

At a glance

As of June 2025

Scalable Capital is a leading digital investment platform in Europe.
The fintech empowers everyone to form their financial future.

Online Broker - market presence	Germany, Austria, France, Italy, Netherlands, Spain
Digital wealth management - market presence	Germany, Austria
Authorisation (of the regulated entity)	Investment firm according to §15 WpIG (BaFin authorisation)*
Foundation	December 2014
Offices	Munich, Berlin, London, Vienna
Clients	> 1,000,000
Founders	Erik Podzuweit, Florian Prucker, Adam French, Prof. Dr. Stefan Mittnik
Executive Board	Erik Podzuweit (Co-CEO), Florian Prucker (Co-CEO), Martin Krebs (CFO), Dirk Urmoneit (MD), Dirk Franzmeyer (MD)
Investors	BlackRock, Tencent, HV Capital, Tengelmann Ventures, Balderton Capital
Employees	> 600
Client assets	> 30 billion Euros
Securities custody	Scalable Capital GmbH

Social Media



*Investment services are provided exclusively by the regulated subsidiary, Scalable Capital GmbH.

Scalable Broker

- With the Scalable Broker, clients can trade in stocks, ETFs, funds, bonds, derivatives and cryptocurrencies themselves to build their own portfolios. Savings plans in stocks, ETFs, funds and Crypto ETPs can be set up from 1 euro.
- With 'Credit' investors can take secured loans at favourable interest rates.
- Three trading venues are available: The European Investor Exchange (Hanover stock exchange), gettex (Munich stock exchange) and XETRA (Frankfurt stock exchange).
- 2% interest p.a. (variable) on up to €500,000 in PRIME+ and €50,000 in FREE, forwarded from partner banks and qualifying money market funds. The interest rate is based, among other things, on the respective market rate. The allocation of cash balances is variable and takes into account available capacities, conditions and client activity.
- Balances at partner banks are protected up to €100,000 per client per bank under the statutory deposit guarantee scheme. For qualifying money market funds, instead of the statutory deposit guarantee scheme, European investor protection rules (UCITS) apply regardless of the amount. Please note our risk information on the safekeeping of cash balances at scalable.capital/risk. Further information on interest is available at scalable.capital/interest.
- In addition to the app (iOS and Android), clients can also use the web application for trading and portfolio management.
- The registration process is conducted online and is completely paperless. Identification can be done conveniently via POSTIDENT video, online ID (eID) or at a post office branch.

The pricing models

The **PRIME+ Broker** for €4.99 per month enables unlimited trading from a volume of €250 per order. Orders below 250 euro are charged at €0.99. The subscription can be cancelled at any time.

With the **FREE Broker** there is no monthly fee and trades are charged at €0.99 per trade, except for purchases of ETFs from PRIME partners Amundi, iShares and XTrackers from €250 order volume. The sale of PRIME ETFs has a charge of €0.99.

In both models an unlimited number of savings plans can be set up without commissions for savings plans execution starting from €1. Product costs, spreads, inducements and crypto fees may apply (all details [here](#)).

These prices refer to trading on the European Investor Exchange (Hanover stock exchange), gettex of the Munich stock exchange. Trading on Germany's largest stock exchange Xetra (Frankfurt stock exchange) costs €3.99 per order plus a trading venue fee (0.01% of the order volume, min. €1.50) regardless of the pricing model.

Value for clients

- Large investment universe of over 8,000 stocks, 2,500 ETFs, 3,500 funds, bonds, more than 375,000 derivatives and 14 cryptocurrencies.
- Possibility to set up savings plans starting from a monthly savings amount of 1 euro.
- Choice between three stock exchanges.
- Secured loans with "Credit".
- Fast and simple processes in the app and web application.

Client profile

The majority of Scalable Broker clients are between 27 and 34 years old. Two thirds of client assets are invested in ETFs. Every second person saves in at least one ETF.

Digital wealth management Scalable Wealth

- Scalable Capital manages globally diversified ETF portfolios designed to create long-term wealth for its clients. The digital wealth manager selects from several thousand ETFs the best and most cost-efficient for its clients. Clients can prioritise their wealth management from a broad selection of investment strategies.
- With WealthGlobal, clients can invest in globally diversified ETF portfolios, either classic, with gold or taking ESG criteria into account. The World Portfolio Classic enables investment in the world's most important markets. Depending on the risk appetite, an equity allocation of between 30 and 100 percent can be selected in increments of ten.
- With Wealth Select, clients can select their wealth management strategy according to their needs from a variety of specific concepts such as Megatrends, Value & Dividend or InterestInvest.
- The registration process is conducted online and completely paperless. Identification can be done conveniently via POSTIDENT video, eID or in a post office branch.
- At any time, the client has access to all portfolio details such as performance, reallocations made or fees incurred, also via app.

Fee model

The costs for administration and securities trading (transaction fees) add up to 0.75% p.a.. On portfolio values beyond 100,000 euro, the fees are at 0.69% p.a. for administration and trading. Only 0.49% p.a. is charged on portfolio values exceeding 500,000 euro.

The cost of the financial instruments (ETFs) within each client portfolio amounts on average to 0.18% p.a. Due to higher product costs the charge for Megatrends investment strategy is higher. No performance fees are charged.

Savings plans are possible from as little as 20 euro per month alternatively, one-time investments start at 20 euro.

Value for clients

- With Scalable Wealth, investing is relaxed, intelligent and automated
- Broad range of investment strategies to help achieve individual goals
- Fair and cost-efficient fee structure enables long-term wealth accumulation
- Independent selection of the most advantageous ETFs from over 2,000 ETFs in a multi-stage process
- Build up assets gradually with savings plans and retire relaxed with flexible withdrawal plans
- ESG-investment with SRI-compliant ETFs
- Personal client service by phone, chat as well as by e-mail

The B2B business of Scalable Capital

- In addition to services for private investors (B2C), Scalable Capital pursues numerous cooperations with renowned business clients (B2B).
- With its scalable technology platform, Scalable Capital offers wealth management platforms to various companies as part of white label solutions. Long-standing partners include ING Deutschland and the Raiffeisen Banking Group in Austria.
- Oskar, a digital wealth manager specialising in families, uses Scalable Capital's technology.

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