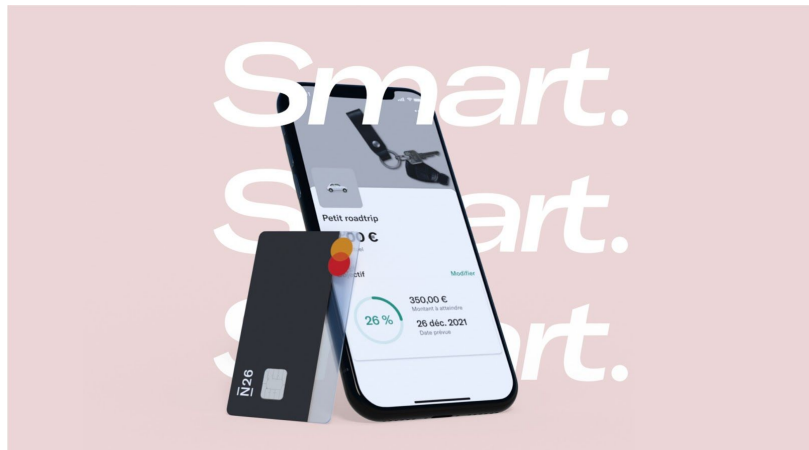




N26 COMPLETES ITS PREMIUM OFFER WITH THE LAUNCH OF NEW N26 SMART, STRENGTHENING ITS POSITION TO LEAD THE DIGITAL BANKING TRANSFORMATION IN FRANCE

- N26 Smart is the new premium subscription that will offer The Mobile Bank's most iconic money management features to help customers stay on top of their finances with confidence and ease
- N26 Smart and [N26 Business Smart](#) will give both personal and business customers access to new smart features like Round-ups Rules and dedicated phone support, as well as N26's popular Spaces sub-accounts, Shared Spaces functionality and more
- The launch is the first update in a series of upcoming changes to N26's product offering, which will see the digital bank's three existing products - N26 Standard, N26 You and N26 Metal, evolve over the coming months

Paris, 24 November, 2020 - Digital banking pioneer N26 today announced the launch of its [newest premium subscription, N26 Smart](#). N26 Smart joins N26 You and N26 Metal as The Mobile Bank's third premium subscription, giving customers access to its most popular money management features at great value, for the cost of just €4.90 a month. The new monthly subscription will bring together a host of N26's premium features and benefits with fresh, new functionalities to help them organize their finances with confidence and ease, bundled on top of N26's 100% digital current accounts. With more than 5 million customers in Europe, the latest launch further strengthens the digital banking pioneer's ambition to redefine everyday retail banking for 100 million customers worldwide.

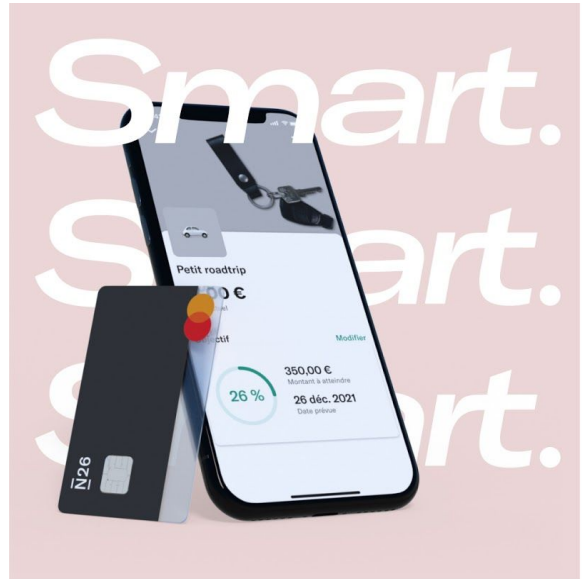


The best of N26 for less than 5 € per month

The new N26 Smart premium subscription will offer the digital bank's most iconic money management features at just €4.90 a month. Features that come with a monthly N26 Smart subscription include:

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- Features to manage money effortlessly on N26's intuitive, 100% digital banking platform
- Dedicated phone support in addition to in-app support chat
- A choice of five different colors for their N26 Smart Mastercard
- Access to up to ten 'Spaces' with Shared Spaces functionality
- Premium partner offers designed for every need and lifestyle
- Up to 5 ATM withdrawals a month, fee-free payments worldwide in any currency



Finally, customers will also have access to the new Round-ups feature, which automatically rounds up each purchase to the nearest Euro and sets aside the spare change to help customers grow their savings easily with minimal effort.

