

At a glance

As of September 2025

Scalable Capital is a leading digital investment and banking platform with a full banking licence, 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), Dirk Franzmeyer, Dirk Urmoneit, Martin Krebs
Investors	BlackRock, Tencent, HV Capital, Tengelmann Ventures, Balderton Capital, Sofina, Noteus Partners
Employees	> 700
Client assets	> €30 billion
Securities custody	Scalable Capital Bank GmbH
Social Media	     

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

Scalable Broker

- With the Scalable Broker, retail investors can trade 8,000 stocks, 2,700 ETFs, 3,800 funds, bonds, derivatives and cryptocurrencies themselves to build their own portfolios. Savings plans in stocks, ETFs, funds and Crypto ETPs can be set up from €1.
- Through ELTIFs (European Long-Term Investment Funds), eligible clients can invest in the private equity asset class on an equal footing with 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 paperless. Identification can be done conveniently via video.

From 1st October 2025:

- For new clients, Scalable Capital offers a promotional interest rate of 3.5% p.a on balances up to €50,000 (FREE) and €500,000 (PRIME+), valid until December 31, 2025.
- All clients not eligible for the promotion will continue to receive a variable annual interest rate of 2%, equivalent to the current ECB deposit rate. From October 1, 2025, this rate will apply without balance limits for PRIME+ clients and up to €100,000 for FREE clients.
- PRIME+ balances will be held at Scalable Capital Bank and several partner banks. To start with, there will be three partner banks, with more to follow shortly. The cash balance distribution takes into account the balance held by Scalable Capital at the respective bank, the respective statutory deposit guarantee of €100,000 per client and bank, and any additional protection schemes. The breakdown is visible in the app and on the web at any time.
- FREE: 2% interest p.a. (variable) on €100,000 passed on from partner banks and qualified money market funds in FREE. The interest rate is based on the prevailing market rate, among other factors. The distribution of balances is subject to change and depends on factors such as available capacity, terms and conditions, and client activity.
- Balances at partner banks are protected up to €100,000 per client per bank under the statutory deposit guarantee scheme. For qualifying money market funds, instead of the statutory deposit guarantee scheme, European investor protection rules (UCITS) apply regardless of the amount. Please note our risk information on the safekeeping of cash balances at scalable.capital/risk.

During October 2025:

- In future, the bank will itself grant loans between €1,000 and €100,000 via its new 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. The application is paperless in the app or on the web.
- Initially, the offer will only be available in Germany. However, Scalable Capital Bank is already working to expand the service to other European countries, with the aim of making Credit available to a wider audience.

The pricing models

PRIME+ for €4.99 per month enables unlimited trading from a volume of €250 per order. Orders below €250 are charged at €0.99. The subscription can be cancelled at any time.

With **FREE** there is no monthly fee and trades are charged at €0.99 per trade, except for purchases of ETFs from PRIME partners Amundi, iShares and XTrackers from €250 order volume. The sale of PRIME ETFs has a charge of €0.99.

In both models an unlimited number of savings plans can be set up without commissions for savings plans execution starting from €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 of the 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, 2,500 ETFs, 3,500 funds, bonds, more than 375,000 derivatives and 14 cryptocurrencies.
- Possibility to set up savings plans starting from a monthly savings amount of €1.
- Choice between three stock exchanges.
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- Fast and simple processes in the app and web application.
- Intelligent investment support via the "Insights" AI tool.

Client profile

The majority of Scalable Broker [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

Digital wealth management Scalable Wealth

- 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, 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 paperless. Identification can be done conveniently via video.
- At any time, the client has access to all portfolio details such as performance, reallocations made or fees incurred, also via app.
- **Scalable Wealth is not currently available in Italy.**

Fee model

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

- With Scalable Wealth, investing is relaxed, 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

The B2B business of Scalable Capital

- 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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