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Milestone for Aarau-based Fintech: findependent receives FINMA license as a securities firm

The Aarau-based startup has reached the most significant milestone in its company history: as the first pure ETF asset manager, findependent has obtained a license from the Swiss Financial Market Supervisory Authority FINMA as an account-holding securities firm. In the future, customers will receive their cash and custody account directly with findependent. This means they benefit from a faster investment experience in the app on the one hand, and an expanded range of services on the other. This includes findependent's plan to launch 3a investment solutions in the second half of the year.

Since its market launch in February 2021, findependent has proven that digital asset management can be simple, cost-effective, and accessible to everyone. **More than 25'000 investors** have already used the app. The startup regularly exceeds its growth plans and is among the fastest-growing digital asset managers in Switzerland.

Securities firm as of 26 February 2026

Now findependent is taking the next step: "Our customers **will no longer need an external custodian bank**" explains Matthias Bryner, founder and CEO of findependent. Moving forward, findependent will act not only as an asset manager but also as an account-holding institution, **hosting and managing customers' cash and custody accounts directly**. At the same time, the collaboration with Hypothekarbank Lenzburg as a long-standing and reliable partner will continue in the background.

The transition is happening step by step. New users will receive their cash and custody account directly from findependent immediately, while existing customer relationships will be migrated over the course of the coming months.

Launch of Pillar 3a planned

"This license is key to scaling findependent **even faster and more flexibly**," Bryner explains. On one hand, transactions such as deposits and withdrawals will be displayed significantly faster in the app. On the other hand, findependent will launch **Pillar 3a investment solutions in the second half of the year**.

Uncompromised security

As a securities firm, **findependent meets the same requirements** for capital, liquidity, and cyber-security as a bank. Cash balances (1% of the total investment) will continue to be protected by the depositor protection. The ETF investments remain segregated assets belonging solely to the customers themselves. "We will **continue to make no compromises on security**," Bryner concludes.

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