



About N26

N26 GmbH (“N26”) is redefining retail banking by eliminating physical branches, paperwork, and hidden fees, and offering the best user experience. With 3.5 million customers in 25 European markets, N26 is one of the fastest growing banks in Europe, operating with a full bank license since 2016. In the US, N26 offers its services through Axos Bank® and operates via its wholly owned subsidiary N26 Inc. based in New York.

The N26 app has garnered 65,000 five-star reviews worldwide and has been featured in publications like TechCrunch, WIRED, and Forbes. The N26 app attracts over 10,000 new users every day in Europe primarily through word of mouth about its simple yet elegant design and usability. N26 has raised more than \$670 million from the world’s most established investors, including Insight Venture Partners, GIC, Tencent, Allianz X, Peter Thiel’s Valar Ventures, and Li Ka-Shing’s Horizons Ventures. With a \$3.5 billion valuation, N26 is considered one of the most valuable technology firms in the world today.

Company Overview

- N26 founded in Berlin in February 2013 by Valentin Staf (CEO) and Maximilian Tayenthal (CFO); initial product launched on January 26, 2015
- Banking license granted to N26 by BaFin and ECB on July 21, 2016
- Fastest growing bank in Europe with 3.5 million customers executing €2 billion in monthly transactions
- N26 employs more than 1,300 people in Berlin, Barcelona, New York and São Paulo
- 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, the UK, and now in the United States through its subsidiary N26 Inc.

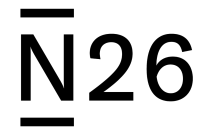
US Product Features and Benefits

N26 checking account and Visa® debit card offered by Axos Bank®*

- No maintenance fees or minimum balance required
- Competitive foreign exchange rates and no foreign transaction fees when making purchases abroad everywhere Visa debit cards are accepted
- Two free ATM withdrawals per month nationwide; fee applies after second withdrawal in the same month

Empower users to live and bank their way

- Perks: N26 US customers benefit from up to 10% off the cost of select monthly subscriptions when using their N26 card. New partners are being added to the program regularly, and the full list can be found in the app.



- Get paid up to two days earlier with direct deposit.
- Use Moneybeam to instantly send and receive money from friends, family, and anyone in your smartphone contact list who also has an active US N26 account.

Effortless control over your finances

- Instant transaction notifications and automatic transaction categorization
- Set daily spending and ATM withdrawal limits
- Lock and unlock card instantly. Control where the card works (ATM, online, abroad)

Superior mobile experience and beautiful design

- Sign up in as few as five minutes, entirely from a smartphone
- No paperwork, no physical branches, no hidden fees
- Spaces sub-accounts that help people organize and achieve their financial goals by simply drag-and-dropping money between accounts

Nicolas Kopp, US CEO, N26 Inc.

Nicolas Kopp is the US CEO of N26 Inc., based in New York. His vision is to bring N26's mobile-first banking app to the millions of US consumers who are frustrated with traditional bank offerings. Nic joined N26 in 2015 as one of its first employees in Berlin, heading up the Business Development and Operations team, which he built from the ground up. He was instrumental in establishing the firm's key partnerships, including TransferWise, and led the development of N26's premium account offerings. Nic's experience spans from early stage fundraising to leading N26's first international expansion into multiple European countries.

Prior to N26, Nic spent five years at Morgan Stanley in London and Hong Kong. He holds a bachelor's degree from University of St. Gallen in Switzerland and a master's degree from the London School of Economics.

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*The N26 Account is offered by Axos Bank®, Member FDIC. N26 Inc. is a service provider of Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. The N26 Visa® Debit Card is issued by Axos Bank pursuant to a license by Visa U.S.A. Inc. The N26 Visa Debit Card may be used everywhere Visa debit cards are accepted.