

Corporate News / Frankfurt am Main, November 08, 2016

The fintech company Zinsgold has launched in Germany

- **Zinsgold makes online investment in fixed-term deposits swift and easy**

Berlin, November 08, 2016 – The fintech company Zinsgold (www.zinsgold.de) launches in Germany today. The company, founded by Rocket Internet, offers customers a digital alternative to invest fixed-term deposits online at attractive terms and interest rates. Customers can apply online, prove their identity via a simple video procedure, and open an account directly. The investors' fixed-term funds will then be invested with strategic partner bank *biw* AG, a FinTech Group AG company (new ISIN: DE000FTG1111).

Zinsgold founder Frank Biedka states: "The partnership with the bank *biw* AG, which is based in Germany and regulated under German standards, allows us to offer investors a high degree of security for their capital. The modern bank technology of our partner FinTech Group AG has allowed us to implement our business model quickly, from idea to finished product."

With an estimated market volume of EUR 80 billion, fixed-term deposit investments are among the most popular types of financial investments in Germany. Zinsgold puts great emphasis on investment security. In addition, up to EUR 100,000 of each customer's invested capital is secured via statutory deposit insurance. Our highly automated banking process also leads to cost savings that allow Zinsgold to offer investors the best terms and conditions.

Frank Niehage, the CEO of FinTech Group AG, states: "With Zinsgold, we have helped develop a product that combines a digital platform with investor security. We placed top priority on customer trust and satisfaction in the business model – and, at the same time, we offer all the advantages that today's customers expect from digital business models. Together with our partner Rocket Internet, we have quickly achieved a first milestone in the development of digital bank processes in Europe."

About Zinsgold

Zinsgold is a digital platform that allows investments in fixed-term-deposits at attractive terms and conditions. The company was founded in the summer of 2016 by Rocket Internet and Frank Biedka, in partnership with FinTech Group AG. Zinsgold operates in Germany.

About FinTech Group AG

FinTech Group AG (new German WKN: FTG111, new ISIN: DE000FTG1111, Ticker Symbol: FTK.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 160,000 private clients both in Germany and internationally have 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 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.

**Media Contact**

Roman Keßler
Head of Communications
+49 (0) 69 45000 11 700
Roman.Kessler@fintechgroup.com
www.fintechgroup.com

**Media Contact**

+49 (0) 30 300 13 18 68
media@rocket-internet.com
www.rocket-internet.com

Disclaimer

This release may contain forward-looking statements and information, which may be identified by formulations using terms such as "expects", "aims", "anticipates", "intends", "plans", "believes", "seeks", "estimates" or "will". Such forward-looking statements are based on our current expectations and certain assumptions, which may be subject to variety of risks and uncertainties. The results actually achieved by FinTech Group AG may substantially differ from these forward-looking statements. FinTech Group assumes no obligation to update these forward-looking statements or to correct them in case of developments, which differ from those anticipated.