



N26 adds Ready-Made Funds to its investment offering

- N26 introduces Ready-Made Funds, allowing customers to invest in diversified portfolios of ETFs and Index Funds managed by investment experts from BlackRock in just a few taps.
- The new product aims to reduce barriers to entry for Europeans to explore the world of investing, with a user-friendly experience and a low entry point, making it possible to start investing with just €1.
- N26 Ready-Made Funds offer access to BlackRock's professional asset management and global investment expertise, with three multi-asset funds catered to different risk appetites.

Berlin, 12 December 2024 – N26 today announced the launch of Ready-Made Funds, a new offering added to its existing Stocks & ETFs trading product designed to make investing easier and more accessible than ever before.

Ready-Made Funds allow customers to select a multi-asset portfolio made up of Exchange-Traded Funds (ETFs) and Index Funds, managed by investment experts from BlackRock. These funds are allocated across equity, fixed income, and non-traditional investments and offer more diversification than investing in a single asset class. The range also allows customers to choose a fund option to match the risk level they are most comfortable with: Mindful, Balanced or Ambitious.

Building long-term wealth

According to recent data commissioned by BlackRock, a third of non-investors in Europe (33%) cite lack of knowledge as a barrier to investing¹. Yet, customer interest and appetite are continuing to grow, with around 11 million first-time investors entering the market since 2022². In this shift, digital investment platforms like N26 have been pivotal in educating and encouraging more Europeans to explore the world of investing. N26's investment offering, with their newly added Ready-Made Funds aims to unlock the potential of long-term investing for all customers, with a simple, affordable, and accessible investment product that allows them to begin with as little as €1.

Simplifying Investment Decisions

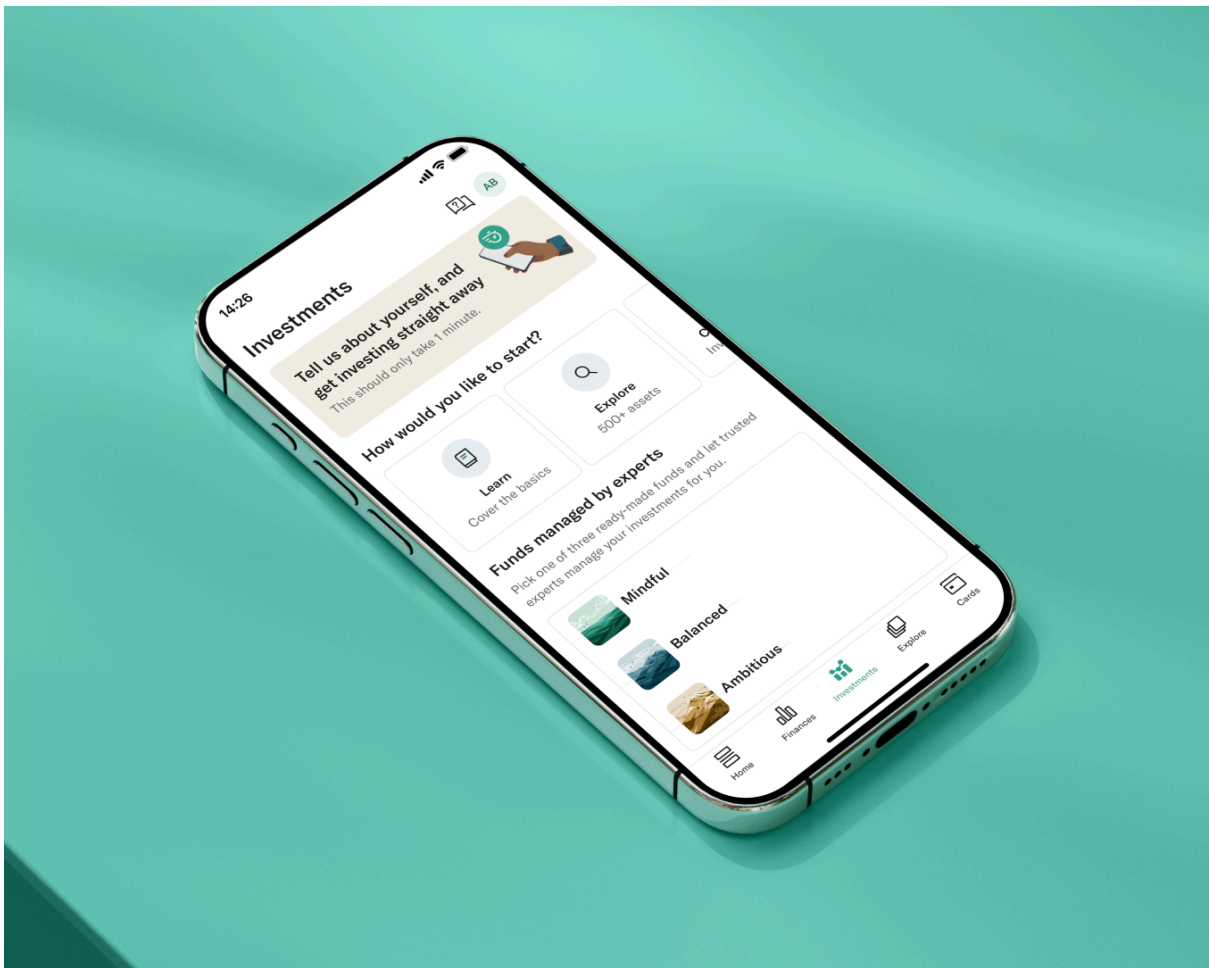
Ready-Made Funds are the latest addition to N26's trading offering and are designed to be easy, cost- and time-efficient. Users can select a fund based on their risk appetite and resulting estimated yearly return, directly within the N26 app. The funds offer three different target allocations, with varying risk and yield ranges, fully managed by investment experts. Users can seamlessly access their

