

The Perk Stack

Free credits and startup discounts you can actually claim, sorted by the business you run: agency, store, creator or SaaS. Plus which money tools work while you live in Bali.

113

programmes checked

76

open to bootstrapped companies

18

finance tools with a Bali answer

26 Oct 2026

last checked

Agencies, consultants and freelancers

These don't ask you to be a tech startup. The usual bar is a small team and little or no outside funding.

Apollo.io

50% off Apollo for 12 months

Fewer than 20 employees, no existing Apollo subscription, valid company domain, and affiliation with an Apollo startup ecosystem partner (unaffiliated founders can still apply and Apollo follows up)

Typeform

Up to 75% off Business

Not already a paying Typeform customer; total funding under \$5M; under 50 employees; company under 5 years old

Intercom

93% off Intercom year 1

Up to \$10M in funding, fewer than 15 employees, not currently an Intercom customer

Customer.io

Up to 12 months free Startup plan

Raised less than \$10M total; contact lists not purchased; never been a Customer.io customer

n8n

50% off n8n Business for a year

Fewer than 20 employees and less than EUR 5M total funding

Slack

50% off Slack for 3 months

Must buy Pro/Business+ online within 7 days of creating the team; not annual plans; one per customer; can't combine

Miro

\$500 Miro credit

Free Miro account plus a short eligibility questionnaire (criteria not published)

Notion

1 to 3 months free Notion Business + AI

Non-paying Notion customer, under 100 employees, valid business website and company-domain email, no previous Notion promotions. Teams under 10, solo founders and service businesses get 1 month; 6 months needs a startup partner

Oyster

Save up to \$1,200 per hire

Pre-seed, seed or Series A funded, or bootstrapped with under 50 employees; no minimum hires; request discount at sign-up

Aspire

Up to SG\$2,000 cash bonus + perks

Open an Aspire business account; the page states no funding-stage requirement; extra perks for YC and Antler-backed startups

Read the fine print

- Make excludes companies "selling automation as a service", so most automation agencies can't claim it.
- ElevenLabs excludes agencies and consultancies.
- Notion gives solo founders, service businesses and teams under 10 one free month, not three.

Ecom stores and product sellers

Most startup programmes are built for software companies. For a store, the useful ones are payments, customer support and email, and these take bootstrapped businesses.

Stripe

Delaware company for \$500 + \$2,500 credits

Anyone forming a US company via Atlas; \$500 fee (refunded if \$5,000 deposited to Stripe Treasury within 90 days), \$100/yr registered agent after year 1

Aspire

Up to SG\$2,000 cash bonus + perks

Open an Aspire business account; the page states no funding-stage requirement; extra perks for YC and Antler-backed startups

HitPay

Fee-free APAC local payments for 12 months

Startups from Y Combinator, Antler, Iterative, a16z Speedrun or other leading accelerators building for or expanding into APAC; bootstrapped and venture-backed both eligible; no funding-stage or incorporation requirement

Intercom

93% off Intercom year 1

Up to \$10M in funding, fewer than 15 employees, not currently an Intercom customer

Customer.io

Up to 12 months free Startup plan

Raised less than \$10M total; contact lists not purchased; never been a Customer.io customer

Typeform

Up to 75% off Business

Not already a paying Typeform customer; total funding under \$5M; under 50 employees; company under 5 years old

Infobip

Up to \$60,000 Infobip credits

Formal criteria not published; the programme says it supports startups regardless of location, industry or backing. Assessed on application

Apollo.io

50% off Apollo for 12 months

Fewer than 20 employees, no existing Apollo subscription, valid company domain, and affiliation with an Apollo startup ecosystem partner (unaffiliated founders can still apply and Apollo follows up)

Creators with products

Selling courses, templates, software or media to buyers worldwide. Polar and Dodo Payments act as the merchant of record, so they handle sales tax in the countries you sell to.

