

# Press release

**Trade Republic has passed on €2.5 billion in interest to its customers and is now expanding its wealth management portfolio with Fixed Income.**

- One month after the successful launch of its Private Markets product, Trade Republic announces the second of three new asset classes: customers can now invest in a broad range of new Fixed Income products.
- The new offering builds on Trade Republic's pioneering move to pass on the ECB interest rate directly to customers, which the company introduced in January 2023. Since then, the bank has passed on a total of €2.5 billion in interest to its customers.
- With Trade Republic's new Fixed Interest product, customers can lock in attractive interest rates for years while staying flexible. A broad selection of bond ETFs allows investors to choose based on maturity and yield potential.
- On average, the yields on Fixed Income products are 1–3 percentage points above a typical savings account. Interest is distributed quarterly and paid directly into the cash balance.
- As one of the first savings platforms in Europe, Trade Republic now also gives customers access to U.S. government and corporate bonds. Customers can thereby benefit from the higher interest environment in the U.S., but should be mindful of currency risk.

**Berlin, 15 October 2025 – Trade Republic, Europe's largest savings platform, continues its evolution into a wealth manager. Just one month after introducing Private Markets, the bank now launches new fixed income products—the second of three new asset classes to come. At the core of the offering is a Fixed Interest product that allows customers to secure interest above the ECB rate for several years. Customers can choose from a wide range of bond ETFs. While interest levels are comparable to traditional fixed-term deposits, Trade Republic customers retain the flexibility to sell at the current market price at any time. The new Fixed Income products enable investors to access a lower-risk asset class and further broaden the diversification of their portfolios.**

"For long-term wealth building, combining different asset classes is essential. That's how professionals invest, and we're now making that possible for everyone – step by step," says Christian Hecker, Co-Founder of Trade Republic. "The strong demand for our interest products shows that many people want a simple and secure way to start investing. With this new offering, we provide exactly that – stable returns with lower risk."

With the new Fixed Interest product, Trade Republic customers can invest from €1 in a broadly diversified set of bond ETFs that lend to major governments and companies, securing interest payments over several years. Unlike traditional fixed-term deposits, investors remain flexible as the products can be sold at any time at the current market price. Depending on the maturity, returns are on average 1–3 percentage points higher than on a standard savings account. Interest payments are distributed to customers quarterly.

As one of the first providers in Europe, Trade Republic is also offering simple, low-cost access to bonds in the North American market, significantly expanding its Fixed Income universe. Customers can invest in

U.S. companies such as Apple or Netflix and benefit from the higher U.S. interest environment, while being mindful of currency risk.

The new bond and fixed interest products, with their clearly defined maturities, provide planning certainty while keeping investors flexible: the products can be sold at any time at current market value. This makes them ideal for saving toward specific goals such as a vacation, a car, or a home.

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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 150 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 private markets, derivatives, bonds 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.