How to File a Complaint?

N26

E-mail & PEC:

You can file a complaint by writing to one of our inboxes:

Email address	reclami@n26.com
PEC address	reclami@pec.n26.com

If possible, please write to us from the **email address registered to your N26 account** and include the following information:

- A clear description of the complaint
- The date the problem first occurred
- Supporting documents and screenshots
- Your preferred outcome

Any complaint formulated orally must be confirmed in writing on paper or other durable medium.

Postal addresses:

If you are unable to contact via email or PEC, you can send a written complaint to the following addresses, depending on your IBAN type:

Your N26 account has an Italian IBAN	N26 Bank SE, Succursale Italiana Ufficio Reclami Via Filippo Sassetti, 32 20124 Milano
Your N26 account has a non-Italian IBAN	N26 Complaints Management 10026 Berlino Germania

Ogni reclamo formulato oralmente dovrà essere confermato per iscritto su supporto cartaceo o altro supporto durevole.

If you prefer to submit your complaint in a language other than Italian, you can write to us at the following addresses:

LINGUA	E-MAIL
English	complaints@n26.com
German	beschwerden@n26.com
French	litiges@n26.com
Spanish	(ES IBAN) reclamaciones.es@n26.com (DE IBAN) reclamaciones@n26.com

Additional Information

A complete list of addresses is available on the Imprint page of the N26 website.

How long does the complaint process take?

We will acknowledge the receipt of your complaint via email before commencing our investigation[1].

We will then respond to your complaint within the following deadlines:

- 15 working days from the receipt of the complaint if it concerns the use of payment services[2],
- 60 calendar days from the receipt of the complaint in the case of banking and financial operations and services[3].

Our goal is to send our final response as soon as possible. If we need further information from you in order to respond to your complaint, we will contact you directly via email or via the "Messages" feature of your N26 app. If we do not receive feedback from you, we will close the case. If we receive late feedback from you, we will open a new case and provide you with a new reference number.

[1] In France we have 10 working days to confirm the receipt of your complaint. For all other countries, we aim to confirm the reception of your complaint within 2 working days.
[2] In exceptional situations the final response is sent within 35 working days. In Spain, the final response for complaints regarding payment services must be sent within 30 business days.
[3] If you are a customer residing in a country other than France or Italy, the final response is sent within 15 working days. If you reside in Spain the deadline is 30 calendar days. For Ireland the deadline is 40 business days.

What happens if I do not agree with the outcome of the complaint or if I have not received a response within the deadline?

If you are not satisfied with our conclusions and/or decision or have not received a response from us within the timeframes established by law, you may consider escalating your case to an alternative disputes resolution body, such as:

MARKET (IBAN)	ALTERNATIVE DISPUTE RESOLUTION BODY	ADDRESS
Italy[4] (IT/DE IBAN)	Arbitro Bancario Finanziario https://www.arbitrobancariofinanziario.it/abf	See Contacts on ABF Website
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 Graurheindorfer Straße 108, 53117 Bonn
France (FR IBAN)	Fédération Bancaire Française www.lemediateur.fbf.fr	Le médiateur auprès de la FBF CS 151 75422 Paris Cedex 09
Spain (ES IBAN)	Banco de España - Departamento de Conducta de Entidades. www.bde.es	Banco de España - Departamento de Conducta de Entidades. Calle Alcalá 48, 28014 Madrid
	Comisión Nacional del Mercado de Valores - Servicio de Reclamaciones https://cnmv.es	Servicio de Reclamaciones - Edison, 4, 28006 Madrid

[4] 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.

BaFin Circular 06/2018 "Mindestanforderungen an das Beschwerdemanagement" | ACPR La recommandation 2022-R-01 | Banco de España Circular 5/2012 des 27. Juni (B.O.E. des 6. Juli), an Krreditinstitute Zahlungsdienstleister, über Transparenz von Bankdienstleistungen und Verantwortung bei Kreditvergabe | Order ECO/734/2004, of 11 March (B.O.E. of 24 March) über Kundendienstleistungsabteilungen und den Kunden-Ombudsmann von Finanzinstituten | Order EHA/2899/2011, of 28 October (B.O.E. of 29 October), über Transparenz und Verbraucherschutz von Bankdienstleistungen | Order EHA/1718/2010, 11. Juni, über Regulierung und Kontrolle von Werbung bzgl. Bankdienstleistungen & -Produkten | Order ECE/1263/2019, 26. Dezember, über Transparenz der für Zahlungsdienstleistungen geltenden Transparenz von Bedingungen und Informationsanforderungen | Gesetz 22/2007, 11. Juli, über Fern-Marketing von Finanzdienstleistungen für Verbraucher | Royal Legislative Decree 1/2007, 16. November, Bestätigen des revisionierten 'General Law for the Defence of Consumers and Users' und anderer komplementärer Gesetze | Gesetz 3/2014, 27. März, das den revisionierten Text des 'General Law for the Defence of Consumers and Users' und andere komplementäre Gesetz ändert, bestätigt durch das Royal Legislative Decree 1/2007, 16, November | Royal Decree-Law 19/2018, 23. November, über Zahlungsdienstleistungen und andere dringende Maßnahmen in finanziellen Angelegenheiten | Legislative Decree No. 385/1993 (Italian Banking Act) – TUB [Consolidated Law on Banking] | Legislative Decree 130/2015 (Directive 2013/11/EU) | Legislative Decree No 28/2010 | Consumer Code 206/2005 | Banca d'Italia Provision - 12. August 2020 - Provisionen zu extra-judikativen Resolutionssystemen bzgl. Banking und finanziellen Operationen und -Diensten | Interministerial Credit Committee Resolution (No. 275 / 2008) | "Trasparenza delle operazioni e dei servizi bancari e finanziari" | "Organizzazione e funzionamento degli uffici reclami: buone prassi e criticità rilevate nell'attività di controllo" | FCA Dispute Resolution: Complaints (Handbook)