

# At a glance

As of November 2021

Scalable Capital is on its way to becoming Europe's leading digital investment platform. The fintech brings people and technology-based investing together with the goal of democratising financial investments.

Online broker - market presence	Germany; starting 2022: France, Italy, Spain, Austria, Netherlands
B2B solutions - market presence	Germany, Austria, Spain, United Kingdom
Digital wealth management - market presence	Germany, Austria
Authorisation (of the regulated entity)	Investment firm according to §15 WpIG (BaFin permission)*
Foundation	December 2014
Offices	Munich, Berlin, London
Employees	>350
Clients	>350.000
Founders	Erik Podzuweit, Florian Prucker, Adam French, Prof. Dr. Stefan Mittnik
Executive Board	Erik Podzuweit (Co-CEO), Florian Prucker (Co-CEO), Martin Krebs (CFO), Dirk Urmoneit (CSO)
Funding	260 million Euros (\$320 million) (latest funding round in June 2021)
Assets on Platform	> 6 billion Euros
Investors	BlackRock, Tencent, HV Capital, Tengelman Ventures
Depository banks	Baader Bank (Online Broker and Digital Wealth Management) ING (Digital Wealth Management)
Memberships	German Association of Independent Wealth Managers (Verband unabhängiger Vermögensverwalter, VuV), European FinTech Association (EFA), Bitkom
Information offers	<a href="#">Events</a> , <a href="#">Webinars</a> , <a href="#">FAQ</a> , <a href="#">Blog</a> , <a href="#">Podcast</a> , <a href="#">Pension calculator</a>
Social Media	    

\*Investment services are provided exclusively by the regulated subsidiary, Scalable Capital GmbH.

# Online Broker by Scalable Capital

## Business model

- With its online broker, Scalable Capital offers a digital trading platform which gives private investors the opportunity to manage their investments themselves.
- It is possible to choose between a free account with individually charged trades and a flat rate with an unlimited number of trades and savings plans without any commissions. In both account options, savings plans on stocks, ETFs and cryptocurrencies via ETPs are commission-free, starting at just 1 Euro regular savings amount.
- Stocks, ETFs, cryptocurrencies via ETPs, funds and derivatives can be traded for as little as 0.99 Euros per trade. Alternatively, unlimited fee-free individual trades with an order volume of 250 Euros or more are available for 2.99 Euros per month.
- 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, online ID function (eID) or at a post office branch.

## The pricing models

With the **"FREE Broker"**, 0.99 Euros per trade are charged. The custody account management is free of charge and there are no commissions for all savings plans. All ETFs from PRIME partners BlackRock, DWS and Invesco can be traded commission-free with a trading volume of 250 Euros or more.

With Europe's first trading flat rate, customers can place an unlimited number of trades with the **"PRIME Broker"** for 2.99 Euros per month - both on ETFs, stocks and cryptocurrencies.

All savings plans on stocks, ETFs and cryptocurrencies can be set up starting from 1 Euro and are commission-free. None of the models incur custody account fees, issue surcharges or third-party costs. In addition to the fast and low-cost trading platform gettex, trading is also possible via Germany's largest stock exchange Xetra – via both platforms without a minimum order size. A fixed fee per trade of 0.99 Euros is charged for orders under 250 Euros on gettex.

## Value for clients

- Large selection of stocks, ETFs, cryptocurrencies, and funds via the electronic trading platforms gettex of the Munich Stock Exchange or Xetra of the Frankfurt Stock Exchange (More than 375,000 derivatives tradable via gettex).
- Possibility to set up savings plans on stocks, cryptocurrencies and 1,900 ETFs without commissions and starting from a monthly savings amount of 1 Euro.
- Fast and easy processes in the app and web application.

## Representative client profile

Clients of Scalable Capital's online broker are, on average, in their mid-30s. Every second client invests in ETFs. The average client has three savings plans with an average savings amount per month of more than 450 Euros.

# Digital wealth management by Scalable Capital

## Business model

- Scalable Capital manages sustainable, personalised and 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 completely independently for its clients. Depending on the investment objective, financial situation and individual risk tolerance, each client is assigned to one of 44 investment strategies.
- Clients have access to ESG-compliant and globally diversified ETF portfolios that are preferably selected according to strict SRI criteria („Socially Responsible Investing“). In this case, clients can individually select a strategic equity quota in steps of ten percent. For the ESG option, the equity quota can be up to 100 percent; for the ESG with gold option, it can be a maximum of 90 percent. This results in 21 different strategies for the ESG portfolios.
- Alternatively, a specially developed dynamic risk management technology monitors all portfolios on a regular basis and automatically carries out reallocations if there is a potential infringement of the individually defined risk category. In this way, the portfolio risk is kept as stable as possible by flexibly adjusting the weights.
- The registration process is conducted online and completely paperless. Identification can be done conveniently via POSTIDENT video, online ID function (eID) or at a post office branch.
- At any time, the client has access to all portfolio details such as performance, reallocations made or fees incurred, also via app.
- Through a partnership with Raisin, Scalable Capital also offers a range of overnight and fixed-term deposits from all over Europe.

## Fee model

The costs of the investment services consist of the remuneration of the wealth manager Scalable Capital and the transaction fee for securities trading of the depositary bank and add up to 0.75% p.a. The cost of investing in the financial instruments (ETFs) within each client portfolio amounts to 0.15% p.a. No performance fees are charged. Savings plans are possible from as little as 20 Euros per month without initial payment; alternatively, one-time investments start at 1,000 Euros.

## Value for clients

- Individual and comprehensive wealth management for regular private investors.
- Fair and cost-efficient fee structure enables long-term wealth accumulation.
- Independent selection of the best ETFs, ongoing screening of the ETF market.
- Sustainable ESG-investment with SRI-compliant ETFs, that meet the strictest sustainability criteria available.
- Risk of loss is transparent and as stable as possible over time and dynamic risk management to achieve better risk-adjusted returns.

## Representative client profile

Clients of Scalable Capital's digital wealth management are usually around 50 years old and invest an average 40,000 Euros.

# The B2B business of Scalable Capital

## Business model

- 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.

Year	Cooperation
07/2020	Barclays, the UK's second-largest bank by total assets and number 18 worldwide (source: <a href="#">S&amp;P</a> ) ( <a href="#">more</a> )
07/2020	Gerd Kommer Capital, the Robo Advisor of the renowned honorary consultant and bestselling author Gerd Kommer ( <a href="#">more</a> )
03/2020	Raiffeisen Bankengruppe Österreich, Austria's largest banking group with 2.8 million customers ( <a href="#">more</a> )
09/2019	Raisin, Europe's leading cross-border savings platform, which has already referred 24.5 billion euros from savers in over 32 countries to more than 95 partner banks from Europe
03/2019	Oskar, the digital wealth management for families, an affiliate of finanzen.net, Germany's market leader among stock exchange and finance portals
12/2018	Targobank, part of the French Crédit Mutuel banking group, one of Germany's leading retail banks with more than 4 million customers
09/2018	Openbank, the digital bank of the Santander Group in Spain, Europe's second-largest bank by customer numbers ( <a href="#">more</a> )
09/2017	ING Deutschland, Germany's third-largest bank with more than 9 million customers ( <a href="#">more</a> )
01/2017	Siemens Private Finance, online wealth management for employees of one of Germany's largest employers ( <a href="#">more</a> )
2015	Baader Bank, acts as custodian bank for Scalable Capital's wealth management and Online Broker

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