At a glance

As of September 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, Vienna, Milan
Clients	> 1,000,000
Founders	Erik Podzuweit, Florian Prucker, Adam French, Prof. Dr. Stefan Mittnik
Management Board of Scalable AG	Erik Podzuweit (Co-CEO), Florian Prucker (Co-CEO), Martin Krebs, Dirk Franzmeyer, Dr. Andreas Schranzhofer
Executive Board of Scalable Capital Bank GmbH	Florian Prucker, Martin Krebs, Dirk Franzmeyer, Dr. Andreas Schranzhofer
Supervisory Board	Patrick Olson (Chairman)
Investors	BlackRock, Tencent, HV Capital, Tengelmann Ventures, Balderton Capital, Sofina, Noteus Partners
Employees	> 800
Client assets	> €60 billion
Securities custody	Scalable Capital Bank GmbH
Social Media	

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.

Invest

Scalable Broker

- Retail investors can build their own portfolios by trading stocks, ETFs, 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).
- 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 €250,000 **credit at 3.75%** 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 Amundi, iShares, Vanguard and Xtrackers 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). Trading on Germany's largest stock exchange Xetra (Frankfurt Stock Exchange) and gettex (Munich Stock Exchange) costs €1.99 per order. Trading venue fees are completely waived. You can find the available execution venues in our execution policy, on our website, and in our app.

Scalable Wealth

- Scalable Capital offers a digital asset management service called Scalable Wealth with investment strategies that align with the client's values and goals. Based on investment goal, financial situation, and individual risk tolerance, clients can choose from a variety of investment strategies:
    - *WealthGlobal*: globally diversified ETF portfolios (classic, with gold or taking ESG criteria into account). Depending on the risk appetite, an equity allocation of between 30 and 100 percent can be selected in increments of ten.
    - *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.
- An overview of all costs can be found here.
- Savings plans are possible from as little as €20 per month. One-time investments start at €20.

Scalable Kid’s account

- 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 and Fixed-term accounts**.
- Scalable Capital plans to make the children’s accounts eligible for the state-subsidised “Early start pension” once the necessary legal framework has been established.

Save

Overnight account

- Market-leading interest rates: The Scalable Overnight account offers **2.60% 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

Fixed-term account

- Earn interest from day one: **Attractive interest rate** at 3.00 % or 3.25 % p.a. over terms of 12 or 24 months.
- Transparent conditions:
  - Start from as little as €1
  - Earn interest on unlimited balances
  - Hold up to five fixed-term accounts simultaneously
  - Automatic return of interest and capital at the end of the term or, upon request, direct reinvestment.

2.60% interest p.a. on unlimited Overnight savings, clearing accounts as per interest overview. Interest variable, for instance based on market rates. With PRIME+, up to 5 x €100,000 statutory deposit guarantee by allocating across up to 5 banks. Without PRIME+, allocation across banks with statutory deposit guarantee or money market funds where European investor protection rules (UCITS) apply, each possible as sole safekeeping method. Fixed-term savings with guaranteed interest on unlimited cash allocated across one or more banks with €100,000 statutory deposit guarantee. Additional voluntary deposit guarantee possible. Allocations are variable, for instance based on capacities and conditions. Please note our risk information on the custody of assets at scalable.capital/risiko.

Borrow

Credit

- Scalable Capital Bank grants loans between €1,000 and €250,000 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 3.75% p.a. in PRIME+ (4.75% 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.[1]

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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[1] Up to €250,000. Variable borrowing rate, charged quarterly. Credit offer by Scalable Capital Bank, Munich. Note the credit-financed investment risks and credit requirements.