






## At a glance

As of June 2021

Scalable Capital is a leading fintech in Europe bringing together people and technology-based investing with the goal of democratising financial investments.

<b>Service</b>	Online Broker, Digital wealth management, B2B solutions
<b>Accreditation</b>	Financial portfolio manager according to §32 KWG (BaFin permission)
<b>Foundation</b>	December 2014
<b>Headquarter</b>	Munich
<b>Market presence</b>	Germany and Austria
<b>Employees</b>	> 230
<b>Clients</b>	Over a quarter of a million clients
<b>Founders</b>	Florian Prucker, Erik Podzuweit, Adam French, Prof. Dr. Stefan Mittnik
<b>Executive Board</b>	Florian Prucker (co-CEO), Erik Podzuweit (co-CEO), Martin Krebs (CFO)
<b>Funding</b>	260 million Euros (\$ 320 million) (latest funding round in June 2021)
<b>Assets under Management (AuM)</b>	> 4 billion Euros (\$ 5 billion)
<b>Investors</b>	BlackRock, Tencent, HV Capital, Tengelman Ventures
<b>Depository banks</b>	Baader Bank (Online Broker and Digital wealth management) ING (Digital wealth management)
<b>Membership</b>	German Association of Independent Wealth Managers (Verband unabhängiger Vermögensverwalter, VuV)
<b>Information offers</b>	<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>
<b>Social Media</b>	    

# 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.
- Clients can choose between a free account with individually charged trades and a flat rate with an unlimited number of trades and unlimited savings plans without any additional fees for the client.
- Shares, ETFs and funds can be traded for as little as 0.99 Euros per trade or 2.99 Euros per month.
- In addition to the apps for iOS and Android, clients can also use the web application for trading and portfolio management.
- The registration process is conducted online and completely paperless. The identification is carried out using the Videoident procedure.

## Fee model

Scalable Capital offers customers three pricing models with its broker. With the "Free Broker", 0.99 Euros per trade are charged, while the custody account, the purchase and saving of 600 ETFs from PRIME partners BlackRock, DWS and Invesco, as well as an additional savings plan, are free of charge. With Germany's first trading flat rate, customers can place an unlimited number of trades and savings plans with the "Prime Broker" for 2.99 Euros per month - both on ETFs and on shares. Billing takes place annually. The "Prime Broker flex" offers the same services with flexible monthly billing for 4.99 Euros per month. None of the models incurs custody account fees, negative interest rates, surrender surcharges or third-party costs. Savings plans can be set up starting at 25 Euros. In addition to the fast and low-cost trading platform gettex, customers can also trade via Germany's largest stock exchange, Xetra. Trading is possible on both platforms without a minimum size. A fixed fee of 0.99 Euros is charged for orders under 250 Euros on gettex. The trading platform fee on Xetra is 0.01% of the traded volume, with a minimum of 1.50 Euros.

## Representative client profile

Clients of Scalable Capital's online broker are on average in their mid-30s. Every second client invests in at least one ETF. The average savings rate per month is more than 450 Euros.

## Value for clients

- Full transparency of the costs with a low-cost flat rate in the "Prime Broker" and "Prime Broker flex" model without additional fees.
- Large selection of shares, ETFs and funds via the electronic trading platforms gettex of the Munich Stock Exchange or Xetra of the Frankfurt Stock Exchange.
- Possibility to permanently invest in 4,000 shares and 1,500 ETFs free of charge starting from a monthly savings rate of 25 Euros.
- Possibility of trading 2,000 funds as well as the cryptocurrencies Bitcoin and Ethereum via ETPs.
- Fast and easy processes in the apps and web applications which were developed from the ground up.

# Digital wealth management by Scalable Capital

## Business model

- Scalable Capital manages personalised, globally diversified ETF portfolios designed to create long-term wealth for its clients. The digital wealth manager selects from over 2,000 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 23 risk categories, each with a specific risk of loss.
- Clients have access to globally diversified ETF portfolios that are compiled according to strict ESG criteria. 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. The identification is carried out using the Videodent procedure.
- At any time, the client has access to all portfolio details such as performance, reallocations made or fees incurred, also via app (iOS, Android).
- Through a partnership with Raisin, Scalable Capital also offers private clients 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. There is a minimum investment of 10,000 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 investment with ESG-compliant ETFs
- 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 of around 30,000 Euros. The vast majority of clients have an academic degree.

# 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	<b>Barclays</b> , 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	<b>Gerd Kommer Capital</b> , the Robo Advisor of the renowned honorary consultant and bestselling author Gerd Kommer ( <a href="#">more</a> )
03/2020	<b>Raiffeisen Bankengruppe Österreich</b> , Austria's largest banking group with 2.8 million customers ( <a href="#">more</a> )
09/2019	<b>Raisin</b> , 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	<b>Oskar</b> , the digital wealth management for families, an affiliate of finanzen.net, Germany's market leader among stock exchange and finance portals
12/2018	<b>Targobank</b> , part of the French Crédit Mutuel banking group, one of Germany's leading retail banks with more than 4 million customers
09/2018	<b>Openbank</b> , the digital bank of the Santander Group in Spain, Europe's second-largest bank by customer numbers ( <a href="#">more</a> )
09/2017	<b>ING Deutschland</b> , Germany's third-largest bank with more than 9 million customers ( <a href="#">more</a> )
01/2017	<b>Siemens Private Finance</b> , online wealth management for employees of one of Germany's largest employers ( <a href="#">more</a> )
2015	<b>Baader Bank</b> , acts as custodian bank for Scalable Capital's asset management and Online Broker

Ina Froehner, Head of Communications

E: [presse@scalable.capital](mailto:presse@scalable.capital)

T: +49160/94435932

A: Seitzstraße 8e, 80538 München

[www.scalable.capital](http://www.scalable.capital)

