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 Euros
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.
    - **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 Kid’s account

- With **Scalable Broker**, parents build their own portfolio of ETFs, shares and much more.
- Savings plans from €1 savings rate.
- **Scalable Pocket Money**: In every Kid’s account Scalable pays Pocket Money and reinvests the product costs (TER) back into your Kids’ ETF.
- Children’s accounts also benefit from **Scalable Overnight and Fixed-term accounts**.

Save

Overnight account

- Market-leading interest rates: The Scalable Overnight account offers **2.63% variable APR interest 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 rates** at 3.00% APR over a term of 12 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.

2.63% **variable APR** (2.60% NIR) on unlimited Overnight savings, clearing accounts as per interest overview. Contracted base rate variable rate linked to ECB deposit facility rate plus 0.10% spread capped at 2.60%. 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. Interest paid monthly. Fixed-term savings with guaranteed interest paid at maturity 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. Early cancellation is not permitted, except in exceptional cases.

Representative examples:

Overnight: 2.63% APR (2.60% NIR) earns gross interest of €260 on a daily balance of €10,000 over 12 months.

Fixed-Term: A 12 month term deposit with 3.00% APR (3.00% NIR) earns gross interest of €300 paid at maturity on a balance of €10,000.

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.

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