N26 Smart subscribers will have access to all the intuitive features of N26's paperless and branchless banking experience - from 100% digital account opening, to instant notifications and automatic categorization of spending through the Statistics feature, free payments worldwide and mobile payments with Apple Pay and Google Pay, in-app access to a digital version of their N26 Mastercard, and fund protection up to 100,000€ under the German Deposit Protection Scheme.

N26 Smart for one ambition: 100 million customers worldwide

The launch of N26 Smart is the first of a series of planned updates to N26's existing product offering, set to roll out over the coming months across all the digital bank's free and premium products.

- [N26 Standard](#) will evolve to take N26's digital cards towards a 100% virtual payment experience, with the Mobile Bank's popular free accounts continuing to be available at no monthly charge.
- N26 You will evolve into N26 International, with even more features for borderless banking and zero FX fees when travelling, shopping and sending money internationally.
- Finally, N26 Metal will become N26 Unlimited, offering the best digital banking experience with world-class premium banking features, an iconic stainless steel card, comprehensive travel and lifestyle insurance and even more exclusive experiences and offers than before.

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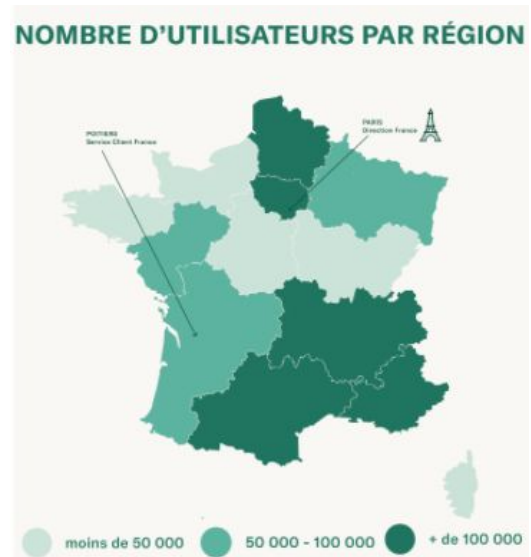
N26 has more than 5 million customers in Europe. In France, the digital bank has 1.6 million customers after just 3 years in the market, where N26 is already profitable today.

"The recent pandemic has driven the desire of the French for a simple, secure and mobile banking experience, where their bank supports them in taking back control on their finances. N26 Smart offers this premium banking experience for an ultra-competitive cost. This is a new step to become the first day-to-day digital bank in France", says Jérémie Rosselli, General Manager N26 France and BeNeLux.

Today, N26's customers in France are present in more than 12,000 cities, and 40% of them are over 35 years old. With this new product, N26 aims to drive further transparency on the true cost of banking services in an industry that continues to pass on many unexpected fees to customers.

Already more than 1.6 million French people have adopted N26 since 2017

"Today, our 1.6 million French customers deserve a bank that continues to innovate and disrupt the banking industry. As their everyday bank, it is important that we grow with them. N26 Smart and N26 Smart Business are proof of this desire to redefine banking for our customers, with a premium banking offer at a price never seen before in France. And we will continue! ", adds Jérémie Rosselli.



About N26

N26 is building the first mobile bank the world loves to use. Valentin Stalf and Maximilian Tayenthal founded N26 in 2013 and launched the initial product in early 2015. Today N26 has more than 5 million customers in 25 markets. The company employs more than 1.500 employees across 5 office locations: Berlin, New York, Barcelona, Vienna and São Paulo. With a full European banking license, state-of-the-art technology and no branch network, N26 has redesigned banking for the 21st century and is available on Android, iOS, and desktop. N26 has raised more than \$800 million from the world's most established investors, including Insight Venture Partners, GIC, Tencent, Allianz X, Peter Thiel's Valar Ventures, Li Ka-Shing's Horizons Ventures, Earlybird Venture Capital, Greyhound Capital, Battery Ventures, in addition to members of the Zalando management board, and Redalpine Ventures. N26 currently operates in: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland and the US, where it operates via its wholly-owned subsidiary, N26 Inc., based in New York. Banking services in the US are offered by N26 Inc. in partnership with Axos® Bank, Member FDIC.

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