Press Release

4 billion € in interest for Trade Republic customers. Now 4 % for new customers in Spain.

- **Over 4 billion Euro in interest:** In January 2023, Trade Republic announced it would pass on the full ECB interest rate to its customers. Since then, in less than four years, Trade Republic has paid out more than 4 billion € in interest to customers across Europe.

- **Full ECB interest for everyone:** All Trade Republic customers can earn the full ECB interest rate of currently 2.5 % p.a. on their cash balances, without any cap. No separate savings accounts needed. Simply activate interest in the app and earn interest on the same money you use for spending or investing.

- **4 % interest for new customers:** To celebrate this milestone, all new customers who join Trade Republic in Spain will earn 4 % p.a. on cash balances up to 20,000 € until 1 March 2027. Any balance above this threshold continues to earn the full ECB rate of currently 2.5 % p.a. Customers receive interest from partner banks and dividends from money market funds.

- **4 % interest for existing customers:** Existing customers can also benefit from the promotional 4% interest rate through Trade Republic's Refer a Friend program. Each successful referral unlocks 4% p.a. on cash balances up to 20,000 € for two months. Customers can invite up to four friends.

- **€1,300 more per year:** The average Spanish household keeps around 55,000 € in bank deposits. Yet banks paid an average of just 0.15 % on current accounts in 2025, according to the Banco de España. At Trade Republic, earning the current ECB rate of 2.5 % p.a. would mean around 1,300 € more in interest per year. No separate savings accounts needed: just activate interest in the app. Customers earn interest on their total cash.

- **Julian Collin, General Manager International Markets at Trade Republic:**
  "While too many traditional banks continue to pay little or no interest, we believe customers deserve more. No complicated conditions, no separate savings accounts. Just interest on the money people use every day. Over 4 billion Euro paid out means more money for groceries, holidays, or retirement. That's exactly why we built Trade Republic."

- **Pablo López, Regional Manager Spain, Portugal and Greece at Trade Republic:**
  “Spanish households keep more than a trillion euros in bank deposits, a record, yet most of that money earns practically nothing. Spaniards are great savers; what they lack is a bank that rewards that effort. With 4 % for new customers and the full ECB rate for everyone, saving in Spain finally pays off again.”

For more information please visit:

Website I FAQ I Instagram I X I LinkedIn I TikTok

Please do not hesitate to contact us:

Pablo López Gil-Albarellos
Country Manager Spain & Portugal

press-es@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 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.

Interest grows your money, but money market funds are investments with market risks.