At a glance

As of August 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, Dirk Urmoneit, 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	> 50 billion Euros
Securities custody	Scalable Capital Bank GmbH
Social Media	

Scalable Broker

- Retail investors can trade stocks, ETFs, funds, derivatives and cryptocurrencies themselves to build their own portfolios. Savings plans in stocks, ETFs, funds and Crypto ETPs can be set up from €1.
- 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 paperless. Identification can be done conveniently via video.

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 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). Trading on Germany's largest stock exchange Xetra (Frankfurt Stock Exchange) costs €1.99. Trading venue fees are completely waived. From September 1, 2026, these terms will also apply to gettex. You can find the available execution venues in our execution policy, on our website, and in our apps.

Value for clients

- Large investment universe of stocks, ETFs, funds, derivatives and cryptocurrencies.
- PRIME+ Broker trading flat rate.
- Possibility to set up savings plans starting from a monthly savings amount of €1.
- Choice between three stock exchanges.
- Fast and simple processes in the app and web application.
- Intelligent investment support via the “Insights” AI tool.

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 **2.53% variable APR[1] 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
- **2.53% variable APR** (2.50% annual NIR) on unlimited Overnight savings. With PRIME+ up to 5 x €100,000 statutory deposit guarantee through the distribution of all cash across up to 5 banks plus additional deposit guarantee through banks with voluntary deposit guarantee. Without PRIME+ distributed across banks with €100,000 statutory deposit guarantee per bank, or money market funds where European investor protection rules (UCITS) apply, also each possible as sole safekeeping method. Interest and distribution are variable, for instance based on market interest rates, capacities, and conditions. With this interest rate, if you maintain a daily balance of €10,000 in your account for a period of 12 months, you will earn a total gross interest of €250. Monthly settlement.
- 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.

Scalable Kids' accounts

- 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 accounts**, offering 2.53% variable APR (2.50% annual NIR) on unlimited balances.

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] Conditions and cash distribution at scalable.capital/overnight-account.