

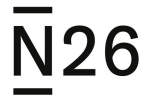


## Price List applicable to users who register with an address in Belgium, Denmark, Estonia, Finland, Greece, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Sweden, Switzerland

(List of Prices and Services)  
(Version 3.3, Date: 01.07.2022)

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

Account Management	Price
<b>N26 Account</b>	Free
<b>N26 Business</b> 0,1% cashback will be credited on all purchases with the N26 Business Mastercard each month.	Free
<b>N26 Business Smart</b> 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.	<b>4,90 € per month</b> (membership fee)
<b>N26 Business You</b> 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.	<b>9.90 € per month</b> (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)

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### **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)

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### **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)

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### **N26 Metal**

Your membership fees are debited automatically from your account every 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)

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For all Premium Memberships N26 may offer a discount for different payment options, e.g. annual or bi-annual payment, without acknowledging any legal obligation to do so. The individual discount which is based on the selected prepayment period will be shown during the sign-up or upgrade flow and is at N26's own discretion.

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**Deposit Fee** for balances more than 50.000 €<sup>1</sup>

**0.5 % per year (not in Portugal)**

### **Payment Card**

**Physical Mastercard** (Debitcard) **and delivery fee**

**10,00 €/Free for premium account holders**

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<sup>1</sup> Deposit fee only applies to customers who opened a bank account after 19.10.2020.

<b>Receiving an Extra World Mastercard (Debitcard)<sup>2</sup></b>	<b>10.00 €</b>
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<b>additional Maestro card<sup>3</sup> and delivery fee</b>	<b>10,00 € / Free for premium account holders</b>
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## Cashless Payments

<b>Cashless payments with Mastercard &amp; Maestro Card in all currencies around the world</b>	<b>Free</b> Conversion to real exchange rate without foreign currency surcharge
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## Withdrawals / Deposits

### Mastercard withdrawals at ATMs in EUR<sup>4</sup>

<b>Withdrawals within the Eurozone: Fair use policy applies for the given markets</b>	<b>5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal</b>
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- <b>Customers with a N26 standard account</b>	<b>3 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal</b>
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- <b>Customers with a N26 Smart, N26 Business Smart, N26 You and N26 Business You account</b>	<b>5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal</b>
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- <b>Customers with a N26 Metal and N26 Business Metal account</b>	<b>8 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal</b>
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<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> 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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**Mastercard withdrawals at ATMs in other currencies:**

**For, N26 You, N26 Business You, N26 Metal and N26 Business Metal users**  
**For Business, Current Account, N26 Smart, N26 Business Smart**

**Free**

**1.7% of amount drawn**

**CASH26 withdrawals**

Available in all supported countries - to be found within the "CASH-Map" in the N26 App.

**Free**

Max. 900 € within 24 h; max. 200 € per withdrawal; max. limit per 24h of 999 € on both withdrawals and deposits combined.

**CASH26 deposits**

The fees will be debited directly from your N26 account. Available in all supported countries - to be found within the "CASH-Map" in the N26 App.

**1.5 % of amount deposited**

Max. 999 € within 24 h; min. 50 € per deposit; max. limit per 24h of 999 € on both withdrawals and deposits combined.

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**Maestro card withdrawals at ATMs worldwide in EUR**

**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 € per deposit and max. 450 € per month. In case you use the Instant Account Funding feature to pay for your Premium Membership, this will not be counted into your monthly limit.

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**

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## Fee for incoming transaction<sup>5</sup>

Incoming transfers provided on SWIFT network (MT103)  
The fee will be charged separately from the amount of the transaction.

**12,50€ + 0,1 % of transaction amount.**

Maximum fee is 100€. Transactions below 150€ are free of charge.

## SEPA Instant Credit Transfer Fee<sup>6</sup>

Outgoing SEPA Instant Credit Transfers will be subject to the fee.  
The fee will be deducted immediately after the execution and separately from the amount of the transaction.

**0.99 EUR per transaction**

Limit: Max. 2,000 EUR per transaction and not more than 5 transactions within 24 hours.

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

**10.00 €**

### Express delivery of a replacement card incl. card

**30.00 €**

<sup>5</sup> Only applies for Business Customers and new customers since 28.06.2021. Does not apply for Premium Members with a Metal-Membership.

<sup>6</sup> Only applies to N26 Standard Customers. Does not apply to N26 Premium Members.

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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.

## **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 €**

## **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

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# N26

your account for the preceding year. (Included in monthly pricing for all other Irish customers).

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<b>Help to switch account pursuant to the ZKG - Notification of the recipient by N26</b>	<b>5.00 €</b> (lump sum)
Only for customers with original shipping address in Germany.	

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<b>Help to switch account pursuant to the ZKG -- Notification of the credit payer by N26</b>	<b>5.00 €</b> (lump sum)
Only for customers with original shipping address in Germany.	

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<b>Help to switch account pursuant to the ZKG - Setting up standing orders through N26</b>	<b>10.00 €</b> (lump sum)
Only for customers with original shipping address in Germany.	

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## Other Accounts

<b>N26 Basic Account</b>	<b>6.00 € per month</b>
Only for new customers who do not have any other current account with another bank and asked N26 for a basic account with the minimum banking service (Basiskonto) acc. to Sec. 38 German Payment Accounts Act (ZKG), (pls see our application template in support center). This basic account is different from the standard N26 account. <sup>4</sup>	

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<b>Withdrawals at ATMs and CASH26 Partners basic account customers<sup>7</sup></b>	<b>In €:</b> 2.00 € per cash withdrawal at ATMs worldwide
The fees per withdrawal at ATMs or at our CASH26 Partner will be debited automatically from your account. The fees apply for the Mastercard and Maestro card.	<b>In other currencies:</b> 2.00 € per cash withdrawal at ATM plus 1.7% of amount drawn
	2.00 € per withdrawal at CASH26 partners

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## General Information on the Bank

### Official Bank Name and Address

N26 Bank AG  
Klosterstraße 62  
10179 Berlin

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<sup>7</sup> 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

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

Internet: <https://n26.com>

Contact  
address for complaints: [beschwerden@n26.com](mailto: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 AG

Berlin District Court Charlottenburg, HRB 247466 B

## 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 AG 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.