

## **N26 launches Instant Savings in 13 new markets, offering customers up to 4% interest on deposits**

*N26 Standard, Smart and You customers will benefit from a 2.8% APR on savings, with N26 Metal customers enjoying a 4% APR.*

**Berlin, 13 March 2024** – Digital bank [N26](#) has announced the launch of its [Instant Savings](#) accounts in a further 13 markets across Europe. From today, customers in Austria, Belgium, Estonia, Finland, Greece, Ireland, Latvia, Lithuania, Luxembourg, the Netherlands, Portugal, Slovakia and Slovenia will be able to earn up to 4% interest per annum on their savings, without deposit limits and at no additional cost.

The launch works to further expand the digital bank's offer in these markets beyond everyday banking, to encompass products and services geared towards helping millions of Europeans improve their financial wellbeing.

The N26 Instant Savings account can be activated in a few taps in the N26 app, and customers will have the full flexibility to move their funds between their interest-bearing Instant Savings account and their main account at any time. Interest income is calculated daily based on the balance in the N26 Instant Savings account, taking into consideration any funds moved in and out of the account that day, and is then paid out at the beginning of the following month.

N26 has tiered the interest rate on its Instant Savings account, where N26 Metal customers will receive 4% interest p.a., while customers with an N26 Smart and You or free N26 standard account will receive 2.8% interest p.a. on their deposits.

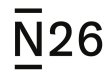
N26 Instant Savings will offer these competitive interest rates to both new and existing customers, without limits to the maximum amount of deposits to which the interest rates apply.<sup>1</sup>

**Valentin Stalf, CEO at N26:** “Thanks to our pan-European business model, we are able to bridge the gap between fragmented interest rate offers that may vary significantly across multiple markets. We're pleased to be able to now offer customers in these markets highly competitive interest rates on their savings alongside our everyday banking and investing products.”

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. For more information about N26 Instant Savings and details about eligibility and Terms and Conditions, please [visit our website](#).

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<sup>1</sup> N26 Instant Savings is not currently available to N26 Business account holders.



### About N26

N26 AG is Europe's leading digital bank with a full German banking licence. Built on the latest technology, N26's mobile banking experience makes managing money easier, more secure and customer friendly. To date, it has welcomed more than 8 million customers in 24 markets, and processes over 100bn EUR in transactions a year. N26 is headquartered in Berlin with offices in multiple cities across Europe, including Vienna and Barcelona, and a 1,500-strong team of more than 80 nationalities. 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.

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