

Solaris adds a savings account to ADAC credit card portfolio

The instant access savings account from Solaris marks the next step in the planned development of digital services for ADAC credit cardholders.

Berlin / Munich, 6 October 2026 – Solaris, Europe's leading Banking-as-a-Service provider, is now offering an instant access savings account (Tagesgeldkonto) to ADAC credit cardholders. This provides users with an additional, flexible investment option moving forward.

The savings account is managed as a separate account alongside the existing credit card account and can be opened digitally in just a few steps. Following confirmation of the application, activation takes place by linking the IBAN and completing two-factor authentication (2FA). Deposits and withdrawals can be processed via the ADAC credit card account as well as a designated reference account. Deposited funds are available daily.

At launch, new customers will benefit from a promotional interest rate of 3.5 % p.a. for three months. Thereafter, a variable standard interest rate of 1.5 % p.a. applies to amounts up to 100,000 euros. Interest is credited monthly and can be viewed transparently on a daily basis via the ADAC credit card app and online banking. As part of a soft launch initiated in September, the savings account was made available to 50,000 credit cardholders to ensure a smooth rollout across the entire portfolio.

"Our partnership with ADAC continues to evolve, and we are delighted to offer the instant access savings account to cardholders with immediate effect. Our goal is to continuously expand digital services for the large volume of ADAC members. The savings account is the next step to drive sustainable growth together with ADAC Finanzdienste GmbH. "

Steffen Jentsch, CEO Solaris SE

"Together with our partner bank Solaris, we are consistently expanding our financial services. The instant access savings account marks the next developmental milestone for the ADAC credit card portfolio. The focus remains squarely on reliable customer service, simple digital processes, and the highest security standards."

Joost Greve, Managing Director ADAC Finanzdienste GmbH

Cardholders have also had access to the new "EuroAbruf" feature since May. This function allows customers to transfer funds directly from their available credit limit to their reference account. The process is a fully digital self-service, adhering to strict risk and authorization checks. Sums of up to 5,000 euros can thus be transferred to the customer's personal bank account via SEPA Instant Credit Transfer. In a recent survey, 90.3 % of credit cardholders stated they were very satisfied with the additional card features.

About Solaris

Solaris is Europe's leading embedded finance platform. Solaris' full German banking license and proprietary modular B2B tech stack empowers its partners – from SMEs to large multinational non-financial companies – to offer compliant, customer-centric banking services. Providing seamless experiences to customers across all industries. Founded in 2016, Solaris pioneered the Banking-as-a-Service market with an unparalleled combination of tech and banking.

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