comment on (this is faster than new posts)
- [YES] Mention the \$30 Remitly bonus and Wise \$600 fee-free transfer — these generate clicks

### DO NOT Do These Things:

- [NO] Never post direct affiliate tracking links (e.g. the pfxreg.currenciesdirect.com link) directly on Reddit
- [NO] Never post more than 2 posts per day — account will be flagged

- [NO] Never copy-paste the exact same post across subreddits — Reddit detects this as spam
- [NO] Never post in a subreddit before reading their rules (check sidebar before first post)
- [NO] Never be defensive if someone challenges your recommendation — just be factual
- [NO] Never promise guaranteed returns or claim services are 'risk free' for investment products
- [NO] Never post in r/personalfinance without reading their wiki first — very strict rules

## 7. Quick Domain Reference

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Replace [DOMAIN] in templates with the matching city domain:

| City           | Domain to Use in Posts                              |
|----------------|---|
| Dubai          | dubaidigitalbank.com                                |
| Bangkok        | bangkokdigitalbank.com                              |
| Mumbai         | mumbaidigitalbank.com                               |
| London         | londondigitalbank.com                               |
| Singapore      | singaporedigitalbank.com                            |
| Mexico City    | mexicocitydigitalbank.com                           |
| Bogota         | bogotadigitalbank.com                               |
| Seoul          | seouldigitalbank.com                                |
| Istanbul       | istanbuldigitalbank.com                             |
| Lagos          | lagosdigitalbank.com                                |
| Cairo          | cairodigitalbank.com                                |
| Nairobi        | nairoidigitalbank.com                               |
| Hong Kong      | hongkongdigitalbank.com                             |
| Tokyo          | tokyodigitalbank.com                                |
| Sydney         | sydneydigitalbank.com                               |
| New York       | newyorkdigitalbank.com                              |
| Toronto        | torontodigitalbank.com                              |
| Berlin         | berlindigitalbank.com                               |
| Paris          | parisdigitalbank.com                                |
| Any other city | [cityname]digitalbank.com — all follow same pattern |

*The full list of 600+ city domains follows the pattern: [cityname]digitalbank.com. When in doubt, ask David.*