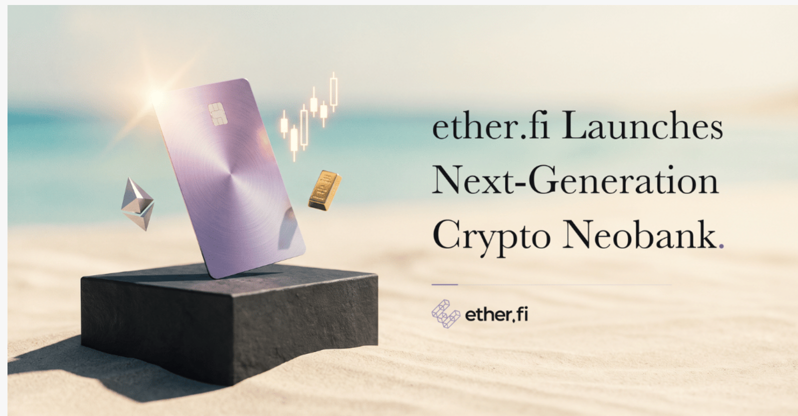
ether.fi Launches Next-Generation Crypto Neobank



GEORGE TOWN, SOUTH AFRICA, August 13, 2026 /EINPresswire.com/ -- The first fully integrated alternative to banks goes beyond what traditional finance can offer: a crypto neobank where users can earn, trade, borrow, and spend their crypto in the real world.

George Town, Cayman Islands - August 13, 2026 - ether.fi, the first and largest non-custodial crypto neobank, today announced the next generation of its product as part of the ether.fi Summer release. The release brings saving, earning, trading, borrowing, and spending together into a single integrated experience built to replace the traditional bank. For the first time, it goes beyond what is possible in traditional finance rather than simply replicating it.

Users can now trade tokenized stocks, metals, and crypto assets directly in the app. An integrated Aave market lets them lend their assets and borrow against their entire portfolio in order to spend, send, or buy. New fiat rails allow money to be sent and received globally, including through named accounts.

The release also introduces a redesigned ether.fi app built for a much broader audience. Less crypto-forward and simpler to navigate, it is designed to usher in a new era of adoption that reaches well beyond the crypto gambling use case.

Benefits
The ether.fi Summer release introduces next-generation features that set a new standard for the crypto neobank category. The integrated ether.fi experience offers the user experience of a traditional fintech app while giving users the benefits of self-custody, lower fees, and the higher rewards available in DeFi. New features in the release include:

* Trading in tokenized stocks, metals, and crypto assets
* Borrowing against an entire portfolio through an integrated Aave market

* Sending and receiving fiat anywhere in the world
* Programmatic ETHFI token buybacks

Trading.
Tokenized stocks are offered through xStocks, alongside metals and other crypto assets. Users can buy natively across chains, with every asset held securely in an ether.fi vault protected by social recovery.

Borrowing.
A new integrated Aave market on Optimism allows users to borrow against the value of their entire portfolio, at standard DeFi rates currently around 4%, to spend on the ether.fi Cash card or to send or buy other assets.

Fiat rails.
New on- and off-ramps support over 30 new currencies and payment methods including Cash App, Apple Pay, and Interac, with named accounts for deposits.

ETHFI buybacks.
The release introduces programmatic buybacks of ETHFI at the protocol level from every product and revenue line built into the protocol contracts.

In addition, the ether.fi app gives users access to best-in-class benefits, including:
* 3% cash back on all purchases made with the ether.fi Cash card
* The ability to hold yield-bearing assets and use them as collateral or spend them directly
* Zero top-up fees for all Cash users
* Zero FX fees at higher membership tiers

Availability
The new ether.fi functionality is available to all new and existing users today. Some features, including trading in tokenized stocks and metals, are not available in the United States and certain other markets.

From the ether.fi team
“With ether.fi, we’re bridging the gap between decentralized finance and everyday financial needs,” said Mike Silagadze, CEO of ether.fi. “Our goal is to replace the traditional bank for most users and give them tools and benefits that were previously available only to institutions and high-net-worth individuals. That is the power of DeFi and self-custody.”

About ether.fi
ether.fi launched in 2024 and helped create the category of self-custodial crypto neobanks. It is the largest crypto neobank, with more than half a million members and a $2 billion annual transaction run-rate.

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