


## At a glance

As of March 2026

Scalable Capital is a leading bank, empowering people across Europe to shape their own finances.

Online Broker - market presence	Germany, Italy, Austria, Spain, France, Netherlands
Digital wealth management - market presence	Germany, Austria
Authorisation (of the regulated entity)	A credit institution according to §32 of the German Banking Act (KWG), supervised by BaFin (the German Federal Financial Supervisory Authority).
Foundation	December 2014
Offices	Munich, Berlin, London, Vienna, Milan
Clients	> 1,000,000
Founders	Erik Podzuweit, Florian Prucker, Adam French, Prof. Dr. Stefan Mittnik
Executive Board of Scalable GmbH	Erik Podzuweit (Co-CEO), Florian Prucker (Co-CEO), Martin Krebs, Dirk Franzmeyer, Dirk Urmoneit, Dr. Andreas Schranzhofer
Executive Board of Scalable Capital Bank GmbH	Florian Prucker, Martin Krebs, Dirk Franzmeyer, Dr. Andreas Schranzhofer
Investors	BlackRock, Tencent, HV Capital, Tengelmann Ventures, Balderton Capital, Sofina, Noteus Partners
Employees	> 700
Client assets	> €40 billion
Securities custody	Scalable Capital Bank GmbH
Social Media	

\* Banking and investment services are provided exclusively by the regulated subsidiary, Scalable Capital Bank GmbH.

# Scalable Broker

- Retail investors can build their own portfolios by trading 8,000 stocks, 2,700 ETFs, 3,800 funds, bonds, derivatives, and cryptocurrencies. Savings plans for stocks, ETFs, funds, and Crypto ETPs start from €1.
- ELTIFs (European Long-Term Investment Funds) enable eligible clients to invest in private equity on the same terms as institutional investors.
- Three trading venues are available: the European Investor Exchange (Hanover Stock Exchange), gettex (Munich stock exchange) and XETRA (Frankfurt stock exchange).
- 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 digital. Identification can be done conveniently via POSTIDENT video, online ID (eID) or at a post office branch.

## The pricing models

- **PRIME+:**
  - For €4.99 per month from a volume of €250 per order **unlimited trading**, orders below that are charged at €0.99.
  - **Attractive credit terms:** Up to €100,000 **credit at 3.24%** p.a. Available in seconds. [Conditions here.](#)
  - **Deposit guarantee:** Up to **5 x €100,000** deposit guarantee possible.
  - The pricing model can be cancelled at any time.
- **FREE:**
  - €0.99 per trade
  - purchases of ETFs from PRIME partners DWS Xtrackers, Amundi, iShares by BlackRock and Vanguard from €250 order volume are free of charge, the sale of PRIME ETFs has a charge of €0.99.
- In both models an unlimited number of savings plans can be set up - always without fees and from as little as €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 (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, 2,700 ETFs, 3,800 funds, bonds, more than 625,000 derivatives and 32 cryptocurrencies.
- Possibility to set up savings plans starting from a monthly savings amount of €1.
- Choice between three stock exchanges.
- Secured loans with "Credit".
- Fast and simple processes in the app and web application.
- Intelligent investment support via the "Insights" AI tool.
- Customer service via phone, chat and email.

## Client profile

- The majority of Scalable [clients](#) are between 27 and 34 years old. Two thirds of client assets are invested in ETFs. Every second person saves with at least one ETF

## Overnight account

- Market-leading interest rates: The Scalable Overnight account offers **2.50% interest p.a. on unlimited balances** for all customers.
- Maximum flexibility:
  - Monthly interest payments
  - No minimum investment or account management fees
  - Daily availability and a dedicated IBAN for convenient deposits and withdrawals
- With **PRIME+** up to 5 x €100,000 in statutory deposit guarantee through distribution between Scalable Capital Bank and four partner banks, additional deposit guarantee through banks with voluntary deposit guarantee. In **FREE**, balances are held at Scalable Capital Bank and partner banks with the statutory deposit guarantee of €100,000 per customer per bank, as well as in qualified money market funds. For money market funds, the UCITS protection standards apply instead of the deposit guarantee, regardless of the investment amount.
- Variable interest rates and variable allocation, depending in particular on market rates, capacities and terms. The allocation can be viewed at any time in the customer area.
- Please note our risk information on the custody of assets at [scalable.capital/risiko](https://scalable.capital/risiko).

## Scalable Kids' accounts

- Two options: With **Scalable Broker**, parents build their own portfolio of ETFs, shares and much more, or they can choose the digital wealth management service **Scalable Wealth**, an all-round service handling portfolio creation, ETF selection, ongoing monitoring, and tax optimisation.
- **Scalable Pocket Money**: For children, the ongoing fees (TER) on 200 ETFs are reimbursed in the Broker. In Wealth, the management fees are waived.
- Invest tax-free: Children can make use of the savings allowance, the basic personal allowance and the special expenses allowance to receive up to €13,384 tax-free. This allows for annual tax savings of up to €3,831. Scalable Wealth supports the automatic utilisation of the savings allowance.
- Children's accounts also benefit from **Scalable Overnight accounts**, offering 2.50% interest on unlimited balances.
- Scalable Capital plans to make the children's accounts eligible for the state-subsidised "Frühstart-Rente" once the necessary legal framework has been established.

## Credit

- Scalable Capital Bank grants loans between €1,000 and €100,000 via its **Credit** offering. Without a fixed term or a predetermined repayment plan, Credit is more flexible than many conventional consumer or instalment loans. With variable interest rates of only 3.24% p.a. in PRIME+ (4.24% p.a. in FREE), the conditions are significantly more favourable than many overdraft facilities or credit cards. Interest is calculated on a daily basis on the outstanding credit amount. There are no additional fees. Applications can be made digitally in the app or on the web.<sup>1</sup>

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<sup>1</sup> Up to €100,000. Variable borrowing rate, charged quarterly. Credit offer by Scalable Capital Bank, Munich. Note the credit-financed investment risks and credit requirements.

# Scalable Wealth

- Scalable Capital manages globally diversified ETF portfolios designed to create long-term wealth 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 digitally. 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.
- The costs for administration and securities trading (transaction fees) add up to 0.75% p.a.. On portfolio values beyond €100,000, 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. 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 per month. Alternatively, one-time investments start at €20.

## Value for clients

- Scalable Wealth makes investing simple, 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 2,700 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

## Scalable Capital B2B

- 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.

### Contact

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