



German Fintech

Exclusive Insights from 12 Leaders
In the
German Fintech Marketplace

Introduction

This year is proving to be another record breaking year for German fintech, as the number of fintech companies is on the rise and investment volumes continues to expand. According to [Fintech Global](#), **in 2017 fintech investment in Germany reached record levels of \$650m**. In Q1 of 2018, this number was already \$340m - German fintechs had successfully “raised half of last year’s total in Q1 alone.”

Berlin in particular has emerged “as one of Europe’s leading hubs for fintech,” according to [Fintech News Switzerland](#), with **27% of the country’s fintech industry based in the capital**. However, Frankfurt and the wider Rhine-Main-Neckar region isn’t far behind with 25% of the country’s fintechs.

The technology and innovation is there, but with regulatory and funding challenges, what’s next for Germany’s fintechs? We asked our German contacts to share their perspective on their fintech industry.

Some of the **key takeaways** from their answers include:

- Respondents agreed that a main opportunity right now is **partnerships** with banks and other large corporations.
- Another positive development is growing customer awareness of fintech’s contribution to user experience, which is lending itself to easier **customer acquisition**.
- 75% of respondents listed **regulation** as a main challenge they are facing. The German regulator, BaFin, treats fintechs exactly the same as they do other financial service providers, imposing traditional regulations on fintechs who exhibit a very different business model. However, respondents noted that BaFin does provide guidelines to support fintechs.
- **Funding** also remains a difficult task in Germany, with a lack of local late-stage funding.
- Unlike other countries that have one clear fintech centre, Germany has a **dichotomy** between Berlin, where the regulators and startups are based, and Frankfurt, where the investors and banks are based. This 550 km (340 mile) expanse has made networking and relationship building among key players a geographical challenge, often slowing progress.

Continue on to see what these **12 thought leaders** had to say about fintech in Germany:

- **Mario Alves**, Head of Sales & Partner Management, [aixigo AG](#)
- **Daniel Bartsch**, Founding Partner & Executive Board Member, [creditshef](#)
- **Max von Bismarck**, Chief Business Officer & Managing Director, [Deposit Solutions GmbH](#)
- **Lukas Diehl**, Executive Vice President - Marketplace Banking, [Varengold Bank AG](#)
- **Dr. Tamaz Georgadze**, CEO & Founder, [Raisin](#)
- **Chris Grundy**, Head of Marketing, [Bitbond](#)
- **Osman Kuecuk**, Development Manager, [KREDU GmbH](#)
- **Björn Maronde**, Founder, [Exporo](#)
- **Jörn Menninger**, Founder and Host, [Startuprad.io](#)
- **Stefan Schütze**, Member of the Management Board, [FinLab AG](#)
- **Thorsten Seeger**, Managing Director, [Funding Circle Germany](#)
- **Jens Woloszczak**, Founder and CEO, [Spotcap](#)

German financial services companies will be participating at the upcoming [LendIt Fintech Europe 2018](#), taking place in London on 19-20 November. At the time of release of this report, several German participants were confirmed including DB Privat- und Firmenkundenbank AG, CrossLend GmbH, Varengold Bank, EOS Holding GmbH, smava GmbH, Moody’s Investors Service and Deutsche Handelsbank AG. Join them this November!

Want to learn more about fintech in Germany and beyond?
Click here to register for LendIt Fintech Europe, and enter the
promo code GermanFintech15% to save 15%!

Mario Alves, Head of Sales & Partner Management, aixigo AG

	
	Software Solutions Provider
	Founded in 1999, and based in Aachen
	www.aixigo.de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Wealth Management
2. Automization
3. Big Data

What are the 3 biggest challenges for fintechs in your region?

1. Customer Access
2. Regulation
3. Data Protection Rules

What does the fintech market look like in your country?

There is quite a lot of diversity in the Fintech space overall, but payments has been the most attractive sub-sector up until now. In the last two years a number of robo-advisors have popped up, going in a wide range of directions - D2C, B2B, white-label and more. Fintech is highly accepted but with a twist: "let them try, then we will buy." German investing is still scarce overall. Partnerships are picking up speed significantly, but so are failures.

What is the regulatory environment for fintech companies?

The regulator is not very supportive of emerging companies.

