

Press release

Trade Republic expands its Crypto Offering with a new Wallet - enabling customers to transfer, pay, and stake crypto with a regulated bank.

- One With the new Crypto Wallet, customers can send and receive around 50 cryptos to and from external wallets.
- Customers can stake their crypto directly with Trade Republic and receive network rewards.
- Integrated with the Trade Republic Card, the Crypto Wallet brings crypto into everyday life: customers can pay with their crypto and receive 2% Crypto Saveback on eligible transactions.
- The Crypto Wallet marks the third asset class in Trade Republic's offering, completing the company's strategic evolution from brokerage to a wealth management platform.

Lisbon, November 14, 2025 – Trade Republic, Europe's largest savings platform, completes its evolution into a full wealth manager with the launch of its new Crypto Wallet. Customers can now send and receive around 50 cryptos, stake assets like Solana and Ethereum for network rewards, and pay with crypto using the Trade Republic Card to earn 2% Crypto Saveback. With its extended offering Trade Republic is among the first fully regulated European banks to provide complete crypto functionality. The launch marks the third new asset class in Trade Republic's portfolio, following Private Markets and Fixed Income.

"Crypto is the first asset class where not the banks, but the people are leading the trend," says Christian Hecker, Co-Founder of Trade Republic. "Heavily controversially debated, crypto is now an integral part of the financial system. Some US pension funds are already investing directly or indirectly in Bitcoin and Ethereum, and companies like Tesla hold parts of their assets in crypto."

With the new Crypto Wallet, customers can hold, buy, sell, and transfer cryptocurrencies between wallets. It offers Trade Republic's more than 10 million customers across Europe a simple and secure way to use crypto within a fully regulated banking environment. As crypto assets are highly volatile and speculative, investing in them involves significant risks, including the potential loss of all invested capital.

For blockchains like Ethereum or Solana, transactions are verified through staking. Trade Republic customers can now take part by locking up their cryptos to help secure the network and earn regular rewards. Rewards are paid out automatically and shown in real time but they are not guaranteed and may vary. While staked, cryptos remain committed to the network and cannot be sold.

The new wallet also integrates crypto as a payment method. With the Trade Republic Card, customers can pay directly from their crypto balance and earn 2% Crypto Saveback on eligible purchases — automatically reinvested into an active savings plan with a minimum monthly investment of €50, up to a monthly spend of €1,500. Paying with crypto is considered a sale may result in capital gains or losses, and have tax implications.

Trade Republic is fully regulated for its crypto services and is among the first banks in Europe authorised under the Markets in Crypto-Assets Regulation (MiCAR) — the new EU framework for digital assets. All cryptos are securely held in cold wallets by BitGo Europe GmbH. The launch of the Crypto Wallet marks a major step in Trade Republic's strategy to expand its wealth management platform.

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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.