Polar

Polar Scale tier free for 12 months

Early-stage startups building digital products (SaaS, AI, developer tools); typically under 50 people and raised less than \$5M; reviewed case by case

Dodo Payments

Up to 12 months of free Dodo credits

Early-stage startups from bootstrapped through Series B selling SaaS, AI or digital products internationally, growing quickly or with first revenue; existing customers reviewed case by case; standard business verification

Mux

\$500 Mux video credits

Startups only, not an existing Mux customer, first-time recipient of Mux credits

Customer.io	Up to 12 months free Startup plan
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Raised less than \$10M total; contact lists not purchased; never been a Customer.io customer

Typeform	Up to 75% off Business
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Not already a paying Typeform customer; total funding under \$5M; under 50 employees; company under 5 years old

Notion	1 to 3 months free Notion Business + AI
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Non-paying Notion customer, under 100 employees, valid business website and company-domain email, no previous Notion promotions. Teams under 10, solo founders and service businesses get 1 month; 6 months needs a startup partner

Read the fine print

- ElevenLabs excludes small businesses as well as agencies, so most solo creators won't qualify.

SaaS and AI builders

The big credit programmes that take bootstrapped companies, though a few (Google Cloud included) still ask about your plans to raise. Apply to the ones you'll actually use: most credits expire after a year.

Amazon Web Services	\$1,000 to \$5,000 AWS credits
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Self-funded/bootstrapped, pre-Series B, founded in last 10 years, AWS account on a paid tier plan, new to Activate credits

Google Cloud	\$2,000 Google Cloud credits
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Start: founded in past 2 years, working MVP, clear business model, plans to seek venture funding. Scale tiers: verifiable pre-seed to Series A venture funding

Microsoft	Azure credits from \$200, up to \$150k
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Early-stage B2B startups, pre-seed to Series B, building software/AI/tech, privately held, independent, MVP or working toward it. LinkedIn verification on the no-code path

Cloudflare	\$10k Cloudflare credits
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Founded within 10 years, funded up to Series B, live website, active LinkedIn/X/GitHub, domain-matching business email, first-time applicant. Tier 3 = bootstrapped/self-funded under \$1M raised

PostHog	\$50,000 PostHog credits
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Less than 2 years old, raised less than \$5M, company email domain, signed up after 1 Jan 2023, on a paid plan

Sentry	Up to \$5,000 Sentry credits
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Founded within ~2 years, under \$5M venture capital raised, new to paying for Sentry (free plan OK)

Neon	Up to \$1,000 Neon credits
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Self-funded tier: no outside investors, under \$1M raised, building an early-stage product or MVP

OpenRouter	Up to \$3,000 OpenRouter credits
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Pre-Series B, venture-scalable startup building an AI-native product

Together AI	Up to \$15k platform credits
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Build tier: up to \$5M raised. Selection-based programme

fal	\$1,000 to \$5,000 fal credits
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Generative media is core to the product; real users, traction or revenue, or institutional backing; team based in Europe or Asia. VC backing not required

E2B	\$20,000 E2B credits + Pro tier
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Startups under 3 years old, raised under \$5M, first-time E2B users, building or studying AI agents

Deepgram**\$1,000 credits, up to \$100k**

AI builder or early-stage startup, in production or launching within 6 months; over \$10M raised assessed case-by-case; no agencies/consultants

Retool**1 year free Team or Business**

Bootstrapped, angel, debt, pre-seed, seed or Series A; under \$10M total raised; founded in last 10 years; new customer

Mixpanel**1 year free on the Startup Plan**

Incorporated less than 5 years ago, raised no more than \$8M, never on a paid Mixpanel plan, not redeemed other Mixpanel offers

Money tools if you live in Bali

We read each company's terms for people living in Indonesia. The answer is about where you live and where your company is registered, not your passport.

Works while you live in Bali (9)

Stripe**Delaware company for \$500 + \$2,500 credits**

Atlas sets up a Delaware company for founders living anywhere outside its prohibited list (Cuba, Iran, North Korea, Syria and Crimea), so you can do it from Bali, though Stripe can still turn down any business at its discretion.

Oyster**Save up to \$1,200 per hire**

Oyster's discount is open to funded startups or bootstrapped ones under 50 staff with no location rule, and its terms only exclude sanctioned parties, so it works for a founder in Bali.

