N26

PEOPLE OF N26

Marcin Pakulnicki

Chief Technology Officer



Marcin Pakulnicki joined N26 as Chief Technology Officer in September 2026. In his role, he is responsible for building a scalable and resilient technology infrastructure to support N26's continued growth as Europe's most trusted digital primary bank.

Marcin brings an extensive track record of scaling mobile technology platforms, and driving innovation within highly regulated financial services environments across multiple markets. Before joining N26, Marcin served as Head of IT at ING Group, where he was responsible for building and scaling the bank's global mobile and digital technology platform. He also played a key role in leading the development of ING's Conversational Banking & Agentic AI initiatives.

Marcin holds a Master of Science in Media Technology from the Leiden Institute of Advanced Computer Science in the Netherlands. He is based out of N26's global headquarters in Berlin.

For interviews and press enquiries, please contact:
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