


At a glance

As of May 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, 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), 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
Investors	BlackRock, Tencent, HV Capital, Tengelman Ventures, Balderton Capital, Sofina, Noteus Partners
Employees	> 700
Client assets	> €50 billion
Securities custody	Scalable Capital Bank GmbH
Social Media	

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

Scalable Broker

- Retail investors can trade stocks, ETFs, 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.
- 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).
- 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.

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), 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 stocks, ETFs, funds, bonds, derivatives and cryptocurrencies.
- PRIME+ Broker trading flat rate, unique in Austria
- 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 **2.50% 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
- With **PRIME+** up to 5 x €100,000 in statutory deposit guarantee through distribution between Scalable Capital Bank and four partner banks, additional deposit guarantee through banks with voluntary deposit guarantee. In **FREE**, balances are held at Scalable Capital Bank and partner banks with the statutory deposit guarantee of €100,000 per customer per bank, as well as in qualified money market funds. For money market funds, the UCITS protection standards apply instead of the deposit guarantee, regardless of the investment amount.
- 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 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 POSTIDENT video.
- At any time, the client has access to all portfolio details such as performance, reallocations made or fees incurred, also via app.
- 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

- Scalable Wealth makes investing simple, 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 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

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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