How big is the fintech startup scene in your region?

In Germany we have a large fintech startup scene, but in our region specifically (the Rhine area) there is not a big startup scene.

Which is the biggest new fintech to emerge from your country in the last 2 years?

N26

What makes fintech in your region unique?

The German fintech marketplace is unique because we have good engineers, realistic expectations, and local companies regularly undersell themselves (compared to my anglo-experiences).

Daniel Bartsch, Founding Partner & Executive Board Member, **creditshef**

	
	Marketplace Lender
	Founded in 2014 in Frankfurt
	https://creditshef.com/de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Co-operations with institutional partners, i.e. banks
2. Higher adoption rates and user acceptance
3. More funding: emergence of growth financing VCs (later stage)

What are the 3 biggest challenges for fintechs in your region?

1. Funding: we see a lot of early stage activity but there is a distinct lack of later stage funding VCs
2. Customer acquisition
3. Economic downturn / credit cycle coming to an end

What does the fintech market look like in your country?

The German fintech landscape covers most of the banking value chain, most notably payments, lending, and wealth management (robo-advisory). We estimate that 80-90% of fintechs are active in any of these three areas. The investor base is relatively limited when compared to the UK or the US. There are some early stage investors, but later stage growth funding is an issue for many fintechs who instead have to turn to UK and US investors, or choose alternative routes like we (creditshef) did when IPO-ing our business at a very early stage. Fintech is widely accepted and respected by institutions, but active partnerships (living and breathing) are still rare.

What is the regulatory environment for fintech companies?

Generally supportive, but relatively strict. The biggest issue is that there is not a single European market regulation. For example, specifically within lending German fintechs require a banking partner that fronts every loan. This is not the case in all European marketplaces.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Probably N26.

What makes fintech in your region unique?

With more than 3.6m businesses, Germany has a very attractive B2B market. These "Mittelstand" companies form the backbone of the German economy. However, they are relatively conservative by nature. You need a very good product, a reliable service and most importantly time to build relationships if you want to do business with these customers.

Max von Bismarck, Chief Business Officer & Managing Director, Deposit Solutions GmbH

	
	Open Banking Platform for Deposits
	Founded in 2011 in Hamburg
	www.deposit-solutions.com

What are the 3 biggest growth opportunities for fintechs in your region?

1. Solutions capitalizing on the shift towards Open Banking
2. Segments: B2B
3. Expanding across the entire European market

What are the 3 biggest challenges for fintechs in your region?

1. Incumbents' readiness for FinTech collaboration e.g. culture, digitalization, customer-centricity
2. Large-scale funding of very early-stage or very late-stage companies
3. Attracting and retaining talent

What does the fintech market look like in your country?

The market is starting to mature with established players taking category leadership. We expect consolidation in different market segments either through acquisitions or through category leaders expanding market share. Deposit Solutions' acquisition of Savedo in 2017 is one example of this. According to KPMG, only slightly more than \$300m was invested in H1/2018 in Germany, less than 2% of Europe-wide FinTech investments. There is still an underdeveloped universe of sizable local institutional FinTech investors. However, banks and insurers increasingly set up their own vehicles for investments into FinTechs, showing a certain degree of acceptance. The number of partnerships between established banks and FinTech companies is also steadily increasing. We strongly believe in symbiosis between banks and FinTech companies, and already have established relationships with over 70 banks across Europe. We see this trend accelerating in the coming years.

What is the regulatory environment for fintech companies?

Germany is largely in sync with other European countries due to the PSD2 directive, which supports FinTechs' growth by opening accounts and customer data to third parties. Overall, PSD2 is a strong catalyst for FinTech development in Europe and Germany.

How big is the fintech startup scene in your region?

Momentum has picked up a lot, with some significant FinTech investments in 2017 and 2018. Most of the well-known startups have been around for a few years and are now maturing. A broader universe of large Germany-based funds with a global network would certainly help the German FinTech industry.

Which is the biggest new fintech to emerge from your country in the last 2 years?

The two largest FinTech investments in Germany have been into N26 and Deposit Solutions.

What makes fintech in your region unique?

Given the large size of the German (financial) market, it is possible for German FinTech companies to establish significant size in Germany alone which provides a helpful base for further international expansion.

