


At a glance

As of November 2023

Scalable Capital is a leading digital investment platform in Europe.
 The fintech empowers everyone to become an investor.

Online broker - market presence	Germany, Austria, France, Italy, Spain, The Netherlands
B2B solutions - market presence	Germany, Austria, Spain, United Kingdom
Digital wealth management - market presence	Germany, Austria
Authorisation (of the regulated entity)	Investment firm according to §15 WpIG (BaFin permission)*
Foundation	December 2014
Offices	Munich, Berlin, London
Employees	> 450
Clients	> 600,000
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 (CSO), Dirk Franzmeyer (MD Operations)
Funding	260 million euro (\$320 million) (latest funding round in June 2021)
Assets on Platform	> 16 billion euro
Investors	BlackRock, Tencent, HV Capital, Tengelmann Ventures
Depository banks	Baader Bank (Online Broker and Digital Wealth Management) ING (Digital Wealth Management)
Memberships	German Association of Independent Wealth Managers (Verband unabhängiger Vermögensverwalter, VuV), European FinTech Association (EFA), Bitkom
Information offers	Events , Webinars , FAQ , Blog , Podcast , Pension calculator
Social Media	     

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

Online Broker by Scalable Capital

Business model

- With the Scalable Broker, clients can trade in stocks, ETFs, funds, bonds and derivatives themselves to build their own portfolios. Savings plans in stocks, ETFs and funds can be set up from 1 euro.
- Three pricing models to suit different investor profiles: In the PRIME+ membership clients receive interest on the cash balance.
- Access to secured loans in the Scalable Broker. 'Credit' allows investors with permanent residence in Germany to remain financially flexible while maintaining their long-term investments in the capital markets.
- Full service brokerage with a large investment universe and advanced trading features.
- 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 function (eID) or at a post office branch.

The pricing models

The **PRIME** subscription for 2.99 euro (charged annually at 35.88 euro) enables unlimited trading from an order volume of 250 euro. Orders below 250 euro are charged at 0.99 euro. Clients in **PRIME+** additionally receive 2.6 % per year on uninvested cash up to 100,000 euro for 4.99 euro per month (variable interest rate, until further notice, account with Baader Bank [more info](#)). Both subscriptions can be cancelled at any time. With the **FREE Broker** there is no monthly fee and trades are charged at 0.99 euro per trade, except for purchases of ETFs from PRIME partners iShares, XTrackers and Invesco from 250 euro order volume. The sale of PRIME ETFs has a charge of 0.99 euro. In all models an unlimited number of savings plans can be set up without commissions for savings plans execution. Product costs, spreads, inducements and crypto fees may apply (all details [here](#)). These prices refer to trading on gettex of the Munich stock exchange. Trading on Germany's largest stock exchange Xetra (Frankfurt stock exchange) costs 3.99 euro per order plus a trading venue fee (0.01% of the order volume, min. 1.50 euro) regardless of the pricing model.

Value for clients

- ❖ Large investment universe of 7,800 stocks, 2,800 ETFs, 3,000 funds, bonds, more than 375,000 derivatives and cryptocurrencies.
- ❖ In all price models: Possibility to set up savings plans starting from a monthly savings amount of 1 euro.
- ❖ Choice between two stock exchanges.
- ❖ Secured loans with "Credit".
- ❖ Fast and simple processes in the app and web application developed from scratch.

Client profile

The majority of Scalable Broker [clients](#) are between 27 and 34 years old. Every second client invests in ETFs. The average client has three savings plans with an average savings amount per month of more than 450 euro.

Digital wealth management by Scalable Capital

Business model

- 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 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. The other part of the portfolio consists of bond ETFs and commodity ETFs.
- The ESG options "World Portfolio ESG" and "World Portfolio ESG plus Gold" take into account SRI criteria ("Socially Responsible Investing") - one of the strictest criteria available on the market. In this case, clients can individually select a strategic equity quota in steps of ten percent. For the ESG with Gold concept the equity quota can be up to 90 percent with gold added respectively.
- With Wealth Select, clients can select their wealth management strategy according to their needs from a variety of specific concepts such as Climate, Value, Megatrends 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 of the investment services consist of the remuneration of the wealth manager Scalable Capital and the transaction fee for securities trading of the depositary bank and add up to 0.75% p.a. On investment holdings beyond 100,000 euro, the fees are at 0.69% p.a. for administration and trading. Only 0.49% p.a. is charged on funds exceeding 500,000 euro. The cost of investing in 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 (+24bps) investment strategy is higher. No performance fees are charged. Savings plans are possible from as little as 20 euro per month digitally, inexpensively and even more needs-based without initial payment or alternatively, one-time investments start at 1,000 euro.

Value for clients

- ❖ Individual and comprehensive wealth management for retail investors.
- ❖ Broad offer of investment approaches enables a digital wealth management more tailored to personal priorities.
- ❖ Fair and cost-efficient fee structure enables long-term wealth accumulation.
- ❖ Savings plans from 20 euro monthly without minimum one-time investment.
- ❖ Independent selection of the best ETFs, ongoing screening of the ETF market.
- ❖ ESG-investment with SRI-compliant ETFs, that meet the strictest criteria available.

The B2B business of Scalable Capital

Business model

- 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.
- Baader Bank acts as custodian bank for Scalable Capital's wealth management and Online Broker
- Long-standing partners in Germany include ING Deutschland, Gerd Kommer Capital and Siemens Private Finance.
- With Oskar, a digital wealth manager specialising in families uses Scalable Capital's technology.
- Moreover, Scalable Capital cooperates with major European partners such as Barclays in the UK, Santander Bank in Spain and the Raiffeisen Banking Group in Austria.

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