¹ Investing in Europe today, [Blackrock People and Money 2024 report](#)

² Barriers to investing, [Blackrock People and Money 2024 report](#)



fund via the N26 app to monitor holdings, deposit or withdraw funds, manage investment plans, and view fund details.



Mayur Kamat, Chief Product Officer at N26, said: “Investing in the capital markets is an increasingly important way to build wealth over the long term. With Ready-Made Funds, N26 customers can now embark on their investment journey in a couple of taps, backed by the expertise of seasoned professionals.”

This new product is available in Germany, Austria, Spain, Ireland, The Netherlands, Denmark, Finland, Norway, and Belgium and will be gradually made available to eligible customers over the next few days, starting from today. Ready-made funds are offered in cooperation with BlackRock, giving customers access to their global investment and multi-asset investing expertise.

Timo Toenges, EMEA Head of Digital Wealth at BlackRock said: “We are delighted to work with N26 to bring Ready-Made Funds to their customers. These multi-asset funds are part of a simple investing process that make it easy and affordable to invest. With our global investment expertise, we aim to empower



more Europeans to take their first steps into investing with confidence and ease, harnessing the benefits of different asset classes in a few taps."

Until 1 April 2025, N26 will waive its fees for this new product for all eligible customers³. Thereafter, Ready-Made Funds will be available for annual fees starting at just 0.29% of the total investment value.⁴

Please find more details [here](#).

About N26

N26 is Europe's leading digital bank with a full German banking license. It offers simple, secure and customer-friendly mobile banking to millions of customers in 24 markets across Europe. N26 processes over 140bn EUR in transactions a year and currently has a 1,500-strong team of more than 80 nationalities. The company is headquartered in Berlin, with offices in multiple cities across Europe, including Vienna, Paris, Milan, Madrid and Barcelona. Founded by [Valentin Stalf](#) and [Maximilian Tayenthal](#) in 2013, N26 has raised close to US\$ 1.8 billion from some of the world's most renowned investors.

Website: n26.com | N26 Press Contact: press@n26.com

³ Fees charged by BlackRock are already included in and reflected as part of the fund's Net Asset Value (NAV).

⁴ Fees differ by N26 membership tier, and are charged monthly. The fee calculated is based on Assets under Management (AUM), accrued on a daily basis.