

Graduate Program 2026 - Product (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 - Product** is a great opportunity to start your career in digital finance within a technology-driven FinTech environment. This unique program strategically combines hands-on experience across product, business operations and control functions, fostering a holistic perspective on how Scalable builds, runs and safeguards digital financial products. Our goal? To develop future Product Leaders through on-the-job training alongside experienced Product Managers and cross-functional leaders.

Our next cohort starts on **1st October 2026**. **Three to six rotations over 24 months** ensure broad exposure and in-depth learning across various areas of the business.

- Two rotations will be focused on Product Management, offering end-to-end exposure to the product development lifecycle - from discovery and prioritization to delivery and iteration.

- Further rotations will provide experience across Business Operations and Control Functions, equipping you with a 360-degree view of the value chain and the regulatory “guardrails” that shape financial services.

This approach equips graduates with a well-rounded understanding of customer needs, product development, operational excellence and risk mitigation. The Program further offers:

- Ongoing support, guidance and regular check-ins from a dedicated program buddy and a mentor, helping you plan your next steps and grow quickly.
- Opportunities to take on responsibility from the start in a technology-driven environment, accelerating your learning and impact.
- Extracurricular activities and events to build a valuable network across teams.
- The knowledge and skills to excel in your first role after the program and help shape the future of investing.

Qualifications

- You are currently located in Munich or are willing to relocate.
- You have an excellent university degree in a relevant field such as Business Administration, Finance, Management, Computer Science, or another STEM discipline.
- You are passionate about technology, finance, and digital products.
- You demonstrate strong analytical thinking and use both quantitative and qualitative data to drive decisions.
- You have gained experience through internships in technology, banking, and/or consulting.
- You bring previous non-academic engagement and/or entrepreneurial experience.
- You have a hands-on mentality and focus on finding pragmatic solutions, with strong empathy for the client.
- You are willing to invest in personal learning and career development outside of work.
- You have excellent English communication skills; German is a plus.
- You have valid work permit in Germany on a full-time basis for the entire **24-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
- Work from our centrally located offices in the heart of Munich or Berlin, nestled in lively neighborhoods filled with vibrant restaurants, cozy cafés, and a wide range of convenient amenities
- 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