



The following translation is provided for the customer's convenience only. The contractual language depends on your SignUp-Country. This language ("SignUp-Language") is binding in all respects. Constructions, meanings or interpretations in the SignUp-Language shall prevail in case there is any inconsistency between the English (convenience version) and the SignUp-Language version of all legal documents.

Basic pre-contractual information

For contracts negotiated away from business premises and distance contracts on the rendering of financial services and payment services framework contract, as well as for contracts in electronic commerce.

(Version 1.9, Date: 03.06.2025)

Name and address of N26 Bank SE

N26 Bank SE
Voltairestraße 8
10179 Berlin

Telephone: +49 (0) 30 364 286 880

Email: support@n26.com

(hereinafter referred to as "N26")

Legally authorised representatives of N26 Bank SE (Management Board)

Maximilian Tayenthal, Carina Kozole, and Arnd Schwierholz.

Main activity of N26 Bank SE

The main activity of N26 is the operation of various types of banking businesses and other associated businesses.

Responsible regulatory authority

The regulatory authority responsible for N26 is the (German) Bundesanstalt für Finanzdienstleistungsaufsicht i.e. Federal Financial Supervisory Authority (Graf-Adolf-Str. 108, 53117 Bonn und Marie-Curie-Str. 24-28, 60439 Frankfurt am Main, www.bafin.de). N26 is registered under the number 145827 in the company database in the Federal Institute for Financial Services Supervision.

Deposit protection fund

N26 is affiliated with the deposit protection fund of the Entschädigungseinrichtung deutscher Banken GmbH (German Banks Compensation Scheme). The deposit protection fund secures all liabilities which are to be disclosed in the balance sheet position, "liabilities towards Customers". Demand, term and savings deposits are included.



Entry (of the head office) in the trade register

District court Berlin (Charlottenburg) HRB 271697B

Value added tax identification number

DE 30/595/7096

Contract term

The N26 current account has an indefinite contract term. In Addition to our N26 current account we offer Premium Accounts (Smart, Go, Metal, Business Smart, Business Go, Business Metal). For these Premium Accounts there is a contract term of 12 months.

Contractual termination rights

You can cancel your N26 current account without notice as set out in §18 of our T&Cs (Basic Rules Governing the Relationship Between the Customer and the Bank). We can cancel the current account with notice of two months as set out in §19 of our T&Cs (Basic Rules Governing the Relationship Between the Customer and the Bank).

The premium account contract cannot be canceled within the minimum term of the contract.

Prices

You can find the applicable prices in our current pricelist.

Applicable law/court of jurisdiction

German law is applicable to the business relationship between the Client and the Bank. In case of litigation between N26 and a Consumer with a place of residence in the European Union, the Consumer can nevertheless rely on mandatory ("Public Order") provisions of the national law of its country of residence. N26 is also subject to the law of the Federal Republic of Germany for the pre-contractual relation. There is no contractual clause stipulating jurisdiction.

Information and language of contract/text of the contract

The governing language for this contractual relationship and the communication between you and N26 during the period of the contract is German. The terms and conditions are available in the German. The Customer has the right to demand the communication of these contract conditions in text form at any point in time during the contract period.

Option of legal remedy/extrajudicial settlement of disputes

- N26 Bank SE is obliged to take part in a dispute settlement procedure before a consumer dispute arbitration board.

N26

- o Responsible for disputes about the services mentioned in Section 14 Paragraph 1 No. 1 to No. 5 UKlaG

Address: Arbitration Board at the Deutsche Bundesbank
P.O. Box 10 06 02, 60006 Frankfurt am Main
Wilhelm-Epstein-Strasse 14, 60431 Frankfurt am Main

Internet: <https://www.bundesbank.de/de/service/schlichtungsstelle>

- o Responsible for disputes about the services mentioned in Section 14 Paragraph 1 No. 6 and No. 7 UKlaG

Address: Arbitration board at the Federal Financial Supervisory Authority (BaFin),
Section ZR 3
Graurheindorfer Strasse 108, 53117 Bonn

Internet:
https://www.bafin.de/DE/Verbüers/BeschwerStreitschlichtung/BeiBaFinbeschwerden/BeiBaFinbeschwerden_node.html

