

CONDITIONS OF PARTICIPATION

According to the following conditions of participation, natural persons residing in Austria who have reached the age of 18 (Participants) are entitled to participate in this promotion (receiving a promotional interest rate of 3% p.a. on non-invested funds) of Scalable Capital GmbH, Seitzstraße 8e, 80538 Munich (Scalable Capital).

By participating in this promotion, participants agree to the terms and conditions.

1. Procedure of the promotion

- Participants open a Scalable Broker account for the first time (new clients) between 1 August 2025 to 14 December 2025 (Eligible Participants).
- Eligible Participants receive 3% interest p.a. fixed on up to €500.000 in PRIME+Broker and €50.000 in FREE Broker until 31. December 2025 (promotion period). Interest on uninvested cash balances is forwarded from partner banks and qualifying money market funds.

The allocation of cash balances is variable and takes into account available capacities, 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. Further information on interest is available [here](#).

- If an Eligible Participant changes their Broker model from PRIME+ to FREE during the promotion period, the promotional interest rate applies to the amount exceeding €50.000 only for the duration of the PRIME+ Broker model.
- After 31 December 2025, the regular variable interest rate as per our website applies.

2. Payment of promotional interest

Interests will be calculated to the day and is forwarded quarterly. After the end of a calendar quarter, Scalable Capital will forward the interest to the Broker account. For the third quarter of a year, this will happen in October, for the fourth quarter in January.

3. Exclusion reasons

Participation in the execution of a business, for commercial purposes and/or against any other professional or commercial background is not permitted.

If there are justified reasons, in particular (a) manipulation in connection with access to or execution of the promotion, (b) violations of these conditions of participation, (c) unfair conduct or (d) false or misleading information in connection with the participation, Scalable Capital may, at its reasonable discretion, exclude persons from participation in the promotion.

Participants are responsible for the accuracy of their personal data relevant for participation in the promotion.

The promotion interest may be subject to taxes, which are to be borne by the participant. Scalable Capital does not provide tax advice. Please consult a tax advisor if you have any questions.

4. Liability of Scalable Capital

Scalable Capital is not liable for damages caused by errors, delays or interruptions in transmission, malfunctions of technical equipment or other technical services, incorrect content, loss or deletion of data, computer viruses or in any other way during participation in the promotion, unless such damages are caused by Scalable Capital (its organs, employees or vicarious agents) intentionally or through gross negligence or through the breach of material contractual obligations. Liability for damages caused by culpable injury to life, limb or health remains unaffected.

5. Early termination of the promotion

Scalable Capital reserves the right to cancel or change the promotion at any time without prior notice if reasonable grounds exist. Cancellations or changes apply for the future.

Reasonable grounds include, but are not limited to, if an unchanged continuation of the promotion is contrary to the legitimate interests of Scalable Capital or third parties or if the proper execution of the promotion can no longer be guaranteed. In this case, Participants are not authorized to claim any rights against Scalable Capital. To the extent permitted, this promotion is governed exclusively by the laws of Germany. Legal proceedings are excluded.

6. Data protection

We refer to the information on data protection (Privacy Policy) which can be accessed at <https://it.scalable.capital/en/privacy>.

Translations of these conditions of participation are for comprehension purposes only. Only the German version of these conditions of participation is legally binding.