Aspire**Up to SG\$2,000 cash bonus + perks**

Aspire opens accounts for companies incorporated in Indonesia as well as Singapore and other Asian countries, so a PT or a Singapore company both work, though the cash bonus on this offer is pitched at Singapore accounts.

Chargebee**Free until your first \$1M billed**

Chargebee only refuses business in Cuba, Iran, North Korea, Syria and occupied parts of Ukraine, so Indonesia's fine, but the free billing offer needs you to be in a partner accelerator or VC network.

Docusign**Up to 40% off for 2 years**

Docusign's terms only block sanctioned countries such as Cuba, Iran, North Korea and Syria, so Bali's fine, but you only qualify if your VC partners with Docusign.

Dodo Payments**Up to 12 months of free Dodo credits**

Dodo decides eligibility by the country that issued your ID, and both Indonesia and Australia are on its accepted list, so you can sell through it from Bali.

Firstbase**\$350,000+ in perks with Firstbase**

Firstbase forms US companies for non-residents and Indonesia isn't on its restricted countries list, so you can set one up from Bali and then unlock the rewards.

Polar**Polar Scale tier free for 12 months**

Polar pays out to residents or businesses in Indonesia and Australia, so you can use it from Bali.

Remote**15% off Remote fees for 12 months**

Remote's terms only shut out sanctioned places such as Cuba, Iran, North Korea, Russia, Belarus and Syria, so a founder in Bali can sign up, though the 15% discount needs pre-seed to Series A funding.

Needs a company registered somewhere else (8)

Brex \$350k+ in partner discounts

Brex only opens accounts for US-registered companies with a US EIN and sets no rule on where owners live, so it works from Bali once you've got a US company with US operations and a US address.

HitPay Fee-free APAC local payments for 12 months

The startup page says HitPay supports businesses in Singapore, Malaysia, the Philippines, Australia and Hong Kong; its developer docs also list Indonesia for sign-up, so an Australian or Singapore company is the sure route unless HitPay confirms a PT.

Airwallex 3 months free + fee-free FX

This startup offer needs an entity registered in Australia or New Zealand (ABN or NZBN) and says nothing about where directors live; Airwallex does take Indonesian companies generally, but not into this AU/NZ programme.

Carta Free cap table and SAFEs

Carta Launch takes non-US companies but says it isn't available in every country without naming them, so a Delaware or Singapore company is the safe bet; nothing stops you running it while you live in Bali.

Deel Free US payroll for founders

Indonesia isn't on Deel's list of places it can't serve, but the free founder payroll is US payroll, so you'd need a US company to use it, and the five free seats need US\$500K raised.

Ramp \$350K+ perks with Ramp cards

Ramp needs a US-registered company (or certain Canadian ones) with most operations in the US and a real US street address, not a virtual office, though owners can live overseas and apply with a foreign passport.

Rippling Up to 6 months of Rippling free

The free months are only for venture-backed companies based in the US, UK, Ireland, Germany or France, so you'd need a company headquartered in one of those.

Xero 80% off Xero for 3 months

The 80% off deal is only for customers in Singapore buying their first Xero organisation, so you'd need a Singapore business to claim it.

Doesn't work while you live in Indonesia (1)

Mercury 274 partner perks + free banking

Mercury goes by where you live, not your passport, and Indonesia is on its prohibited countries list, so you can't open an account while you're living in Bali.

The SaaS list's headline maximums add up to US\$571,000. Nobody qualifies for all of them, and most start smaller, so treat that as a ceiling, not a promise.

Building remotely? Join Remote Builders, the community for people building real businesses from wherever they live: remotebuilders.io/join

In Bali, or coming soon? Join Bali Startup & Tech for builder dinners, How I AI nights in Canggu and the members' chat: balistartupandtech.com/join

Every offer was read on the company's own page (dates on each listing at remotebuilders.io/perks). Offers change without notice, so check the listing before you apply. The full list of 113 is free at remotebuilders.io/perks. Know a perk we've missed? Suggest it at remotebuilders.io/perks.