Lukas Diehl, Executive Vice President - Marketplace Banking, Varengold Bank AG

	
	Bank
	Founded in 1995 in Hamburg
	www.varengold.de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Low customer satisfaction with banks – opportunity for disruption by alternative finance providers
2. Potential in digital lending solutions, in particular for SME and consumer lending
3. API growth enabled by PSD2

What are the 3 biggest challenges for fintechs in your region?

1. High barriers of entry into the German market due to regulation
2. Competitive landscape with >1900 banks competing with fintechs
3. Securing stable financing for growth

What does the fintech market look like in your country?

The market is primarily comprised of payment solutions and alternative finance providers. Lending fintechs servicing the German market face high regulation, so many cooperate with fronting banks to use their regulatory framework. Others operate out of Germany, but don't approach the market directly due to regulation, and only a minority are directly regulated by the German regulator. The German lending market is still driven by major banks, however banks still struggle to provide a user friendly customer journey and be customer centric. Fintechs are consequently now gaining market share by offering a better customer experience and product.

What is the regulatory environment for fintech companies?

Regulation is very high. There is huge market potential for lenders, but significant entry costs. Fintechs have to partner with specialist boutique banks to provide a regulatory umbrella alongside funding and market expertise.

How big is the fintech startup scene in your region?

We have seen strong growth in the payment solutions sector but still see untapped opportunity in the alternative lending space where the market potential is huge. Overcoming regulatory barriers to entry is key.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Rather than seeing the emergence of significant new fintechs, we have watched the growth and development of existing fintechs. In particular, Kreditech and Auxmoney have seen impressive growth and development.

What makes fintech in your region unique?

Fintech in Germany is unique because of untapped potential. Whilst there are >1900 banks in Germany, customers show low satisfaction levels. Banks are also burdened by outdated IT systems which constrain innovation. The market size is extremely large but penetration by fintech lenders has been low to date, with the low penetration rate attributed to high entry barriers and regulatory burdens. Finding the right partnerships to mitigate regulatory burdens and leverage existing expertise in this market is key to success.

Dr. Tamaz Georgadze, CEO & Founder, Raisin

	
	Savings & Investment Marketplace
	Founded in 2013 in Berlin
	www.raisin.com

What are the 3 biggest growth opportunities for fintechs in your region?

1. Digital wealth management
2. Open banking
3. Digital identity/KYC for both individual and SME customers

What are the biggest challenges for fintechs in your region?

1. Attracting enough talent
2. Attracting more talent
3. Complying with regulation (though that has big pluses as well)

What does the fintech market look like in your country?

We see very active collaboration between fintech and incumbent banks (e.g. we partner with 60+ banks from 22 countries) and increasing openness for new partnership models. International VC is looking for more opportunities in Berlin — we have 2 large US-based VCs as shareholders. New areas with exciting fintech development include SME and insurtech.

What is the regulatory environment for fintech companies?

While fintechs have to comply with all the licensing requirements, same as other financial institutions, the German regulatory agency (BaFin) has taken numerous measures to provide extra guidance and support for the growing fintech landscape and made significant adjustments to its administrative practices to become ever more innovation-friendly.

How big is the fintech startup scene in your region?

The fintech scene in Berlin is very successful due to the startup-friendliness of the city's culture. Berlin took an early lead as Germany's tech hub. As with the e-commerce boom, fintech has gained a foothold with such exciting companies as N26, Solaris, Raisin, and bonify all headquartered here.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Beyond Raisin, probably our partner N26 in terms of innovation / customer impact.

What makes fintech in your region unique?

Founders tend to know their industry well, have more of a commercial plan behind them, and are building their models step by step. Their stories might not speak of global domination but many startups have very tangible client benefits and a great product. What Berlin may need to catch up on is indeed global (or at least pan-European) ambition.

Chris Grundy, Head of Marketing, Bitbond

	
	Marketplace Lender
	Founded in 2013 in Berlin
	www.bitbond.com

What are the 3 biggest growth opportunities for fintechs in your region?

1. Catering to small business owners
2. Catering to subprime borrowers
3. Automating creditworthiness assessments

What are the biggest challenges for fintechs in your region?

