Press release

Trade Republic, Europe's largest savings platform, launches in Poland with 4.25 % interest on uncapped cash balances, trading with just 4zł and 1 % back on card payments.

- Trade Republic introduces the first savings account with a Polish IBAN that passes on the full Narodowy Bank Polski (NBP) rate, currently 4.25 % p.a., on unlimited cash balances. Interest is calculated daily and paid out monthly to new and existing customers.
- Trade Republic offers stocks, ETFs, and crypto directly in złoty. Customers can use free saving plans or trade with just 4 zł per order, with no foreign exchange commission.
- The Trade Republic Visa card combines spending and saving: customers earn a 1 % Saveback reward on card payments back into their savings plan. Additionally, Trade Republic does not apply any additional exchange rate fees when the card is used abroad.
- With over 8 million customers and €100 billion in assets, Trade Republic is Europe's largest savings platform. The launch in Poland marks its first market outside the Eurozone and a key milestone in its international expansion.

Warsaw, Sept 11, 2025 – Already active in 17 European markets, Trade Republic is now launching in Poland, bringing Europe's largest savings platform to Polish savers. Poland is the first market outside the Eurozone for Trade Republic. With a local savings account and Polish IBAN, customers benefit from 4.25 % interest on their entire cash balance. Trading is available directly in Polish złoty. In addition, the Trade Republic Visa Card rewards card payments with 1 % back into a Savings Plan. Polish savers will also gain access to more than 10,000 stocks, ETFs, and cryptocurrencies, all in one platform. With this localised offering, Trade Republic gets one step closer on its mission to democratise wealth and make investing accessible across all Europe.

"Trade Republic is on a mission to democratize wealth across Europe. We are proud to manage over €100bn in assets for more than 8 million users, and now very excited to be able to bring this mission to Poland. With a Polish branch, our products come with local benefits making it one of the best offerings for your money in the Polish market", says Christian Hecker, Co-Founder of Trade Republic. "With our market leading interest offering, a unique mirror card with 1 % Saveback, Polish IBANs, and free savings plans, we're unlocking a new powerful way to build wealth for the long term for Polish savers who want to take their finances into their own hands."

Poland's low savings rate contrasts with the ambition and growth the country has shown over the past three decades. Trade Republic believes everyone should have the opportunity to participate in economic growth. With a flat fee of 4 zł per trade, no currency conversion fees, and free execution of savings plans for stocks, ETFs, and crypto, the platform makes investing accessible to all. In addition, by passing on the full Narodowy Bank Polski (NBP) rate of currently 4.25 % p.a., every customer can earn a return on their cash.

"Poland is one of the fastest-growing economies in Europe, yet households remain structurally underinvested and face a growing pension gap. To build long term wealth, simple, accessible and easy to understand savings and investments tools are essential," says Kamil Szymański, Country Manager for Poland at Trade Republic.

Trade Republic opens its doors to Polish customers starting on September 11th. Trade Republic is a fully licensed European bank regulated by the Federal Financial Supervisory Authority (BaFin), the German banking regulator. In Poland, Trade Republic will operate a Polish branch, regulated by the Polish Financial Supervision Authority (Komisja Nadzoru Finansowego; KNF). Customers' funds will be protected under the German deposit guarantee scheme.

Opening a Trade Republic account takes just five minutes via app or desktop. All cash balances earn the full Narodowy Bank Polski (NBP) interest rate — currently 4.25 % p.a. Customers can execute savings plans free of charge from Europe's largest selection, or trade stocks and ETFs for just 4 zł. Trade Republic also offers its own Visa Card, which rewards customers with 1 % Saveback on card spending back into a savings plan of their choice.

For more information please visit:

Website I FAQ I Instagram I LinkedIn I TikTok

Please do not hesitate to contact us:

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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 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, as well as derivatives and crypto. On top of that, customers benefit from the Trade Republic card with 1 percent Saveback on card payments. Trade Republic is a full-service bank and is supervised by the Federal Financial Supervisory Authority (BaFin) and Deutsche Bundesbank.