

## PickTheBank Launches iOS App for Fixed-Term Deposit Management

PickTheBank Introduces iOS App for EUR, USD, and GBP savings with rates up to 3.8%

LIMASSOL, LIMASSOL, CYPRUS, September 12, 2025 /EINPresswire.com/ -- PickTheBank, the European savings platform, today announced the launch of its mobile application for iOS, making it easier than ever for EU residents to discover, open, and manage fixed-term deposits across European banks directly from their iPhone. Through the app, savers can access rates up to 3.8% in USD, 3.35% in GBP, and 2% in EUR, all through a fully online process.

"European savers want better yields, currency diversification, and a simple digital experience," said Alexander Gromov, CEO of PickTheBank. "Our new iOS app puts the full PickTheBank marketplace in your pocket—compare offers, apply in minutes, and manage your savings portfolio with bank-grade security and full transparency."

## A simpler way to save across borders

Built for clarity and speed, the PickTheBank app enables users to:

- Explore & compare fixed-term deposits across EU banks
- Apply entirely online with eKYC (passport/ID + proof of address) and secure one-time-code esignature
- Diversify by currency (EUR, USD, GBP) with terms from 3 months to 5 years
- Track and manage all deposits in one place, with interest paid annually or at maturity (per product)
- Transfer funds via SEPA (EUR) and standard bank transfers (USD/GBP)

## Bank partnership & protections

Deposits opened via PickTheBank are held with <u>Lidion Bank</u>, an EU-licensed institution regulated by the Malta Financial Services Authority (MFSA) and participating in the Maltese Depositor Compensation Scheme (coverage up to €100,000 per depositor per bank).

Funds are transferred directly to Lidion Bank; PickTheBank acts as a service partner, and



customers sign deposit agreements directly with the bank.

## About PickTheBank

Founded in 2022 in Cyprus, PickTheBank is a pan-European deposit platform that helps residents discover, apply for, and manage savings products online—aggregating offers from banks across 25+ EU/EEA countries and partnering with EU-regulated banks to deliver a secure, transparent experience.

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