1. Government regulation
2. Highly competitive landscape

What does the fintech market look like in your country?

The region is very diverse. Companies with different models and approaches are entering the market and being very successful. An important point to consider here, is that Europe may have a currency union but not a legislative one. As a result, a company may have different regulatory requirements, despite catering to the same group of people. The investor ecosystem for fintechs in Europe is strong. Not as strong as in the US, but the money is available. Fintech has been accepted by institutions in Germany. Banks work closely with companies like Auxmoney and Smava. In a low interest market, banks need to deploy funds quickly and efficiently. Fintechs help them do just that, and there is a growing acceptance that fintechs are a permanent part of the ecosystem. Similarly, fintechs in Germany are realizing that traditional companies and institutions can play a key role in scaling.

What is the regulatory environment for fintech companies?

Germany has particularly strict KYC and AML rules, which make it tough for fintechs. To become active on a German platform, users need to go through a video identification for example. That being said, BaFin have shown that they are open to innovative new ideas and wish to help the ecosystem rather than stifle it.

How big is the fintech startup scene in your region?

The fintech startup scene is thriving. Through the proliferation of programming languages like Ruby and Javascript, it is easier than ever to build an application that removes a pain point. There is a lot of money and friction in financial services, and as a result, programmers have turned to the subject en masse.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Auxmoney and Bondora have grown rapidly in the last two years, but they have been around for far longer.

What makes fintech in your region unique?

Fintechs in Germany are unique because they have the courage to take on huge pain points, and the wherewithal to use new technology to find solutions.

Osman Kuecuk, Development Manager, KREDU GmbH

	
	Short Term Lender
	Founded in 2018 in Berlin
	www.kredu.de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Credit payments
2. Realtime payments
3. Realtime data access

What are the biggest challenges for fintechs in your region?

1. Regulation
2. KYC requirements
3. BAFIN

What does the fintech market look like in your country?

German fintechs are concentrated in payments, robo wealth management and lending. The investor universe for fintech companies is mediocre, but fintech is getting more and more attention from institutions. Many partnerships have already been established between traditional companies and fintech startups.

What is the regulatory environment for fintech companies?

Unfortunately so far, BAFIN (the German Financial Supervisory Authority) has been less than cooperative.

How big is the fintech startup scene in your region?

Berlin is Germany's best location for the fintech scene. The city has a good base for different cultures. The location of investors could be improved, as could opportunities to exchange ideas with politicians.

Which is the biggest new fintech to emerge from your country in the last 2 years?

N26 Bank

What makes fintech in your region unique?

When investing into German fintechs, investors should be aware of the regulations, and see which fintechs can implement these requirements through competent management and technology.

Björn Maronde, Founder, Exporo

	
	Marketplace Real Estate Investing
	Founded in 2014 in Hamburg
	https://exporo.de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Cooperation
2. Disintermediation
3. Efficiency driven by innovation

What are the biggest challenges for fintechs in your region?

1. Regulation
2. Customer acquisition

What does the fintech market look like in your country?

The market is slowly taking off... But VC investors could already be "getting bored" while the industry has not developed M&A, IPO hunger. So some good players might run out of cash which would harm the whole ecosystem.

What is the regulatory environment for fintech companies?

BaFin has clearly stated that it will not be the sandbox for FinTechs in Germany. Current cases of investment fraud (P&R) will make BaFin even more restrictive. Nevertheless, an active dialogue with real sparing is needed to bring innovative processes / products to the market. Here we would sometimes wish for more agility.

How big is the fintech startup scene in your region?

There is some growth in the fintech startup scene.

Jörn Menninger, Founder and Host, Startuprad.io

	
Media	
Founded in 2014 in Frankfurt	
www.startuprad.io	

What are the 3 biggest growth opportunities for fintechs in your region?

1. Lending
2. ICO
3. Alternative Lending

What are the 3 biggest challenges for fintechs in your region?

1. Property (availability, prices)
2. Team (availability, salary)
3. Recognition

What does the fintech market look like in your country?

The market is quite diverse, but only in retail banking. There is a large market for wholesale fintechs.

What is the regulatory environment for fintech companies?

Not supportive, but also not totally opposed.

How big is the fintech startup scene in your region?

