



## N26 launches new cryptocurrency trading product, N26 Crypto, for the french market

- **N26 customers in France will be able to invest in crypto assets directly in their N26 App with the launch of N26 Crypto in France today. .**
- N26 will offer the ability to trade over 200 cryptocurrencies – more than any other European banking app.
- **The new product is part of N26's goal to help customers manage more aspects of their finances and become more in France the bank that the N26's customers love to use daily.**

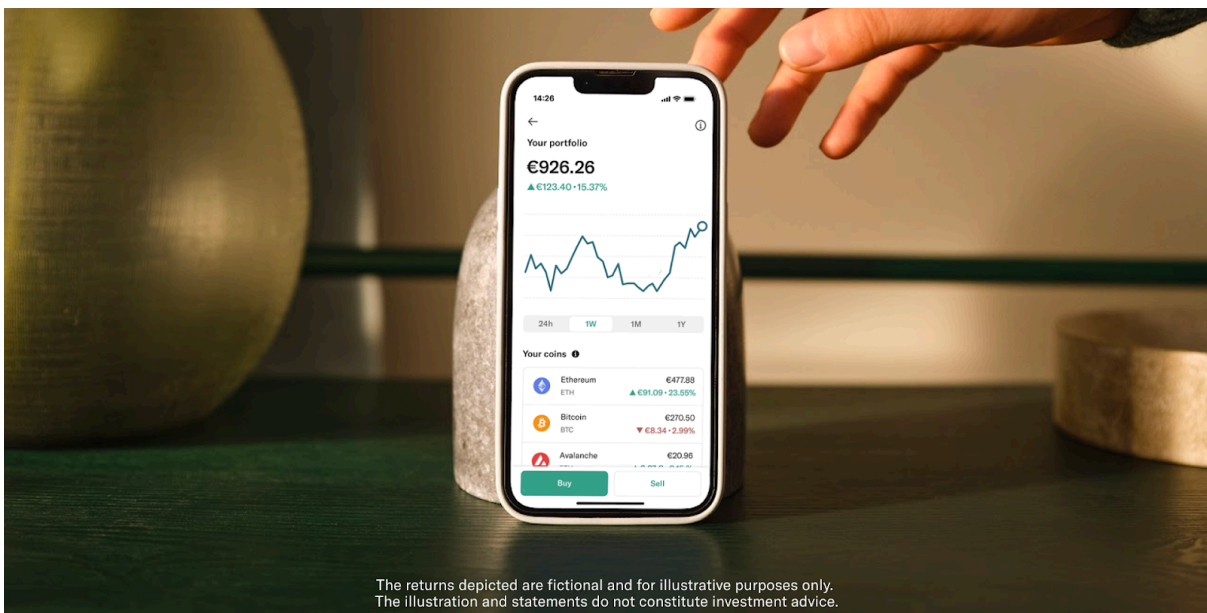


**Paris, the 20th March 2024 – The Mobile Bank [N26](#) today announced the launch of its new cryptocurrency trading product.** Already available in 7 of its 24 European markets, [N26 Crypto](#) will launch in France to all eligible customers in France (with a French or a German IBAN) and across all membership subscription tiers.

**A few months after launching its French local Iban, N26 will allow its eligible customers to be able to instantly buy and sell nearly 200 cryptocurrencies in their N26 application. At no additional cost, this product will also be open to all customers, even those with a free account, with the transparency, simplicity and agility that make N26 a pioneer for digital banking in Europe.**



**N26 General Manager France & Benelux, Jérémie Rosselli said:** “Last summer, we installed our local French Iban to be able to accelerate the deployment of the global banking offer that we want to provide to our approximately 3 million customers in France. With this, customers can go beyond managing their money simply and intuitively on their smartphone to also invest within the N26 ecosystem. **With N26, they will be supported with the right information and necessary warnings because any investment is also a risk that must be evaluated. This is the first step we are taking, with more planned innovations in the investment space to come.**”



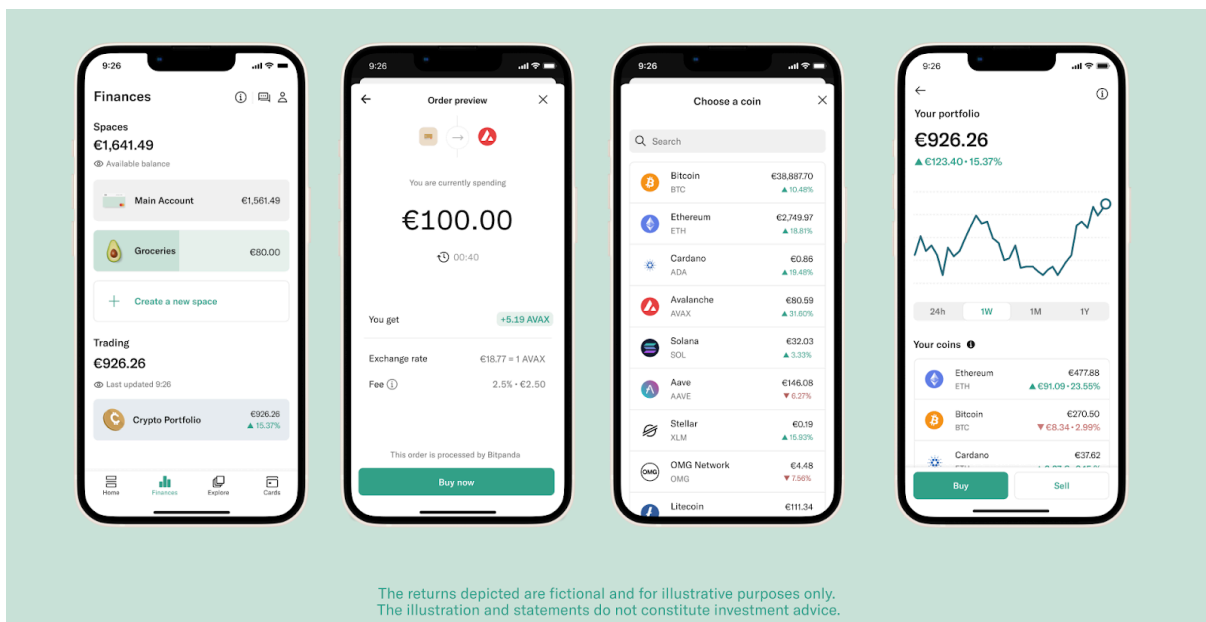
### **As simple and transparent as it is secure to manage on a daily basis**

