

# Press Release

**Trade Republic introduces the Child Savings Account and offers Germany's first ETF with no fund fees until the age of 18.**

- The new Child Savings Account is available now, no waitlist. Parents can open the account on behalf of their children. The entire process is fully digital and takes just a few minutes in the app.
- All core features are included: free execution of savings plans on stocks and ETFs, fractional trading, and ECB interest on your cash, uncapped.
- "Trade Republic Kindergeld" as a new benefit: Fund fees for selected Vanguard ETFs, such as the well-known FTSE All World, are refunded monthly and automatically reinvested until the child turns 18 years old.
- Family and friends can be invited as "Savings Patrons" to support with monthly contributions via direct debit.
- The Child Account also prepares parents for the "Frühstart-Rente" initiative announced in the coalition agreement.

**Berlin, May 27, 2025 – Trade Republic, Europe's largest savings platform with over 8 million customers, is now enabling parents to build wealth for their children with the launch of the new Child Savings Account. For the first time, parents can save for their children easily and affordably, laying a foundation for their future in times of a growing pension gap. The Child Savings Account includes all of Trade Republic's proven features: from free ETF savings plans to the full passthrough of the ECB interest on the entire cash balance. In addition, Trade Republic is introducing Germany's first no cost ETF: fund fees for selected Vanguard ETFs, such as the popular FTSE All World, are refunded monthly and automatically reinvested as part of "Trade Republic Kindergeld," until the child turns 18.**

"The pension system is no longer secure. Our children will inherit a broken retirement system and growing public debt. Only early, independent wealth-building can secure the next generation to retire with financial security," says Christian Hecker, Co-Founder of Trade Republic. "With the Trade Republic Child Account, we're laying the foundation for millions of young savers in Germany. We offer the simplest, most affordable, and most attractive way to start saving from the day a child is born. Fund fees on selected ETFs are waived and automatically reinvested through the Trade Republic Kindergeld, until the child turns 18. That's a world first."

The Child Savings Account is available immediately and includes all of Trade Republic's proven features, such as free executions of savings plans on stocks and ETFs, or passing through the ECB interest, of currently 2.25 percent per year, on the entire cash balance. An added benefit: parents can leverage their child's annual tax allowance of up to 13,000 euro. Over the years, this can lead to thousands of euros in tax savings – a decisive advantage.

Under the coalition agreement, the planned "Frühstart-Rente" will entitle children from the age of 6 to receive a government contribution of 10 euro per month. This contribution is a first step and, once introduced by the new government, can complement the savings in the Child Savings Account, helping to

introduce young people to the capital markets. With the new Child Savings Account, Trade Republic is already preparing parents for this next step.

With this new offering, Trade Republic provides a key building block for the youngest generation to begin private retirement planning. For example: investing 100 euro per month from birth with an average annual return of 7 percent can grow to over 43,000 euro by the time the child turns 18. For context, the MSCI World Index has delivered an average annual return of 8.6 percent over the past 20 years, according to data from the Deutschen Aktieninstitut (DAI). If monthly contributions stop at age 18 but the invested capital remains in the market until retirement, the portfolio could grow to over 1,000,000 euro. Because starting early makes all the difference — whether you save for university, launching a business, or long-term retirement planning.

With „Trade Republic Kindergeld“, Trade Republic becomes the first bank worldwide to go one step further: while ETF savings plans at Trade Republic have always been executed free of charge, Trade Republic and Vanguard now additionally reinvest the ongoing fund fees of selected Vanguard ETFs directly back into the ETF each month, until the child turns 18. Included are not only the well-known FTSE All World, but also the Vanguard ESG Global All Cap and the Vanguard LifeStrategy 80. This means every euro invested goes 100 percent toward building wealth, reinforcing the mission of Europe's largest savings platform to not only democratize access to capital markets, but also offer the best and simplest product on the market.

The Child Savings Account also embraces a community-driven approach. With the new “Savings Patrons” feature, friends and family can support the child with regular contributions. Financial planning becomes a shared responsibility, turning the Child Savings Account into a true gift for the future.

**For additional information please visit:**

[Website](#) | [FAQ](#) | [Instagram](#) | [X](#) | [LinkedIn](#) | [TikTok](#)

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## About Trade Republic

Trade Republic is on a mission to empower everyone to create wealth with easy, safe and free access to the financial system. With millions of customers across 17 European countries and over 100 billion euro in assets under management, Trade Republic has become the home screen app for Europeans to manage their wealth. Trade Republic offers savings plans, fractional trading of shares, ETFs, bonds, as well as derivatives and crypto. On top of that, customers benefit from the Trade Republic card with 1 percent Saveback on card payments and a current account that pays the European Central Bank (ECB) interest rate to all customers. Trade Republic is a full-service bank and is supervised by the Federal Financial

Supervisory Authority (BaFin) and Deutsche Bundesbank. Europe's largest broker and leading savings platform has received growth capital from leading global investors such as Accel, Peter Thiel's Founders Fund, Ontario Teachers' Pension Plan, Sequoia, Creandum and TCV. The Berlin-based company was founded in 2015 by Christian Hecker, Thomas Pischke, and Marco Cancellieri.