- o Responsible for disputes as an insurance broker according to § 214 paragraph 1 sentence 1 number 2 VVG

Address: Insurance Ombudsman e.V.
P.O. Box 08 06 32, 10006 Berlin

Internet: <https://www.versicherungsbudsmann.de>

Address: Ombudsman - Association of Private Health and Long-Term Care Insurance
P.O. Box 06 02 22, 10052 Berlin

Internet: www.pkv-ombudsmann.de

- Furthermore the European commission has set up an European online dispute resolution platform (ODR Platform) for businesses in connection with online contracts for services to be settled by customers out of court. The ODR Platform can be accessed under the following link: <http://ec.europa.eu/consumers/odr/>



Service proviso

There is no service proviso, unless explicitly agreed.

Technical steps for the conclusion of the contract

Requirements and supported smartphones

In order to use your N26 account, you need an associated smartphone. Although you can use some features of your account without an associated telephone, for security reasons, essential features only function on the telephone that has been specifically associated with your account. Since your smartphone is used as a personal authentication device, only one phone at a time may be connected to your account. For security reasons, the associated smartphone may also be required to verify logins from other devices. Please note that your device is meeting the respective minimum requirements for the operating system (iOS / Android) and the N26 app. Currently supported versions and further information can be found in the N26 Support Center. Due to security reasons we are forced to discontinue our service for any out-dated versions of the respective operating system and out-dated versions of the N26 app version. We will notify you eight weeks before we stop supporting a version of the respective operating system in case this disables you to use the N26 App and invite you to update your software during that period of time.

In addition to essential features, such as viewing your transactions and settings, the following features are only available on your associated smartphone:

- Successfully completing registration with N26
- Confirming transfers and standing orders
- Confirming MoneyBeams and CASH26 transactions
- Applying an overdraft credit
- Associating a smartphone

If no smartphone is currently associated with your account, simply open the N26 app on your phone. The N26 app, depending on the smartphone you use, is available through distribution platforms operated by third-parties ("app-stores"). Your association requires prior registration in the corresponding app-store.

After installing the app, you will be automatically taken through all the necessary steps to associate your smartphone:

- Confirm your telephone number
- Receive a four-digit code via SMS
- Enter the code in the app to complete the association

If the phone number displayed during the association is not correct, or if you do not receive the SMS association code despite the phone number being correct, please contact Customer Service.

Opening of your N26 Bank account

To start the application, create a user account in the N26 app on your smartphone or the N26 web-app. Completing the registration with N26 requires agreement to our general terms and conditions, as well as your consent to our conditions for a credit check. Then, confirm your email address. We will send an email to the



email address that you specified during registration containing a link. Now, you can confirm your identity directly in the N26 app. Once you have confirmed your identity, you must associate your smartphone with your account.

Setting a transfer PIN

You can set the transfer code for your N26 account yourself. This has the advantage that you may pick a PIN that you can easily remember. You will be prompted to enter the transfer PIN after you have associated your smartphone with your account for the first time.

Your transfer PIN is a four-digit combination that you need for the execution of any transfer of funds or MoneyBeams, and for the establishment of standing orders and CASH26 barcodes. For security reasons, some number combinations cannot be used:

- PINs containing parts of your date of birth
- PINs containing parts of your address, such as your postal code
- Repetitions of numbers, such as 1111
- Number series, such as 1234

If your desired PIN is not accepted, please try another combination. Note, as well, that, although not all combinations are accepted, you can always assign a transfer PIN that is identical to the PIN for your card.

If you have incorrectly entered your transfer PIN six times in a row, the PIN is locked for security reasons. Please change the transfer PIN according to the instructions above in order to unlock it again.

Possibility for correction of entry errors

You have the ability to detect and correct entry errors. For this purpose, you will receive confirmation displays, in which a summary of your information will be described and the opportunity will be given to you to either correct the information or to open your account with the appropriate information and product variants.

Retrieval and storage possibility for contractual conditions

You have the ability to retrieve and view all the contractual provisions from your contract with N26 on N26's website.

Codes of conduct

N26 Bank observes statutory regulations; there exist no specialised codes of conduct.