Around 150-200 startups in Frankfurt/Rhein-Main qualify as fintechs. There are large banks interested and investing as well.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Savedroid

What makes fintech in your region unique?

The proximity of regulators, the stock exchange and wholesale activities. This differentiates the German fintech scene from the rest of Europe.

Stefan Schütze, Member of the Management Board, FinLab AG

	
	Venture Capital Company & Company Builder
	Founded in 2003 in Frankfurt
	https://finlab.de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Collaboration with established financial institutions
2. More professional venture capital environment
3. Market consolidation

What are the 3 biggest challenges for fintechs in your region?

1. Smaller funding rounds compared to other regions
2. Customer behavior
3. Costs of regulation

What does the fintech market look like in your country?

The fintech market in Germany is very diversified, but there is some concentration in the areas of Robo Advisory and Lending. The environment for fintech startups has steadily improved and professionalised in recent years. Many established companies operate their own fintech hubs and cooperate with fintechs, and because of this cooperation, customers are more accepting of fintech (though there is still room to grow here). In general, the fintech environment is currently excellent, as there are now various venture capital companies and funds specialising in fintechs, as well as well-established companies participating in financing rounds.

What is the regulatory environment for fintech companies?

Fintech startups have the same regulatory requirements as established financial institutions which can be a challenge. However, BaFin has set up a fintech department to provide information on possible aspects of regulation, which is helpful and supportive to the fintech community.

How big is the fintech startup scene in your region?

The fintech scene has continued to grow in recent years, partly because the established institutions discovered the subject for themselves, and there were a number of successful 3-digit millions financing rounds.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Deposit Solution

What makes fintech in your region unique?

Germans do not like to talk about money very much, and prefer low-risk and easy-to-understand financial products. That said, Germans have considerable financial assets which must be invested, and that makes the financial market attractive. In addition, Germany is attractive as a leading industrial location for any kind of financial innovation. As a result of the professional regulatory environment, it can be said that what works in Germany can easily make the leap to other regions.

Thorsten Seeger, Managing Director, Funding Circle Germany

	
	Marketplace Lender
	Founded in 2010 in London; German office based in Berlin
	www.fundingcircle.com/de

What are the 3 biggest growth opportunities for fintechs in your region?

1. Customers becoming more digitally active
2. Partnerships
3. Concentrating on adding value to the end client

What are the 3 biggest challenges for fintechs in your region?

1. Regulation that is not suitable
2. General wariness of population around anything online
3. Fragmented banking market

What does the fintech market look like in your country?

The fintech market in Berlin is well diversified and there is a great ecosystem of different providers. Berlin is a melting pot of cultures and as such attracts a vast array of talent.

What is the regulatory environment for fintech companies?

The regulatory environment is not particularly supportive for fintech companies. Bafin's credo of "same business, same risk, same rules" does fall short on understanding the "same business" component, as fintech companies often have a very different business model from a traditional bank

How big is the fintech startup scene in your region?

As mentioned above, Berlin is a very vibrant and thriving environment for fintechs.

Which is the biggest new fintech to emerge from your country in the last 2 years?

N26

Jens Woloszczak, Founder and CEO, Spotcap

	
	Lender
	Founded in 2014 in Berlin
	www.spotcap.com

What are the 3 biggest growth opportunities for fintechs in your region?

1. **Increasing awareness:** Awareness is a great opportunity, but also a challenge for German fintechs.
2. **Partnerships with banks and large corporations:** The right partnerships can be a win-win for both banks and fintechs. Partnering with a bank or large corporation gives fintechs direct access to a large customer base, adds exposure and credibility, whilst banks and corporates can offer new, innovative services.
3. **Expanding customer base:** A third of Germany's digitally active population currently use fintech services so there is still ample opportunity for growth.

What are the 3 biggest challenges for fintechs in your region?

1. **Increasing awareness:** The onus is on all of us to increase awareness of the fintech industry.
2. **Attracting skilled talent:** Competition for fintech talent has intensified in recent years. Fintechs, banks and large companies all battle for the best tech talent to gear up their businesses for the future.
3. **The diverse regulatory landscape across Europe:** Regulatory standards vary considerably across EU member states. A greater harmonization of lending standards would not only benefit the fintech industry but also help empower customers to make the best financial decisions.

