

BROKERDEFENSE.NET — VERSION LIMITÉE

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Dual deposit protection

CHF 100K Swiss (as in Suisse) + €100K EU DGS
via partner bank



Swiss-regulated

FINMA-supervised · EU banking passport



Bank-grade security

256-bit encryption, 2FA, fraud monitoring



Daily compound interest

Unique among European Festgeld products

FEATURED IN

Private
DAS GELD-MAGAZIN

Sphere
WEALTH MANAGEMENT

moneta
MAGAZIN FÜR GELD

Insight
SWISS BANKING

Schweizer Bank
FACHMAGAZIN

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1

No branches, no legacy drag

Traditional banks carry decades of branch networks, mainframe IT systems, and retail-loan books. Every euro of overhead comes out of the spread between what your money earns and what they pay you. **Eisenberg Bank has none of that.** We were built this decade, digital-first, lean by design.

2

Wholesale access, not retail scraps

Your Sparkasse lends your deposits out as mortgages at consumer rates and keeps the thin spread. We pool deposits with **Tier-1 European asset management partners** and allocate into short-term sovereign bonds, regulated money market funds, and institutional credit facilities. That's where the real yield sits.

3

Thin fee, not a fat spread

Old banks keep most of what your money earns and call it a business model. We take a flat operating margin and pass the rest back to you. Fully audited, fully regulated under Swiss

financial law (FINMA) and EU deposit frameworks, and fully transparent — **you can see the rate we pay out every single day.**



The best of both worlds.

Traditional Festgeld locks both your principal AND your interest until the term ends. Eisenberg Bank locks the principal for the term, but your accrued interest is spendable **every single week** via the Eisenberg Bank Card. Festgeld-high rates, Tagesgeld-like liquidity on the interest. [See how the Card works →](#)

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Top market Festgeld: 3.0% — Eisenberg Bank: 8.6%

Rates are subject to market change. Lock yours in today.

Open a Vault →

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Banking that respects your experience.

We built Eisenberg Bank for people who value clarity, security, and results.
No gimmicks. No jargon. Just smarter banking that works for you.

[Join Eisenberg Bank →](#)

01

Sign Up

Enter your email, verify your identity with a quick selfie. Done in 90 seconds.

02

Fund Your Account

Bank transfer or card deposit. Your money arrives within minutes.

03

Open a Vault

Choose your tier, set your amount, and start earning from day one.

04

Watch It Grow

Track earnings in real-time. Compound interest works while you sleep.

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Is my money actually protected?

+

How can Eisenberg Bank pay 8.6% when Germany's best Festgeld caps at 3%?

+

Are Eisenberg Bank vaults Festgeld or Tagesgeld?

+

What's the difference between the three vault tiers?

+

What happens when my term ends?

+

Can I withdraw my principal early?

+

Do I pay taxes on the interest?

+

What if Eisenberg Bank fails?

+

Join thousands who've already switched. Your future self will thank you.

[Open Free Account →](#)

[Talk to Us](#)

No credit check · No minimum deposit · Cancel anytime

EISENBERG BANK

Swiss banking precision, now available across Europe. FINMA-supervised and EU banking passported.

Eisenberg Bank AG · Est. 2014

Hardstrasse 201 · Prime Tower · 8005 Zürich · Switzerland

Supervised by FINMA (Swiss Financial Market Supervisory Authority)

EU banking passport · Serving customers in 11 EU/EEA countries

Products

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Support

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System Status

Deposit protection. Eisenberg Bank AG is a Swiss financial institution supervised by FINMA, operating across the EU via banking passport. Your deposits benefit from deposit protection: up to CHF100,000 under Swiss deposit protection (esisuisse), plus up to €100,000 per depositor under the EU Deposit Guarantee Scheme via our EU partner bank. Deposits exceeding these limits are at risk in the event of bank failure. Rates quoted on this site are subject to change; the rate applicable to your vault is locked at the time of opening for the duration of its term.

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Made with care in Europe

8.6% p.a.

Top Eisenberg Bank vault

Open vault →