Customers will be able to get a clear overview of their cryptocurrency portfolio in its dedicated section within the app. The section will exhibit the full range of coins available to buy and sell, with one of the largest selections of available coins to trade in a banking app globally. On top of being able to track their purchase history and portfolio development in real time, customers will also benefit from an easy-to-understand transaction order with fees to be reviewed and confirmed before each transaction is made. In addition to providing an easy and intuitive app experience to help make the complex nature of trading cryptocurrencies as seamless as possible, N26 also offers access to a range of informative content to empower those exploring the asset class for the first time.<sup>1</sup>

<sup>1</sup> The purchase of crypto assets constitutes a high risk and may result in the loss of the money spent. These statements do not constitute investment advice.

# N26

Customers who have completed N26's identity verification checks can access N26 Crypto from a new Trading section within their N26 app's new Finances tab. Customers will be able to make their first transaction and create their crypto portfolio after a quick eligibility check, which will be conveniently located right next to their main bank account and Spaces sub-accounts. To open a position, customers need simply to select the coin and the amount they would like to trade, and the cash equivalent of the trade will be deducted from their bank balance, and coins will appear in their N26 Crypto portfolio instantly. The same immediacy also applies when customers choose to close an open position in their N26 Crypto, with funds made available immediately in a customer's main bank account the moment a trading position is closed. To make the process even more seamless, drag and drop functionality is available for both transaction types.



N26 Crypto is offered in partnership with Bitpanda GmbH, which manages the execution of trades and custody of coins. Together, both fintech pioneers have come together to offer a competitive new pricing model based on Bitpanda's terms and conditions. N26 Metal customers will be able to make transactions with more favorable terms, with a 1% transaction fee applied for trading Bitcoin and 2% for all other available cryptocurrencies<sup>2</sup>. All other N26 customers will be able to trade Bitcoin with a 1.5% transaction fee, and a 2.5% fee for other cryptocurrencies.

<sup>2</sup> The N26 Metal crypto fee discounts only apply to trading amounts up to €5,000 (including fees on purchasing and excluding fees on selling crypto) per calendar month. Above this amount, standard fees apply: 1.5% on Bitcoin and 2.5% on all other coins (fees are always rounded up to the nearest full cent — to a maximum of one cent — which may lead to a slight increase of the fee percentage shown in the order preview. Deviations for special coins are possible). The fees and cryptocurrency prices shown on the N26 app for every transaction, including a possible spread, are not determined by N26 but provided by Bitpanda GmbH. N26's liability is expressly excluded for any claim or damage arising from the formation of the prices of the assets offered by Bitpanda.



As N26 Crypto is fully integrated into the N26 digital banking experience, individuals without an N26 account must first sign up to open an account and complete their digital identity verification in order to be able to buy and sell cryptocurrencies with the feature.

For more information on N26 Crypto, please visit [here](#)

As a reminder, digital assets present a risk of total or partial loss of capital due to the specific volatility of digital asset prices and due to cybersecurity risks.

A return equal to the money spent is not guaranteed and a complete loss of the money spent is possible at any time. Past performance is not a reliable indicator of future performance. Make sure you have sufficient knowledge before proceeding with any transaction. The returns depicted are fictional and for illustrative purposes only. The illustration and statements do not constitute investment advice<sup>3</sup>.

#### **About N26**

N26 GmbH (“N26”) is building the first mobile banking platform 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 7 million customers in 24 markets. The company employs more than 1,500 employees across 10 office locations: Amsterdam, Berlin, Barcelona, Belgrade, Madrid, Milan, Paris, Vienna, New York and São Paulo. With a full European banking licence, 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 close to \$1.8 billion from the world’s most established investors, including Third Point Ventures, Coatue Management LLC, Dragoneer Investment Group, 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. For more information about N26, please visit [n26.com](https://n26.com).

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<sup>3</sup> Service of reception and transmission of orders of digital assets provided by N26 Bank AG, German stock corporation with a capital of €120,000, located at Voltairestr. 8, 10179 Berlin, Germany CR Berlin Charlottenburg HRB 247466 B. Service of trading and custody of digital assets provided by Bitpanda GmbH, Stella-Klein-Löw-Weg 17, 1020 Vienne Autriche, RC FN569240 v, Digital Asset Service Provider registered with the French Financial Market Authority under the number E2023-076 and with the Austrian Financial Market Authority under the number FN423018k.