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## Super, Mario! flatex now offers flex-credit at 0.0% until year-end

- flatex launches a credit offensive: 0.0% interest for up to EUR 50,000
- zero interest offer valid to the end of 2016
- "flatex flex-credit" creates financial freedom quickly and easily

Frankfurt am Main – Finally, anyone can benefit from the low interest rate policy of the European Central Bank (ECB). Online broker flatex, a FinTech Group AG company (new WKN: FTG111, new ISIN: DE000FTG1111, Ticker Symbol: FLA.GR) is launching a credit offensive. New and existing customers may now be eligible to receive a "flatex flex-credit" of up to EUR 50,000 at 0.0% interest until December 31, 2016.

As Frank Niehage, CEO of FinTech Group AG comments, "Periodic interest rate comparisons show that people are not benefiting from the ECB's extremely low interest rate policy. Currently, banks are granted refinancing by the ECB at 0.0% but do not pass this rate on to their customers. Many credit institutions continue to require customers to pay double-digit overdraft interest rates – even if those customers have good credit. flatex is breaking with this trend with a zero-interest offensive for its customers. In addition, we are doing exactly what the ECB wants to achieve with its interest rate policy, namely to reduce the amount of money being hoarded and increase the amount flowing into the real economy."

The particularly attractive terms and conditions of the "flatex flex-credit", which, at 3.9% p.a., are quite favorable, will remain in effect even after the offer period ends. It could not be made simpler since, as with an overdraft, the drawdowns and terms are 100% flexible and remain completely at the customers' discretion. In addition, no separate credit application is required for drawdowns. A line of credit is granted quickly and easily, since the amount on deposit serves as security for the line of credit and determine its volume. Existing credit lines at 3.9% drawn upon prior to the launch of the credit offensive remain unaffected.

As flatex's Managing Director Niklas Helmreich says, "flatex is becoming ever more popular. This is demonstrated by the increasing number of customers – every month we gain approximately 2,000 new customers in Germany and Austria. Periodic independent customer surveys also show that our customers are happy to recommend us to others since flatex allows them to trade securely and economically. In addition, the flatex flex-credit, which we launched in March, already has a good acceptance rate. We now want to make it even more attractive for new customers to switch to us and are therefore making this extraordinary zero-interest offer through the end of the year."

In addition, new customers who transfer their accounts to flatex now will get five free trades.

### About FinTech Group AG

FinTech Group AG (new WKN: FTG111, new ISIN: DE000FTG1111, Ticker Symbol: FLA.GR) is one of the most significant innovative financial technology companies in Europe. Our B2C brands service a total of 200,000 private clients. Likewise, our B2B business lines are important technology partners for German and international banks and financial institutions.

Our wholly owned subsidiary flatex GmbH has been one of the innovation leaders in the German online brokerage market for years. About 165,000 private clients both in Germany and internationally have

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chosen flatex' clear and transparent pricing model.

XCOM AG, in which we hold a majority interest, was founded in 1988 and is a German pioneer in the area of financial technology. Today, XCOM AG is one of the most successful software and technology providers for banks and financial institutions.

biw Bank für Investments und Wertpapiere AG, which is also belongs to FinTech Group, has a full-service banking license and is the group wide backbone of our banking services. It also serves as outsourcing partner for other well-known banks ("white label banking services") and is one of the most modern online banks in Europe.

FinTech Group AG is also an important partner for many young fintech companies in the up-and-coming German start-up scene, who benefit from our innovative profile.

#### **Disclaimer**

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