



Price List applicable to users who register with an address in Belgium, Denmark, Estonia, Finland, Greece, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Sweden and Switzerland

(List of Prices and Services)
(Version 2.9, Date: 24.11.2020)

Please visit our website for further information on our fees and services.

Account Management	Price
N26 Account	Free
N26 Business 0,1% cashback will be credited on all purchases with the N26 Business Mastercard each month.	Free
N26 Business Smart Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard N26 account our Smart Account includes a N26-Business MasterCard.	4,90 € per month (membership fee)
N26 Business You Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard N26 Business account our premium product includes an attractive insurance package. N26 Business You is currently not available in Switzerland.	9.90 € per month (membership fee)
N26 Business Metal Your membership fees are debited automatically from your account every month. 0,5% cashback will be credited on all purchases with the N26 Business Metal Mastercard each month. The N26 Business Metal account comes with a World Mastercard, access to exclusive partner offerings, dedicated customer support and a comprehensive insurance package. N26 Business Metal is currently not available in Switzerland.	16.90 € per month (membership fee)

N26

N26 Smart

Your membership fees are debited automatically from your account every month.

In addition to all the benefits of the standard N26 account our Smart Account includes a N26-MasterCard.

4,90 € per month

(membership fee)

N26 You

Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard N26 account and a redesigned World Mastercard, our premium product includes an attractive insurance package.

N26 You is currently not available in Switzerland.

9.90 € per month

(membership fee)

Deposit Fee for balances more than 50.000 €¹

0.5 % per year (not in Portugal)

Payment Card

Receiving a Mastercard (Debitcard)

Free

Receiving an Extra World Mastercard (Debitcard)²

10.00 €

Receiving an additional Maestro card³

Free

Cashless Payments

Cashless payments with Mastercard & Maestro Card in all currencies around the world

Free

Conversion to real exchange rate without foreign currency surcharge

Withdrawals / Deposits

Mastercard withdrawals at ATMs in EUR⁴

Withdrawals within the Eurozone: Fair use policy applies for the given markets

5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal

¹ Deposit fee only applies to customers who opened a bank account after 19.10.2020.

² The right to apply for the issue of an extra card is solely assigned to N26 premium customers (N26 Smart, N26 You, N26 Metal, N26 Business Smart, N26 Business You and N26 Business Metal). The Extra Card is a "You"-Mastercard. Customers cannot apply for the issue of an extra N26 Metal Card or a third N26 mastercard.

³ Maestro card availability: only customers with shipping address in the Netherlands can order an additional Maestro card. Minimum 100 € account balance required to order the additional Maestro card Minimum (the Minimum Account balance does not apply for N26 Premium Account Holders in Netherlands).

⁴ Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator. N26 basic account is excluded.

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| - Customers with a primary account* at N26 | 5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal |
| - Customers without a primary account* at N26 | 3 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal |
| - Customers with a N26 Smart, N26 Business Smart, N26 You and N26 Business You account | 5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal |
| - Customers with a N26 Metal and N26 Business Metal account | 8 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal |

*Fulfilment of the following conditions allows your account to qualify for the status as primary account (continuing on the next page):

You have regular monthly income paid into the account, which can be verified for two consecutive months. These payments may be salary receipts or any type of regular government support. They may also be any other type of regular payments of at least EUR 1,000.00 per month. In these cases you will be entitled to 5 free withdrawals.

We reserve the right to not grant or to revoke primary account status if the incoming transfer threshold is achieved through obvious misuse (e.g. transfer and short-term subsequent return transfer amounting to EUR 1,000.00 and more in full or partial amounts).

Mastercard withdrawals at ATMs in other currencies:

For, N26 You, N26 Business You, N26 Metal and N26 Business Metal users	Free
For Business, Current Account, N26 Smart, N26 Business Smart	1.7% of amount drawn

CASH26 withdrawals	Not available
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CASH26 deposits	Not available
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<u>Maestro card withdrawals at ATMs worldwide in EUR</u>	2.00 € per withdrawal
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Maestro card withdrawals at ATMs worldwide in other currencies

**2.00 € per withdrawal +
1.7% of amount drawn**

Instant Account Funding with Stripe

Limits: min. 20 € and max. 150 € per deposit and max. 450 € per month.

The fees will be debited directly from your N26 account

3% of amount deposited

Transfers & Debits

Transfers received from EEA states and Switzerland in EUR

Free

Transfers within and among EEA states and to Switzerland in EUR

Free

Legitimate refusal to execute a transfer order

Free

Valid refusal of direct debit due to insufficient funds

3.00 € per refusal

Interest Rates

Approved Overdraft

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your N26 account.

8.9% p.a. debit interest

Tolerated Overdraft

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your N26 account.

