

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 your complaint **from the email address registered to your N26 account**.

Language	E-mail
English	complaints@n26.com
French	beschwerden@n26.com
German	litiges@n26.com
Italian	reclamaciones@n26.com reclamaciones.es@n26.com
Spanish	reclami@n26.com reclami@pec.n26.com (PEC)

Postal Address

If you are unable to contact us through our form, 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, Allemagne
FR (France)	N26 Bank SE Succursale France Service Litiges 17-21 Rue Saint Fiacre 75002 Paris - France

Additional information

A complete list of addresses can be found in our [Imprint](#) section

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, Allemagne
	Bundesanstalt für Finanzdienstleistungsaufsicht (German Federal Financial Supervisory Authority) www.bafin.de	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) Graurheindorfer Straße 108, 53117 Bonn, Allemagne
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, Espagne
France (FR)	If you are not satisfied with the response provided by N26 or if N26 has not responded to you within sixty calendar days following your initial request, you may contact the Mediator of the French Banking Federation. 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	Vous trouverez comment les contacter sur leur site.

³ The full list of mediation bodies is available at: www.giustizia.it

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 screenshots
- Your preferred outcome
- Your contact information
- If your complaint is raised through a representative, it must be accompanied by a special notarized power of attorney form.

If you want to file a complaint about **N26 Crypto**, you can use the [template](#) to provide us with the necessary information.

How long does the complaint process take?

We will acknowledge the receipt of your complaint via email before commencing our investigation. In France, we have a period of 10 working days to acknowledge the receipt of your complaint and sixty calendar days to respond to your complaint.¹ If additional information is required, we will send you an email or a message through your N26 app. Without a response from you, we will close your case. If you wish to resume your complaint later, we will open a new case with a new reference.

For any complaint related to the use of payment services, the complaints team undertakes to provide you with a response within fifteen (15) working days from the receipt of the complaint, except in exceptional circumstances beyond our control. In such cases, we will inform you that additional time is needed to respond to your complaint and specify the maximum date for the definitive response, not exceeding thirty-five (35) working days from the receipt of the complaint

¹ In Germany, we have 15 working days to respond to your complaint. In Italy 60 calendar days, in Ireland 40 working days and in Spain 30 calendar days.

Friendly resolution

For customers in business relationship with N26 Bank SE and holders of an account associated with a German IBAN (DE):

N26 Bank SE is obliged to participate in a dispute resolution mechanism with a dispute resolution body for consumers. The following bodies are competent for disputes arising from services provided in accordance with Section 14 (1) No. 1-5 of the German Act on Injunctions in Consumer Protection Matters:

Schlichtungsstelle bei der Deutschen Bundesbank (Arbitration Body of the German Federal Bank)
Postfach 10 06 02, 60006 Frankfurt am Main, Germany Wilhelm-Epstein-Straße 14, 60431
Frankfurt am Main, Germany <https://www.bundesbank.de/de/service/schlichtungsstelle>

The following bodies are competent for disputes arising from services provided in accordance with Section 14 (1) No. 6-7 UKlaG:

Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) (Instance arbitrale de l'Autorité fédérale allemande de supervision financière) Referat ZR 3 Graurheindorfer Straße 108, 53117 Bonn, Allemagne
https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschwerden/BeiBaFinbeschwerden_node.html

For customers in business relationship with N26 Bank SE, French Branch, and holders of an account associated with a French IBAN (FR):

The Customer may, by written submission and free of charge, refer the matter to the Mediator of the French Banking Federation within a period of sixty calendar days after sending a first written complaint (excluding payment services), regardless of the interlocutor or service to which it was addressed and whether or not a response has been received. For any complaint related to the use of payment services, the referral period for the Mediator of the French Banking Federation is fifteen days following the submission of the complaint (35 days in the case of a complex complaint).

Monsieur le Médiateur auprès de la Fédération Bancaire Française CS 151 75422 PARIS CEDEX 09
Website: www.lemediateur.fbf.fr

European Online Dispute Resolution Platform

The European Commission has established a European online dispute resolution platform accessible at the following link: <https://ec.europa.eu/consumers/odr> A consumer can access the platform for the extrajudicial resolution of disputes that may arise from contracts concluded online with an operator established in the EU.

Pour les Clients titulaires d'un compte N26 associé à un IBAN français (FR) ou allemand (DE) :

Plateforme européenne de règlement en ligne des litiges

La Commission Européenne a mis en place une plateforme européenne de règlement en ligne des litiges accessible sous le lien suivant : <https://ec.europa.eu/consumers/odr> Un consommateur peut accéder à la plateforme aux fins du règlement extrajudiciaire des conflits susceptibles de découler de contrats conclus en ligne avec un opérateur établi dans l'UE.

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>	