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TGI AG: Bafin prohibits company from offering capital investments to the public

On 18 April 2026, the Federal Financial Supervisory Authority (Bafin) prohibited TGI AG from offering capital investments under the names of “Customer Basic 2%” and „Customer Basic 2% + Treuerabatt” (*Customer Basic 2% + loyalty discount*) to the public due to a violation of the German Capital Investment Act (VermAnlG). In return for the temporary provision of money, these investments grant interest and the physical delivery of gold. TGI AG may not offer the capital investments in question for sale in Germany.

This measure has not yet become final but is immediately enforceable.

The prohibition was imposed because TGI AG had failed to publish a prospectus approved by Bafin prior to the launch of the public offer for each of these capital investments.

Background:

In Germany, capital investments may be offered to the public only if a prospectus has been published. This prospectus must be approved by Bafin prior to publication. During the approval process, Bafin checks whether the minimum information required by law is included in the prospectus and whether its content is understandable, coherent and consistent. However, Bafin does not check whether the information contained in the prospectus is correct. Moreover, it does not check whether the issuer is reliable nor does it examine

the product in question. Issuers of capital investments must ensure that this is clearly indicated in their prospectuses. The issuers are liable for the accuracy of the information contained in the prospectus.

You can check whether an approved prospectus for offers of capital investments to the public has been filed with Bafin by consulting the database Prospectuses filed on the Bafin website.

Please note:

Bafin performs its functions and exercises its powers exclusively in the public interest, in accordance with section 4 (4) of the German Act Establishing the Federal Financial Supervisory Authority (Finanzdienstleistungsaufsichtsgesetz – FinDAG). Due to their statutory obligation of confidentiality, Bafin's staff are not in a position to provide third parties with information regarding the progress and results of administrative proceedings.