



FOR IMMEDIATE RELEASE

N26 Offers Instant Savings with ECB-Linked Interest Rate

Berlin, 19 February 2025 – [N26](#) announced that starting today, new Metal customers will benefit from an ECB-linked interest rate, currently 2.75%¹ per annum, on their Instant Savings.

N26 Instant Savings comes with no additional costs, no deposit limits, and full flexibility to withdraw funds at any time. With an N26 Metal subscription, new customers can enjoy one of the highest interest rates available, making it a top choice for growing your savings while also benefiting from all the premium features of the N26 Metal plan.

To take advantage of this offer, new N26 customers should select an N26 Metal plan when they register for their account. Once their account is open, they will be able to begin growing their savings in a few taps by opening their “Instant Savings” account within the N26 app. From there, they can instantly transfer funds between their Main Account, Spaces, and their Instant Savings account. Interest income is calculated daily based on the balance in the N26 Instant Savings account and is paid out at the beginning of the following month.

All funds held with N26, including those in N26 Instant Savings accounts, are protected up to EUR 100,000 per customer by the German Deposit Protection Scheme.

Valentin Stalf, Founder and CEO of N26, said: “This new offering as well as our recently introduced free trading service are a testament to our commitment to providing our customers with the best tools to manage their finances and reach their goals. They no longer have to worry about how to save; it's simple, transparent, and aligned with the current ECB rate.”

In addition to the competitive interest rate, the Metal plan includes a range of premium benefits, such as a stainless steel debit card, a comprehensive premium insurance package, and a dedicated customer support phone line for quick and efficient assistance.

This new offer is available to eligible N26 Metal customers in 15 markets: Austria, Belgium, Estonia, Finland, France, Germany, Greece, Ireland, Latvia, Lithuania, Luxembourg, the Netherlands, Portugal, Slovakia, and Slovenia. For more information, including details on eligibility and Terms and Conditions, please visit our [website](#).

¹ Offer for new N26 customers who open an N26 Metal account from 19/02/25. The interest rate corresponds to the current European Central Bank deposit facility rate and is subject to change.



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 90 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

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