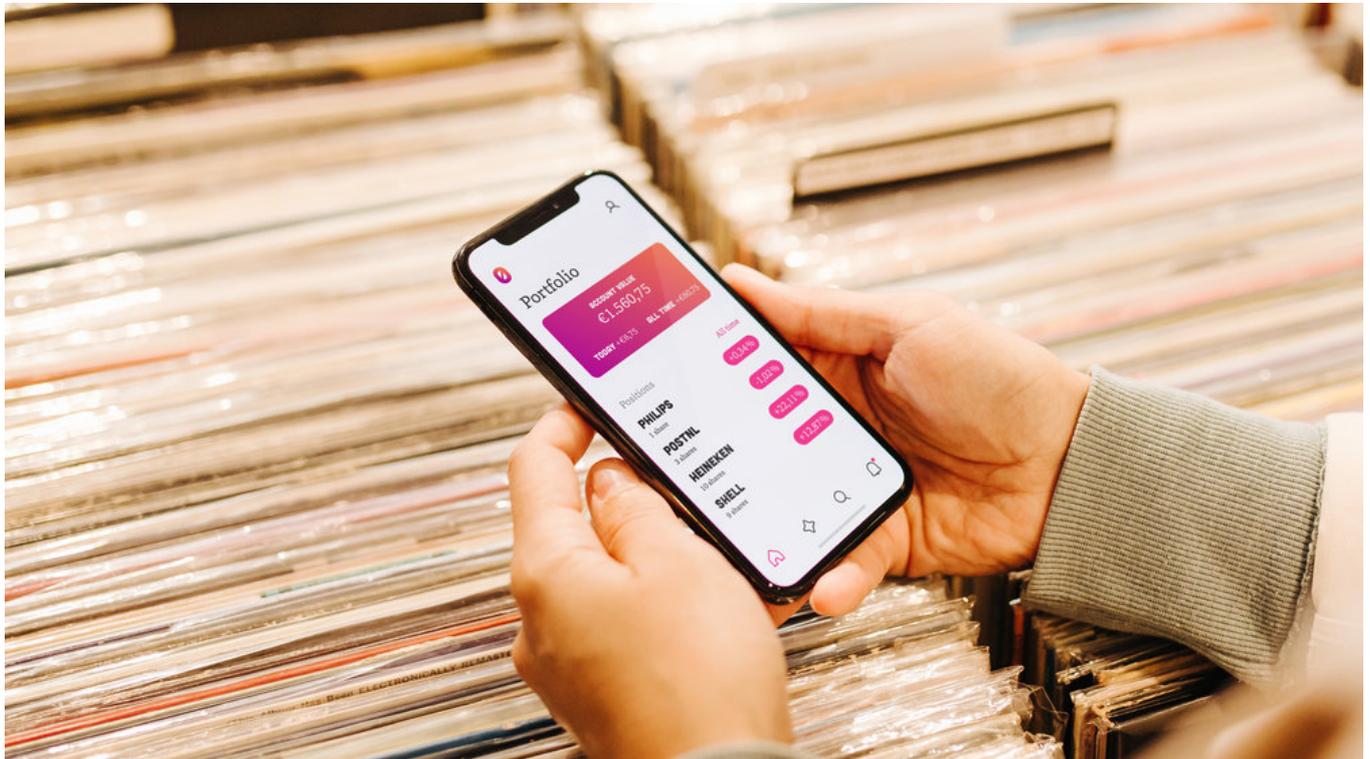


BUX

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Zero-commission investment app, BUX Zero, begins its European rollout

BUX Zero will empower the mobile generation to do more with their money by investing in companies and industries they believe in, all with zero-commission.

AMSTERDAM, NL, September 11, 2019 - Today, BUX Zero officially launches to waitlisted users in the Netherlands, signaling the beginning of its broader European launch. The app is meant for both the experienced investor as well as those new to the world of finance. With the launch of BUX Zero, BUX continues its mission to open the financial markets to all by creating apps that make it easy for people to do more with their money.

“Today, we are proud to invite our Dutch users to be the first to experience BUX Zero.” said Nick Bortot, BUX Founder and CEO. “Since 2014, we have made it our mission to make the world of finance a more approachable, accessible place for more than 2 million users across Europe. Our experience in building engaging mobile apps, along with our background in operating across Europe has allowed us to create a better solution for investing for a whole new community of digital natives.”

Navigating Europe’s changing investment landscape

With a generation of Millennials entering their prime earning years, investing in Europe is no longer a ‘nice-to-have’ but rather a necessity. According to a [2019 ING International Survey](#), 61% of Europeans are worried about funding their retirement, with 54% expecting that they’ll need to keep earning after retiring.

