

Press Release

Trade Republic launches a free current account in Greece, challenging local banks with 3 % interest for new customers and a full savings and investment offering.

- Trade Republic is introducing a free current account with a card, 3% interest on cash balances for new customers, and 1% Saveback—automatically investing 1% of eligible card spending into a savings plan.
- New customers receive a market-leading 3 % interest rate on cash balances up to €50,000. Above this amount, the current ECB interest rate of 2.5 % applies, with no cap.
- The new free current account allows Greek customers to seamlessly receive salaries, pay bills, and make SEPA instant transfers.
- The Trade Republic app is now also fully translated into Greek to offer a completely localized experience.

Athens, 01.10.2026 — Trade Republic is expanding its banking offering in Greece. Starting today, Greek customers can access a free current account with a card, earn 3% interest on cash balances up to €50,000 as new customers, and invest in stocks, ETFs, bonds and savings plans in the same app. The current account supports salary payments, bill payments and SEPA instant transfers. The Trade Republic app is also now fully available in Greek.

"Greece has a strong tradition of cash-based savings, but traditional banks continue to offer near-zero interest, making it harder to protect against inflation," says Pablo Lopez, Country Manager of Greece. "With our free current account, 3 % interest on cash balances and free Savings Plan execution, we are giving Greek consumers more tools to put their savings to work and build wealth over time."

The current account completes Trade Republic's card offering, which includes 1 % Saveback on eligible card payments invested into a Savings Plan, zero ATM fees on withdrawals over €100 and no foreign exchange surcharges on transactions worldwide. Trade Republic emphasises that customers will benefit from attractive interest rates on their uninvested cash balances. New customers receive 3% interest on balances up to €50,000, while existing customers earn the ECB rate of 2.5%, calculated daily and paid monthly with no upper limit to maximize compound interest.

Data shows that around 60% of Greek household financial assets are held in cash deposits, while local banks pay an average of just 0.03% on overnight household deposits. Based on average household deposit balances of around €37,000, a household earning 3% p.a. could receive around €1,100 more in gross interest per year compared with a traditional overnight deposit account.

Existing customers can also unlock the 3 % rate for three months for each successful referral, up to a maximum of one year. Deposited cash continues to be allocated across partner custodian banks, such as Deutsche Bank, HSBC and Crédit Agricole. Depending on the applicable allocation structure, a portion of the funds may also be diversified through liquidity funds.

Trade Republic's mission is to empower everyone to create wealth. By combining everyday banking with simple, low-cost access to capital markets, Trade Republic gives Greek customers the tools to save, invest and build wealth over the long term — all in one app.

For more information please visit:

[Website](#) | [FAQ](#) | [Instagram](#) | [LinkedIn](#) | [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 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.