

# How to File a Complaint?

## Email

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

| Language | Email                                                                 |
|----------|-----------------------------------------------------------------------|
| English  | complaints@n26.com                                                    |
| German   | beschwerden@n26.com                                                   |
| French   | litiges@n26.com                                                       |
| Spanish  | reclamaciones.es@n26.com (ES IBAN)<br>reclamaciones@n26.com (DE IBAN) |
| Italian  | reclami@n26.com<br>reclami@pec.n26.com (PEC)                          |

## Postal Address

If you are unable to contact us through our app or email, you can send a written complaint to the following address:

N26  
Complaint Management  
10026 Berlin  
Germany

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

- A clear description of the complaint
- The date on which the problem first occurred
- Supporting documents and screenshots
- Your preferred outcome
- If your complaint is raised through a representative, it must be accompanied by a power of attorney form.

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

## How long does the complaint process take?

We'll email you to confirm that we've received your complaint and will begin our investigation.<sup>1</sup> Should we need more information from you, we will reach out directly via email or secure inbox in the app.

If your account has German General Terms and Conditions, we aim to resolve your complaint and provide our response within 15 business days. For all other countries the processing time for non-payment related complaints depends on the terms and conditions of your account.<sup>2</sup>

For payment-related complaints we aim to reply within 15 business days as per the European Payment Services Directive II (PSD2).<sup>3</sup>

We may close your complaint if we do not receive a response from you. If you wish to continue at a later date, we will open a new file and provide a new complaint reference number.

<sup>1</sup> In France there is an allowance of 10 business days to acknowledge and confirm the reception of the complaint; in all other markets, we aim to acknowledge the reception of your complaint within 2 working days.

<sup>2</sup> France and Italy: 60 calendar days. Spain: 30 calendar days. Ireland: 40 business days. Other EU Markets: 15 business days. <sup>3</sup> In exceptional situations the final response is sent within 35 business days. In Spain, the final response for complaints regarding payment services must be sent within 30 business days

## What if I disagree with the outcome?

If you are not satisfied with our findings and decision, you may wish to consider further advice from independent third parties, such as:

| Market (IBAN)                 | Arbitration Board                                                                                                                                     | Address                                                                                           |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Germany & Rest of Europe (DE) | Deutsche Bundesbank (German Federal Bank)<br><a href="http://www.bundesbank.de">www.bundesbank.de</a>                                                 | Schlichtungsstelle bei der Deutschen Bundesbank<br>Postfach 10 06 02, 60006 Frankfurt am Main     |
|                               | Bundesanstalt für Finanzdienstleistungsaufsicht<br>(German Federal Financial Supervisory Authority)<br><a href="http://www.bafin.de">www.bafin.de</a> | Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)<br>Graurheindorfer Straße 108, 53117 Bonn |
| France (FR)                   | Fédération Bancaire Française<br><a href="http://www.lemediateur.fbf.fr">www.lemediateur.fbf.fr</a>                                                   | Le médiateur auprès de la FBF<br>CS 151<br>75422 Paris Cedex 09                                   |
| Italy <sup>4</sup> (IT)       | Arbitro Bancario Finanziario<br><a href="https://www.arbitrobancariofinanziario.it/abf">https://www.arbitrobancariofinanziario.it/abf</a>             | See Contacts on ABF Website                                                                       |
| Spain (ES)                    | Banco de España - Departamento de Conducta de Entidades.<br>( <a href="https://www.bde.es/">https://www.bde.es/</a> )                                 | Banco de España - Departamento de Conducta de Entidades.<br>Calle Alcalá 48, 28014 Madrid         |

<sup>4</sup> The 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](http://www.giustizia.it)

*1.a. Personal data of the complainant*

| LAST<br>NAME/LEGAL<br>ENTITY NAME | FIRST<br>NAME | REGISTRATION or<br>ID NUMBER | LEI (IF<br>AVAILABLE) | CLIENT<br>REFERENC<br>E (IF<br>AVAILABLE) |
|-----------------------------------|---------------|------------------------------|-----------------------|-------------------------------------------|
|                                   |               |                              |                       |                                           |

| ADDRESS:<br><br>STREET, NUMBER, FLOOR<br><br>(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:<br><br>STREET, NUMBER, FLOOR<br><br>(for firms registered office) | POSTCODE | CITY | COUNTRY |
|                                                                            |          |      |         |

|           |  |       |  |
|-----------|--|-------|--|
| TELEPHONE |  | EMAIL |  |
|-----------|--|-------|--|

*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<br>NAME/LEGAL<br>ENTITY NAME | REGISTRATION NUMBER<br>AND LEI (IF AVAILABLE) |
|-----------|------------------------------------|-----------------------------------------------|
|           |                                    |                                               |

|                                                                               |          |      |         |
|-------------------------------------------------------------------------------|----------|------|---------|
| <b>ADDRESS:</b><br><br>STREET, NUMBER, FLOOR<br>(for firms registered office) | POSTCODE | CITY | COUNTRY |
|                                                                               |          |      |         |

|           |  |       |  |
|-----------|--|-------|--|
| TELEPHONE |  | EMAIL |  |
|-----------|--|-------|--|

*2.b Contact details (if different from 2.a)*

|                             |            |
|-----------------------------|------------|
| LAST NAME/LEGAL ENTITY NAME | FIRST NAME |
|                             |            |

|                                                                               |          |      |         |
|-------------------------------------------------------------------------------|----------|------|---------|
| <b>ADDRESS:</b><br><br>STREET, NUMBER, FLOOR<br>(for firms registered office) | POSTCODE | CITY | COUNTRY |
|                                                                               |          |      |         |

|           |  |       |  |
|-----------|--|-------|--|
| TELEPHONE |  | EMAIL |  |
|-----------|--|-------|--|

### 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)*

|  |
|--|
|  |
|--|

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>                                           |  |