

How to File a Complaint?

E-mail

Please write to one of our inboxes based on your preferred language. If you have an account with our entity, send the complaint **from the email address registered to your N26 account**.

Language	Email
Inglés	complaints@n26.com
Alemán	beschwerden@n26.com
Francés	litiges@n26.com
Español	reclamaciones.es@n26.com (ES IBAN) reclamaciones@n26.com (DE IBAN)
Italiano	reclami@n26.com reclami@pec.n26.com (PEC)

Postal Address

If you are unable to contact us through our app or email, you can submit a written complaint to the following addresses, depending on your IBAN type

IBAN	Postal Address
DE (Germany)	N26 Complaint Management 10026 Berlin - Alemania
ES (Spain)	N26 Bank SE, Sucursal en España Departamento de reclamaciones Don Ramón de la Cruz 84, 28006, Madrid

Please make sure to include the following information in your complaint letter:

- A clear description of the complaint
- The date when the issue occurred
- Supporting documents and/or screenshots
- Your preferred outcome
- Your contact information

If your complaint is raised through a representative, it must be accompanied by a special power of attorney form.

If you want to file a complaint about **N26 Crypto**, you can use the template attached to this document to provide us with the necessary information.

Additional information

- [Rulebook for the defence of the Customer of N26 Bank AG, Branch in Spain.](#)
- A complete list of addresses can be found in our [Imprint](#) section

How long does the complaint process take?

We will send you a confirmation email indicating that we have received your complaint and will begin the investigation process. If further information is needed, we will contact you or your representative.

In the event that we do not receive a response from you within 10 days, your complaint may be archived. However, if you wish to proceed at a later date, we will open a new file and provide you with a new complaint reference number.

Our aim is to provide our final response as soon as possible and within the maximum legal period of one month or two months if you are neither a consumer nor a microenterprise. However, if your complaint is related to payment services, the deadline for resolving your complaint will be 15 days as established in the European Directive on Payment Services II (PSD2).

¹ In France we have 10 working days to confirm the receipt of your complaint. For all other countries, we aim to confirm the receipt of your complaint within 2 working days.

² If your account has German General Terms and Conditions we aim to provide our final response within 15 business days. For France and Italy the deadline is 60 calendar days. For Ireland the deadline is 40 business days.

What to do if you disagree with the outcome?

If you disagree with our findings and decision, have not received a response from us within any of the previously described deadlines, or if your request has been rejected or partially accepted, you may want to consider seeking additional advice from independent third parties, such as:

Market (IBAN)	Arbitration Board	Address
Germany & other EU markets (DE)	Deutsche Bundesbank (German Federal Bank) www.bundesbank.de	Schlichtungsstelle bei der Deutschen Bundesbank Postfach 10 06 02, 60006 Frankfurt am Main
	Bundesanstalt für Finanzdienstleistungsaufsicht (German Federal Financial Supervisory Authority) www.bafin.de	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) Graurheindorfer Straße 108, 53117 Bonn
Spain (ES)	Banco de España - Departamento de Conducta de Entidades. (https://www.bde.es/)	Banco de España - Departamento de Conducta de Entidades. Calle Alcalá 48, 28014 Madrid
France (FR)	Fédération Bancaire Française www.lemediateur.fbf.fr	Le médiateur auprès de la FBF CS 151 75422 Paris Cedex 09
Italy ³ (IT)	Arbitro Bancario Finanziario https://www.arbitrobancariofinanziario.it/abf	See Contacts on ABF Website

³The proceeding at the ABF fulfills the admissibility condition established by Legislative Decree no. 28/2010 regarding mandatory mediation obligations. Alternatively, before appealing to the judicial authority, you can resort to one of the mediation bodies registered in the special register kept by the Ministry of Justice. The complete list of mediation bodies is available at: www.giustizia.it.

Applicable Legislation

Customer Transparency and Protection Regulations

In compliance with the provisions of Article 9 of Order ECO/734/2004, of March 11, regarding customer service departments and services and the ombudsman of financial entities, and with the aim of providing you with information about your rights, we hereby indicate the main regulatory framework concerning transparency and customer protection in banking operations and the securities market:

Customer Service

- Order ECO/734/2004 of March 11 (Official State Gazette of March 24), on Customer Service Departments and Services and the Ombudsman of Financial Entities.
- Order ECC/2502/2012, of November 16, regulating the procedure for filing complaints with the complaint services of the Bank of Spain, the National Securities Market Commission, and the Directorate-General of Insurance and Pension Funds.
- Circular 7/2013, of September 25, from the National Securities Market Commission, regulating the procedure for resolving complaints and grievances against companies providing investment services and handling inquiries in the field of the securities market.

Transparency of Operations and Customer Protection, and other consumer protection regulations

- Order EHA/2899/2011, of October 28, from the Ministry of Economy and Finance (Official State Gazette of October 29), on transparency and customer protection in banking services.
- Order EHA/1718/2010, of June 11, regulating and controlling advertising for banking services and products, and Order EHA/2899/2011, of October 28, on transparency and customer protection in banking services.
- Law 22/2007, of July 11, on distance marketing of financial services to consumers.
- Royal Legislative Decree 1/2007, of November 16, approving the revised text of the General Law for the Defense of Consumers and Users and other complementary laws.
- Law 3/2014, of March 27, amending the revised text of the General Law for the Defense of Consumers and Users and other complementary laws, approved by Royal Legislative Decree 1/2007, of November 16.
- Circular 5/2012, of June 27, from the Bank of Spain (Official State Gazette of July 6), to credit institutions and payment service providers, on transparency of banking services and responsibility in granting loans.

Consumer Credit

- Law 16/2011, of June 24, on consumer credit contracts.

Regarding Spanish legislation applicable to customer protection and transparency rules, you can find all necessary information on the official website of the [Bank of Spain](#).

1.a. Personal data of the complainant

LAST NAME/LEGAL ENTITY NAME	FIRST NAME	REGISTRATION or ID NUMBER	LEI (IF AVAILABLE)	CLIENT REFERENC E (IF AVAILABLE)

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

TELEPHONE		EMAIL	

1.b Contact details (if different from 1.a)

LAST NAME/LEGAL ENTITY NAME	FIRST NAME

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

TELEPHONE		EMAIL	
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2.a Personal data of the legal representative (if applicable) (a power of attorney or other official document as proof of the appointment of the representative)

LAST NAME	FIRST NAME/LEGAL ENTITY NAME	REGISTRATION NUMBER AND LEI (IF AVAILABLE)

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

TELEPHONE		EMAIL	
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2.b Contact details (if different from 2.a)

LAST NAME/LEGAL ENTITY NAME	FIRST NAME

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

TELEPHONE		EMAIL	
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3. Information about the complain

3.a Full reference of the crypto-asset service or agreement to which the complaint relates (i.e. name of the crypto-asset service provider, crypto-asset service reference number, or other references of the relevant transactions...)

3.b Description of the complaint's subject-matter

Please provide documentation supporting the facts mentioned.

3.c Date(s) of the facts that have led to the complaint

3.d Description of damage, loss or detriment caused (where relevant)

3.e Other comments or relevant information (where relevant)

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In _____ (place) on _____ (date)

SIGNATURE

COMPLAINANT/LEGAL REPRESENTATIVE

Documentation provided (please check the appropriate box):

<i>Power of attorney or other relevant document</i>	
<i>Copy of the contractual documents of the investments to which the complaint relates</i>	
<i>Other documents supporting the complaint:</i>	