Many in this generation will no longer be able to rely solely on more traditional safety nets, like pensions. While Europe does not share a similar investment culture with the U.S., the introduction of **zero-commission investing**, coupled with **intuitive apps**, like BUX Zero, will empower more Europeans to take their financial futures into their own hands.

The same [ING survey](#) found that almost half of Europeans agree that that investing their savings is a good way to build wealth. So how will BUX Zero get more people excited about investing?

Simplifying the complicated

The world of finance has long been an overwhelming place for the average person. Many people, put off by the complicated jargon and complex investment strategies, have chosen to ignore the need to invest altogether. BUX Zero will offer a more welcoming experience through an easy-to-navigate app where exploring investments and your performance are effortless.

Saving users’ money

For those who may not have a great deal of wealth, commissions can add up quickly, and eat into profit. By charging no commission, BUX Zero allows more people to take part in investing. In addition to saving on commissions, it also makes it possible for users to invest small amounts, which ultimately gives everyone the chance to invest in the brands they know and love - brands that might otherwise be out of reach.

Bringing you closer to the brands you care about

BUX Zero will make it easy for users to find brands and companies that they care about in a few simple taps. Unlike previous generations, today's consumers put their money behind brands and companies that align with their interests and values.

A 2018 [global survey by Accenture](#) showed that over half of consumers in the UK want companies to take a stand on issues such as sustainability, transparency and employment practices. Nearly 75% of Gen Z consumers are driving this trend. Whether it's green energy, the sharing economy or companies with female leadership, BUX Zero's smart search connects users to the brands that are aligned with their values.

Becoming Europe's go-to neobroker

BUX Zero will be one of the few exclusive apps in Europe to be powered by its own back-end broker. This system was built from scratch and is one of the first to be built from the ground up in more than 10 years in continental Europe.

"It has taken some time, but we have built a full-fledged stockbroker while simultaneously building the BUX Zero app." Said Nick Bortot. "Having this full stack back-end gives us a tremendous amount of flexibility because we aren't tied to a third party's legacy system. It makes our operations incredibly cost-efficient, so we can offer zero-commission investing. We can also easily offer innovative features, like fractional stock ownership in the future."

BUX Zero will soon be available to users across Europe. Without the need to secure a third-party back-end brokerage partner in multiple countries, BUX Zero will be able to efficiently launch across multiple countries in Europe.

"BUX's keen understanding of the needs of the mobile generation, coupled with a powerful, in-house back-end brokerage positions them to take a leading role in the changing European investment landscape." Barbod Namini, Partner, HV Ventures.

With BUX, everyone can now invest commission-free

BUX Zero currently offers Market Orders and Limit Orders. Both order types are available commission-free until the end of this year.

Next year, BUX Zero will introduce a third order type, the "Basic Order", which will be commission-free forever. When users select this option, their orders will be executed at a fixed time, once a day.

With the introduction of Basic Orders, BUX will start charging the rates below for other order types:

Basic Order: Free

Market Order: €1

Limit Order: €2

This will ensure that BUX Zero offers all users at least one order type to invest commission-free now and in the future.

In parallel, BUX will also introduce a subscription plan. Users will have the option of paying a fixed monthly fee to get access to unlimited commission-free Market, Limit and Basic Orders. The subscription fee will be lower than the commission of a single transaction at a traditional online broker.

(Details of the subscription, including the price, are currently being tested among user groups and will be published as soon as the plan is made available.)

BUX receives no payment for order flow from market participants and providers of financial products. Orders are sent to a "smart order router", which forwards them to the place where they are executed according to best execution principles.

Sign-up and availability

BUX Zero will begin onboarding users who are on the waitlist and will be progressively onboarding users over the course of the coming weeks. Following today's launch in the Netherlands, BUX will then subsequently roll out to users in Germany and Austria.

About BUX

BUX makes it easy and affordable for Europeans to do more with their money. Since launching in 2014, BUX has made the markets accessible for more than 2 million users across 9 countries in Europe. It's first app, BUX X, offers short-term, leveraged trading, all powered by a vibrant 'in app' community. With the introduction of BUX Zero, BUX is bringing commission-free investing to all, allowing users to invest in the brands and companies they care about through an intuitive, easy-to-use app. BUX Zero is currently available in the Netherlands and will be launching in Germany and Austria shortly after, followed by a broader rollout across Europe in 2020. Headquartered in Amsterdam, the Netherlands, the company is backed by Holtzbrinck Ventures, Velocity Capital, Finch Capital and Initial Capital.

Follow BUX at facebook.com/BUXSocial, Instagram [@bux.app](https://www.instagram.com/bux.app) or Twitter [@bux](https://twitter.com/bux). To sign up for the BUX Zero wait list, download the app for iOS or Android [here](#).

For logos, product and lifestyle images for BUX Zero, please visit the [BUX newsroom](#).

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