

FAP Establishes Company for Credit Services and Obtains BaFin Authorisation

Berlin, 2 December 2025 – The FAP Group, Germany’s leading independent advisory firm for raising and structuring capital for real estate investments and development project developments, has taken another key step in expanding its lending platform. With the receipt of an authorisation from Germany’s Federal Financial Supervisory Authority (BaFin) as a payment services provider, the newly established FAP Debt Services GmbH can now offer a comprehensive suite of services. This includes the ability to receive payments on behalf of third parties and forward them to the designated beneficiaries.

The BaFin authorisation, which empowers FAP to provide payment services in the form of financial transfer business (pursuant to Section 1 (1) Sentence 2 No. 6 German Payment Services Supervision Act, ZAG), also enables FAP Debt Services to centrally process and manage interest transfer payments for lender groups. As a result, investors and lenders will benefit from efficiently structured syndicated and club-based financing solutions.

“With the new BaFin authorisation, we are creating maximum regulatory transparency for lender groups while significantly increasing efficiency in financing consortia – far beyond our historically offered services as a security trustee,” explains Hanno Kowalski, Managing Partner of FAP Group.

“The approval from BaFin enhances our capabilities as a service provider to our institutional clients. It establishes a framework that reduces the operational burden for credit investors and co-lenders, while offering the assurance that our services, under BaFin supervision, meet the highest regulatory standards,” adds Curth-C. Flatow, Founder and Managing Partner of FAP Group.

About FAP

The FAP Group is an independent advisory company that specialises in raising and structuring capital for real estate investments and project developments. The Group comprises FAP Invest, a leading real estate investment platform for institutional investors with a focus on debt products, FAP Finance, which provides advice on all capital and financing issues to borrowers, FAP Debt Services offering security trustee and payment services under BaFin authorization. FAP structures conventional debt finance as well as mezzanine, equity and capital market products. These services secure the overall financing from debt capital and – if necessary – equity substitutes. FAP, headquartered in Berlin, was founded in 2005 by Curth-C. Flatow. The group has since advised and structured capital with a volume of over EUR 18 billion.



Press contact

Anke Sostmann
Executive Director
Feldhoff & Cie. GmbH
Phone: +49 69 26 48 677-14
Mobile: +49 159 04 02 85 05
Email: as@feldhoff-cie.de