What is the regulatory environment for fintech companies?

Financial regulation is, for good reason, heavily geared towards consumer protection and can make it difficult for companies to bring new ideas and concepts to market. Regulation is indispensable to strengthen the stability and credibility of the financial industry and to protect the interests of consumers. However, too much bureaucracy and overly strict regulation can easily thwart startups and slow down innovation. Smart regulation should help to protect consumer rights and boost financial stability, whilst promoting diversity and innovation. The FCA has demonstrated that this balancing act can succeed. From our point of view, the FCA opts wherever possible for pragmatic solutions in the regulation of credit markets, which could also be helpful for continental European approaches. At the same time, however, German regulator BaFin also endeavors to support market participants in the implementation of regulations through the publication of various guidelines.

How big is the fintech startup scene in your region?

Berlin is Germany's fintech hub with a third of the country's fintech companies being based in the capital. And Berlin's startup industry continues to grow vigorously: in 2017 total investment amounted to €3bn, three times as much as in 2016. The high concentration of startups and its international talent pool make Berlin an attractive location for fintech founders. However, there are hardly any banks or major corporations located in the capital. And while Berlin boasts with technology expertise, Germany's financial expertise is (still) concentrated in Frankfurt and Munich. This makes it harder for Berlin's startups to network and to exchange ideas with established companies. After all there's a clear trend towards collaboration. Initiatives such as the cooperation between Deutsche Bank and Axel Springer Plug & Play in Berlin aim to promote young technology companies in the banking and insurance sectors. These efforts could help to close the geographical gap between the capital and Germany's traditional financial metropolis, Frankfurt. To make a real difference, however, far more banks and financial service providers would have to establish a base in Berlin.

Conclusion

The German fintech ecosystem is quite diverse, both in focus and geographic location. That said, there are still challenges to be overcome - most prominent is a stringent regulatory body which is struggling to keep pace in adjusting requirements for this fast-moving industry. Plus, a deficit in local financing options for large scale or later stage investments remains an issue.

However, with a thriving startup culture, and a focus on partnerships and collaborations, the future for the German marketplace is looking promising.

Want to learn more about German fintech, and network with some of the country's key players? This topic will be covered at [LendIt Fintech Europe 2018](#), taking place in London on 19-20 November .

Past German participants include senior representatives from Acatius GmbH, auxmoney, Belfius, BillFront, Billie, Bismarckturm Investors, Bitbond, BlackBill, CollectAI, Commerzbank AG, CommerzVentures, creditshelf, CrossLend, CT Advisory, Deposit Solutions, Deutsche Bank, Deutsche Handelsbank, Deutsche Postbank AG, FFG FINANZCHECK Finanzportale GmbH, Finiata GmbH, Fintura GmbH, Funding Circle, GIROMATCH, Grover, Interhyp AG, Kreditech Holding SSL GmbH, Mambu, Moody's Investors Service, Mountain Fintech, N26, Ostfalia University of Applied Science, P2P-Banking, Penta, Raiffeisen Bank International, Raisin GmbH, Rocket Internet SE, Spotcap, Target Global, Tradico, Varengold Bank AG, Wirecard and more. [Join them](#) in London this November.



Want to learn more about fintech in Germany and beyond?
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promo code GermanFintech15% to save 15%!



Many Thanks to our Contributors

We would like to thank the contributors to this report for their insightful answers and comments:

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- **Daniel Bartsch**, Founding Partner & Executive Board Member, [creditshef](#)
- **Max von Bismarck**, Chief Business Officer & Managing Director, [Deposit Solutions GmbH](#)
- **Lukas Diehl**, Executive Vice President - Marketplace Banking, [Varengold Bank AG](#)
- **Dr. Tamaz Georgadze**, CEO & Founder, [Raisin](#)
- **Chris Grundy**, Head of Marketing, [Bitbond](#)
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Looking to network from thought leaders like these?

Join us for [LendIt Fintech Europe 2018](#), 19-20 November in London, where 150 experts and 1200 attendees from 50 countries will gather to discuss that latest fintech trends in Europe.

Want to learn more about fintech in Germany and beyond?
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promo code GermanFintech15% to save 15%!

