



FOR IMMEDIATE RELEASE

N26 launches N26 Smart, a new premium digital bank account to help customers save and spend with confidence

- The new N26 Smart premium subscription will bring together The Mobile Bank's most iconic money management features to help customers stay on top of their finances with confidence and ease
- N26 Smart and N26 Business Smart will give both personal banking and business customers access to all-new features like Round-Ups and dedicated phone support, as well as N26's popular Spaces sub-accounts, Shared Spaces functionality and more
- The launch is the first update in a series of upcoming changes to N26's product offering, which will see the digital bank's three existing products - N26 Standard, N26 You and N26 Metal, evolve over the coming months

Berlin, 24 November, 2020 - Digital banking pioneer N26 today announced the launch of its [newest premium subscription, N26 Smart](#). N26 Smart joins N26 You and N26 Metal as The Mobile Bank's third premium subscription, giving customers access to its most popular money management features for the cost of just €4.90 a month.

The new monthly subscription will bring together a host of N26's premium features and benefits with fresh, new functionalities to help customers organize their finances with confidence and ease, bundled on top of N26's 100% digital current account. Features that come with a monthly N26 Smart subscription include:

- Dedicated phone support in addition to in-app support chat
- Access to up to ten 'Spaces' - N26's iconic sub-accounts, with Shared Spaces functionality - making it possible to save, spend and manage money with up to 10 other people
- Access to the new Round-Ups feature, which automatically rounds each purchase up to the nearest Euro and sets aside the spare change, to help customers grow their savings easily with minimal effort
- Up to 5 free ATM withdrawals a month, fee-free payments worldwide in any currency and curated partner offers and benefits
- A choice of five different colors for their N26 Smart Mastercard - Aqua, Rhubarb, Sand, Slate and Ocean - to reflect their personality and make a statement at every occasion

N26 Smart subscribers will have access to all the intuitive features of N26's paperless and branchless banking experience - from 100% digital account opening, to instant

notifications and automatic categorization of spending through the Statistics feature, free payments worldwide and mobile payments with Apple Pay and Google Pay, in-app access to a digital version of their N26 Mastercard, and fund protection up to 100,000€ under the German Deposit Protection Scheme.

The launch of N26 Smart is the first of a series of planned updates to N26's product portfolio, set to roll out over the coming months across all the digital bank's free and premium products. The changes will see adjustments to [N26 Standard](#), taking N26's digital cards towards a 100% virtual payment experience. N26 You will evolve into N26 International, with even more features for borderless banking and zero FX fees when travelling, shopping and sending money internationally. Finally, N26 Metal will become N26 Unlimited, offering the best digital banking experience with world-class premium banking features, an iconic stainless steel card, comprehensive travel and lifestyle insurance and even more exclusive experiences and offers than before.

"Everybody should be empowered to manage their money in a way that makes sense for their priorities and way of life. With more and more customers turning to digital banking in these uncertain times, N26 Smart will put our most popular tools at our customers' fingertips at a budget-conscious price point, helping anyone effortlessly manage their money digitally with confidence and ease," said Valentin Stalf, co-founder and CEO of N26.

The new N26 Smart subscription and planned changes to N26's existing products build on five years of customer insights, at a time where people are continuing to look for ways to bank flexibly and digitally without ever having to visit a branch.

"N26 is the pioneer of a freemium subscription model in banking. On top of offering our digital bank accounts for free, we continue to expand our value-added premium subscriptions to offer world-class banking features, added discounts, perks and benefits at an affordable price as we take confident steps in a time where all banking is going digital," added Alex Weber, Chief Growth Officer of N26.

The benefits of N26 Smart will also be available to freelancers and self-employed individuals in the [N26 Business Smart](#) subscription, which will offer all the benefits of a personal N26 Smart premium account, on top of curated partner offers and benefits for business customers, and an added 0.1% cashback on all card spend. [Click here](#) for more information on N26 Smart.

About N26

N26 is building the first mobile bank the world loves to use. Valentin Stalf and Maximilian Tayenthal founded N26 in 2013 and launched the initial product in early 2015. Today N26 has more than 5 million customers in 25 markets. The company employs more than 1,500 employees across 5 office locations: Berlin, New York, Barcelona, Vienna and São Paulo. With a full European banking license, state-of-the-art technology and no branch network, N26 has redesigned banking for the 21st century and is available on Android, iOS, and desktop. N26 has raised more than \$800 million from the world's most established investors, including Insight Venture Partners, GIC, Tencent, Allianz X, Peter Thiel's Valar Ventures, Li Ka-Shing's Horizons Ventures, Earlybird Venture Capital, Greyhound Capital, Battery Ventures, in addition to members of the Zalando management board, and Redalpine Ventures. 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, Switzerland and the US, where it operates via its wholly-owned subsidiary, N26 Inc., based in New York. Banking services in the US are offered by N26 Inc. in partnership with Axos® Bank, Member FDIC.

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