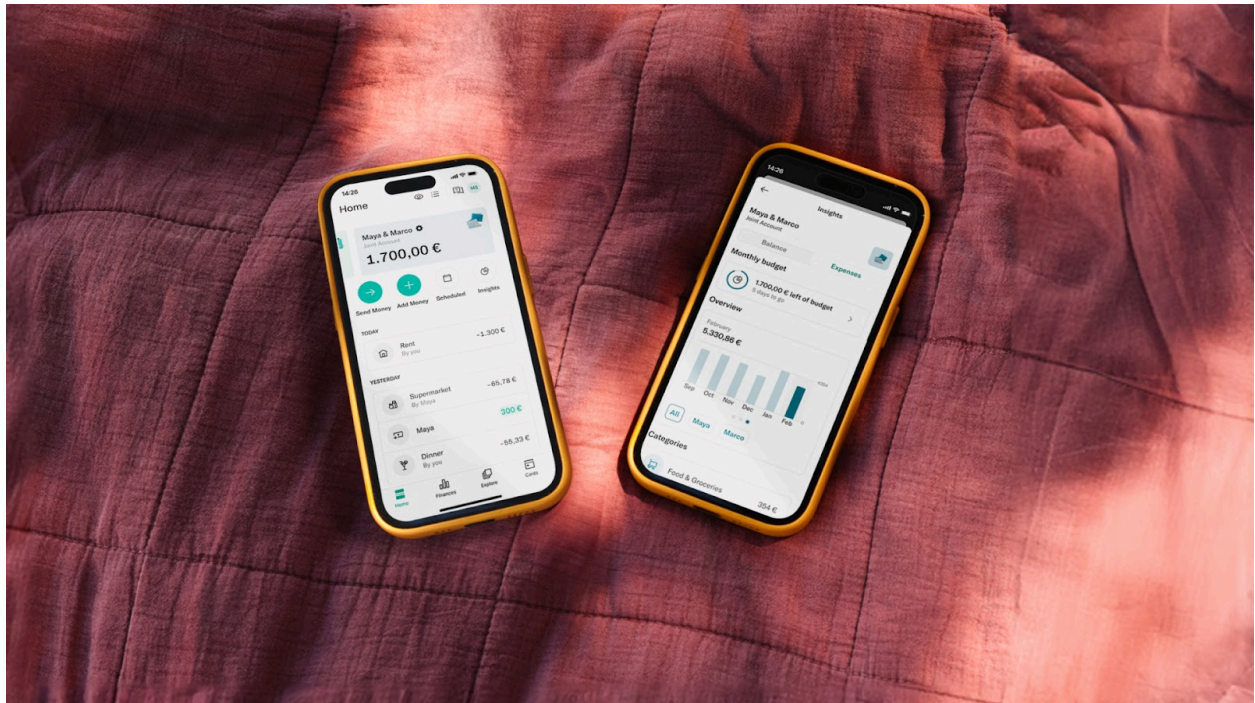


## N26 launches Joint Accounts in Germany to enable customers to manage finances as a couple

**Berlin, March 19, 2024** – [N26](#), the leading digital bank, today announced the launch of Joint Accounts, a new N26 feature designed to simplify managing shared finances. Joint Accounts will allow N26 customers to manage both their personal finances as well as finances shared with a partner – all in the N26 app, and at no extra cost. This reduces complexity and makes it easier than ever to budget, track expenses, and achieve financial goals together.

### **N26 Joint Accounts offer transparency and full control over shared finances**

From today, N26 customers in Germany with accounts across all personal membership tiers, including the free N26 Standard, can create a Joint Account with just a few taps, directly within their N26 App. The feature's simple and user-friendly interface allows its users to filter expense information by participant and keep track of the joint monthly budget, thereby promoting healthy financial habits. Smart insights and full legal ownership for both participants offer added safety and transparency.



Each N26 customer can create one Joint Account, with a maximum of two N26 customers participating in a Joint Account together. Every Joint Account comes with

its own dedicated IBAN, making shared expenses like rent payments or insurance contributions easy to manage and split. The Joint Account can simply be linked to both customers' personal virtual or physical cards within the N26 App, for a convenient everyday banking experience without the need for extra cards.

"N26 customers can open a Joint Account with their partner or loved one in just a few taps, without complexity or tedious paperwork" **said Valentin Stalf, Founder and CEO of N26.** "This way, our customers can easily manage their personal and shared finances within the N26 app, while building healthy financial habits and achieving their financial goals together."

N26's Joint Accounts will complement its existing Shared Spaces feature, which allows customers with a premium subscription to create shared sub-accounts with close contacts without the long-term commitment of a joint bank account. Shared Spaces will allow customers to budget for holidays and leisure activities with friends, split expenses with roommates, or share larger gifts and purchases, where the owner of the Shared Space is legally the owner of the funds held within.

Joint Accounts will be available to all N26 customers with a personal account<sup>1</sup> in Germany starting today, with availability set to expand to additional European markets in the coming months. To learn more about Joint Accounts, [click here](#).

#### 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.

Website: [n26.com](https://n26.com) | X : [@n26](https://twitter.com/n26) | Facebook: [facebook.com/n26](https://facebook.com/n26) | YouTube: [youtube.com/n26bank](https://youtube.com/n26bank)

N26 Press Contact: [press@n26.com](mailto:press@n26.com)

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<sup>1</sup> N26 Joint Accounts are not available to customers with N26 Business Accounts.