8.9% p.a. debit interest

Other Fees

Ordering a replacement card

The fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and

10.00 €

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under which we are not legally obliged to supply a replacement card. The fee will be debited from your N26 account immediately.

Express delivery of a replacement card incl. card 30.00 €
Express delivery: approx. 1-3 business days.

Ordering a replacement N26 Metal card 45.00 €
The reduced fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and under which we are not legally obliged to supply a replacement card. The fee will be debited from your N26 account immediately.

Express delivery of replacement N26 Metal card incl. card 65.00 €
Express delivery: approx. 1-3 business days.

Express delivery for other payment cards incl. card (e.g. initial card) 25.00 €
Express delivery: approx. 1-3 business days.

ECA (Emergency Cash Advance) 130.00 € per service provision
Every Customer with the Debit Mastercard (DMC) World (N26 You), DMC World Elite (N26 Metal) or DMC Business (N26 Business) is entitled to use the Emergency Cash Advance (ECA) Service for a fixed fee of EUR 130. The service provides cash payment of up to EUR 500 following the loss of the DMC World, DMC World Elite or DMC Business card. The Customer can request the amount to be paid out in any country which has a Western Union (or Western Union partner bank) branch.

Payment Reminder 3.00 € per reminder
First payment reminder will not incur any costs.⁵

Investigation Request 15.00 € plus possible costs of the credit institute providing information incurred
The price shall only be charged if the investigation of circumstances was initiated by the customer.

Bank Inquiry 25.00 €

⁵ You have the right to produce counter evidence on the actual costs of your payment reminder.

**Support for independent account switch**

Free

N26 provides helpful forms on request for the payment partner to find out about and to close the old account.

Stamp tax duty (applies to Irish customers only)**0.12 € per ATM withdrawal**
(max. 5,00 €)

Applies only to customers with legal address in Ireland.

If resident in Ireland and signed up for an N26 account including a free Mastercard, an additional tax for cash withdrawals in Ireland is incurred. Every year we debit this amount retrospectively from your account for the preceding year. (Included in monthly pricing for all other Irish customers).



General Information on the Bank

Official Bank Name and Address

N26 Bank GmbH
Klosterstraße 62
10179 Berlin

Telephone: +49 (0) 30 364 286 880
Contact: <https://support.n26.com/contact>
Internet: <https://n26.com>

Contact
address for complaints: beschwerden@n26.com

Competent Supervisory Authorities

Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority), Graurheindorfer Straße 108, 53117 Bonn, Germany

Entry in the German Commercial Register

N26 Bank GmbH
Berlin District Court Charlottenburg, HRB 170602B

Contractual Language

The contractual language for the Bank's business relationships with Customers is English.

Bank Business Days

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays
- Christmas Eve (24 December)
- New Year's Eve (31 December)
- Working days on which the branch of the bank keeping the account is closed owing to particular local circumstances (e.g. Carnival, general employee assemblies) and notification of which has been posted in advance in the entrance area of the branch.

For the execution of SEPA-payments, the bank maintains the required business on all business days except:

- New Year's Day (January 1)
- Good Friday
- Easter Monday

- Labor Day (May 1)
- Christmas Day (December 25)
- St. Stephen's Day (December 26)

Note

Customers can use their payment card at any time. The regulation of business days only affects the processing of payments through the Bank.

Cut-off Times for Transfer Orders

Paperless orders

before 8.00pm on bank business days

Paper-based

before 8.00pm on bank business days

Note

In the event that a transfer order is submitted on a business day after the above-mentioned deadlines, it will be treated as having been submitted on the following business day for the purposes of payment execution deadlines.

Execution Periods

Transfers

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

Paperless transfer order

max. 1 business day

Paper-based transfer order

max. 2 business days

Requirements for SEPA:

- the transferor has provided his/her IBAN (International Bank Account Number) and the payee's IBAN
- payee bank participates in the SEPA transfer scheme

SEPA Core Direct Debit

The execution period indicated presupposes that the payee bank also participates in the SEPA transfer scheme. Further information can be obtained from the bank upon request.

Mastercard - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA)

max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro

max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Maestro - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA)

max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro

max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Note

The EEA currently comprises the EU-States: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores, Madeira), Romania, Sweden, Slovakia, Slovenia, Spain (including the Canary Islands), United Kingdom (including Gibraltar), as well as Cyprus, Iceland, Liechtenstein and Norway.

Exchange Rate for Foreign Currency Trades for Private Customers

The exchange rate for card use abroad stems from the general terms and conditions for the N26 Mastercard.

Statutory Deposit Protection

N26 Bank GmbH is a member of the compensation scheme of German Banks GmbH. Your deposit is protected by a statutory deposit protection system. In the event of N26 insolvency, your deposits will in all cases be reimbursed up to the value of € 100,000.00.