

Graduate Program 2026 - Data & AI Engineering (m/f/x) in Munich

Company Description

Scalable Capital is a leading digital investment and banking platform with a full banking licence, empowering people across Europe to shape their own finances. Scalable Broker makes it easy and affordable for clients to invest professionally in stocks, ETFs, cryptocurrencies, and derivatives, as well as set up savings plans. Scalable Wealth, the digital wealth management service, offers clients professional investment in ETF portfolios, and is also adopted as a white-label solution by banks and other B2B partners. The company's offerings are rounded off by attractive interest rates, loans, and private equity. With the European Investor Exchange, Scalable Capital offers an exchange specifically for retail investors. Over one million clients have already entrusted more than €30 billion to the platform.

Founded in 2014, Scalable Capital now employs over 700 people across Munich, Berlin, Vienna, Milan, and London. Together with the founding and management team, including Erik Podzuweit and Florian Prucker, they are working on a new generation of financial services.

Visit our [finance blog](#) or check out our Social Media channels to find out what our Expert Teams have to say.

Our Company Values guide us every day in how we work and collaborate. To learn more about them, you can find our values [here](#) (English).

Job Description

Our **Graduate Program 2026 - Data & AI Engineering** is designed to help graduates start building their career as Engineers at the intersection of software engineering, data engineering and applied AI. It provides a strong engineering foundation alongside a deep understanding of the products, data, AI use cases and customer problems behind the code.

This unique program strategically combines structured learning, hands-on delivery and close mentorship across different parts of the organization, fostering a holistic perspective on how technology, data and AI support investing, banking, regulatory processes and the full client experience. Our goal? To develop well-rounded engineers through on-the-job training alongside experienced data & AI engineers and managers.

Our next cohort starts on **1st October 2026**. Three rotations over 12 months ensure broad exposure and in-depth learning across various areas of our engineering organization.

Two rotations will be within our Data & AI Engineering tribes, 4 months each, in areas such as AI, Data Science & Analytics and Reporting, offering hands-on experience building scalable data

platforms, robust data pipelines, AI-enabled services and cloud-native systems that support our products and internal processes.

One rotation will be an elective rotation, 4 months, in an area such as Platform Engineering, DevOps, Financial Engineering, Product Engineering or a deeper specialization in Data Engineering or Data Science & AI, allowing you to deepen your skills based on your interests and development.

This approach equips graduates with a well-rounded understanding of engineering excellence, data-driven product development, applied AI and the business context behind product development. The Program further offers:

- Ongoing support, guidance and regular check-ins from a dedicated graduate manager, rotation managers and a buddy.
- Access to structured learning and hands-on delivery from day one, gradually building the autonomy to take ideas from requirements to production.
- Regular opportunities for peer learning, knowledge sharing and cohort-based collaboration.
- Exposure to real product, data and AI problems across investing, banking and the end-to-end client experience - building the skills for a wide range of engineering career opportunities at Scalable after the program.

Qualifications

- You are currently located in Munich or are willing to relocate.
- You have recently completed, or are about to complete, a university degree in Computer Science, Data Science, Software Engineering, Mathematics, Natural Sciences or a related technical field.
- You have strong problem-solving skills and solid technical foundations in software engineering, algorithms, data structures or related areas.
- You have programming experience, ideally with Python, and are motivated to further develop your skills in building reliable, production-ready software.
- You have a basic understanding of SQL, data modelling or working with structured and unstructured data.
- You are curious about how scalable data pipelines and cloud-based data platforms are designed, tested and operated.
- You are interested in modern AI applications and how technologies such as LLMs, AI APIs, agentic workflows or orchestration frameworks can be integrated into real-world products and internal tools.

- You are excited to learn more about cloud infrastructure on AWS as well as concepts such as CI/CD, Docker, Infrastructure as Code, monitoring and testing.
- You show high ownership, initiative and a strong willingness to learn across different domains such as data engineering, applied AI, backend engineering and infrastructure.
- You have a valid work permit in Germany on a full-time basis for the entire 12-month duration, starting **1st October 2026**.

We welcome applications from all backgrounds; however, please note that we are currently unable to provide visa sponsorship for this specific role. A valid German work permit is therefore required.

Additional Information

- Be part of one of the fastest-growing and most visible Fintech startups in Europe, creating innovative services that have a substantial impact on the lives of our customers
- Work with an international, diverse, inclusive, and ever-growing team that loves creating the best products for our clients
- Be productive with the latest hardware and tools
- Learn and grow by joining our in-house knowledge sharing or career development sessions and spending your individual Education Budget
- Learn and experience German culture first hand by joining our free German language classes
- International relocation support is provided if required
- Opportunity to work from abroad
- Benefit from an attractive compensation package and from the company pension scheme
- Monthly contribution of 50% for the 'Deutschland Jobticket'
- Say goodbye to order commissions and say hello to your complimentary subscription of Scalable Capital's PRIME+ Broker
- Enjoy flexible and discounted sports activities with Urban Sports Club