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DEAL NEWS

MUNICH

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GSK Stockmann advising FinTech CAPTIQ on cooperation with Solarisbank

GSK Stockmann have provided Frankfurt-based FinTech company CAPTIQ with legal counselling on its cooperation agreement with Berlin-based Solarisbank. The bank will be the future lender on the credit platform developed by CAPTIQ for members of chartered professions.

CAPTIQ GmbH is the first online financing platform for members of chartered professions. It has now developed an entirely automated process for its sales partners and financing clients, covering every stage of the process from application filing to loan disbursement, with Solarisbank AG handling the oversight obligations. As the leading banking-as-a-service platform in Europe, Solarisbank will be responsible for the approval of loans to CAPTIQ customers.

The FinTech company CAPTIQ has simplified the approval process for loans which are going to be used for ends such as setting up medical practices or law offices. Solarisbank, in turn, is a technology company with a full German banking licence and enables other companies to offer their own financial services. Partners use APIs to integrate Solarisbank's modular products into their own service scope.

A GSK Stockmann team led by partner Timo Patrick Bernau, Munich, advised CAPTIQ's management and accompanied the deal. This legal counselling included the setup of the platform itself as well as the refinancing structure via securitisation in Luxembourg.

Advisor CAPTIQ:

GSK Stockmann: Timo Patrick Bernau (Lead, Banking and Financial Regulation, Capital Markets), Alma Franke (Financing), Andreas Heinzmann and Manuel Fernandez (both Banking and Financial Regulation, Luxembourg), Martin Hossenfelder (IP/IT); Associates: Maike Lutterbach (Banking and Financial Regulation), Katharina Schramm (Banking and Financial Regulation, Luxembourg), Mechtild-Maria Siebke (Financing) and Katharina Herdl (Banking and Financial Regulation).



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