Press release

Berlin, September 11, 2025 - Trade Republic expands beyond the Eurozone with launch in Poland.

- After expanding into 17 Eurozone countries, Trade Republic is now entering Poland, marking its first step into European markets outside the Eurozone.
- This important step comes six years after Trade Republic's launch in Germany and the localization of its offering in Europe's core markets with further non-euro markets in Europe to follow.
- For Polish customers, Trade Republic now provides a local IBAN, trading directly in the national currency złoty, and full pass-through of the Polish central bank's key interest rate.
- Poland faces one of the largest pension gaps in Europe. Only 3 percent of the population feel confident they will have sufficient funds to live comfortably in retirement – the lowest level across the entire EU.

Berlin, Sept 11, 2025 – Six years after its launch in Germany, Trade Republic is now active in 17 European countries and is expanding its offering to Poland. This marks the company's first expansion beyond the Eurozone, with a Polish IBAN, trading in złoty, and full pass-through of the central bank's key interest rate. The entry into Poland comes at a time when the country faces one of the largest pension gaps in Europe. Only 3 percent of the Polish population feel confident they will have sufficient funds to live comfortably in retirement. With this step, Trade Republic establishes itself in Poland as an international alternative to local banks – simple, affordable, and tailored to a new generation of investors. Further European markets outside the Eurozone will follow.

"Our mission is to democratize wealth across Europe," says Christian Hecker, Co-Founder of Trade Republic. "With our launch in Poland, we demonstrate that we can bring this vision to life also beyond the Eurozone. We are opening up simple, safe, and low-cost access to capital markets for millions more people, enabling them to take control of their finances and build long-term wealth."

Polish customers can now open an account with a local IBAN, transact directly in złoty, and benefit from the full pass-through of the Polish central bank's interest rate. At the same time, they gain access to thousands of financial instruments such as stocks, ETFs, and crypto via Trade Republic's modern brokerage platform. A transparent flat fee of 4 zł per trade – roughly equivalent to one euro – as well as free execution of savings plans make building wealth easier and more accessible than ever before. No foreign exchange fees apply.

"The entry into Poland marks an important milestone for Trade Republic: for the first time, we are offering our products outside the Eurozone," says Julian Collin, General Manager for International Markets at Trade Republic. "Poland is a particularly relevant market with one of the largest pension gaps in Europe. At the same time, this step is the starting point for our further expansion into countries beyond the Eurozone."

With the move into Poland, Trade Republic continues to grow as a pan-European platform that democratizes access to saving and investing across currency borders.

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Please do not hesitate to contact us:

Sophie Dietrich

presse@traderepublic.com

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 18 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 interest offering 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.

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