



## ***BUSINESS CONTINUITY STATEMENT***

**Your uninterrupted access to your funds and our services, as well as your ability to securely conduct transactions are our top priorities.** N26 understands that unforeseen events can disrupt daily life, and that's why we've invested in a robust business continuity program. This program directs how N26 will respond to and recover from potential disruptions, minimizing any impact to your banking experience.

Here's what you can expect:

- **Preparedness for any disruptive scenario:** Our business continuity plans cover a wide range of scenarios, from natural disasters and power outages to cyberattacks. This ensures that we're ready to react effectively to any challenge.
- **Continuous testing and updates:** We regularly test and refine our plans, ensuring they stay relevant and adaptive to evolving threats and situations.
- **Secure and resilient cloud infrastructure:** Our data and systems are hosted in a secure cloud environment that undergoes regular backups and rigorous testing to ensure uninterrupted availability and fast recovery in case of disruptions.
- **Proactive incident management:** We have dedicated teams and comprehensive processes in place to identify and swiftly respond to any incident that could impact our operations. This allows us to quickly resume operations should we need to, and minimizes downtime and delays in our services.
- **Regulatory collaboration:** As a regulated financial institution, N26 follows all legal and regulatory requirements regarding business continuity. We also maintain close contact with banking regulators in the countries we operate in. This helps us ensure that our business continuity program adheres to the highest standards and is regularly reviewed and updated to reflect evolving industry best practices.

- **Thorough third-party review process:** We hold our critical third-party providers to the same high standards of business continuity that we fulfill ourselves. Our comprehensive review processes ensure that their business continuity plans align with our own, minimizing potential risks, and ensuring that any potential disruptions at third-parties won't impact your banking experience at N26.

Your trust is our commitment. We're confident that even in the face of challenges, you can rely on our ability to continue serving you reliably.