

The following translation is provided for the customer's convenience only. The contractual language depends on your SignUp-Country. This language ("SignUp-Language") is binding in all respects. Constructions, meanings or interpretations in the SignUp-Language shall prevail in case there is any inconsistency between the English (convenience version) and the SignUp-Language version of all legal documents.

Terms and Conditions of N26 Bank SE for the "Refer a Friend Program"

("N26 Friend Referral T&Cs") (Version: 3.6, Date: 12.12.2025)

1. Eligibility

1.1

Participants of the "Refer a Friend Program" (the "**Program**") include existing N26 customers ("**Existing Customer**") and the invited Friend ("**Invited Friend**").

1.2

For the avoidance of doubt, Existing Customers cannot refer themselves as new customers.

1.3

The Invited Friend has to be a natural person, at least 18 years old, and must reside in countries where N26 operates.

1.4

The referral bonus (as defined below) will only be paid per Invited Friend when the criteria under sec. 2 and 3 are fulfilled and there is no limitation as set forth under sec. 4.

1.5

Eligibility for bonuses linked to specific N26 services depends on the applicable terms and conditions of those N26 services.

2. Referral bonus

2.1

A referral bonus may be earned as follows:

(i) The Existing Customer shares their unique referral code (the "**Referral Code**") or unique referral link ("**Referral Link**") as provided on the N26 web app or mobile app with the Invited Friend. However, the Referral Code may not be used for any commercial activity, including but not limited to paid promotions, online advertisement, public distribution via messaging services or on websites (such as Wikipedia, Reddit, coupon websites, blogs soliciting rewards/bonuses), spamming, using automated systems; and

(ii) The Invited Friend successfully signs up to a N26 account through the N26 app or website by clicking on the Referral Link or by using the Referral Code when signing up, tops up their account; and

(1) makes one or multiple card transactions of a certain EUR amount with their physical or virtual N26 Mastercard Debit card (hereinafter 'Qualifying Purchase' as defined in sec. 3 below); and/or

(2) makes a Qualifying Purchase within a defined timeframe; and/or

(3) makes a Qualifying Purchase within a defined timeframe inside their SignUp-Country; and/or

- (4) makes a Qualifying Purchase within a defined timeframe outside of their SignUp-Country; and/or
- (5) makes one or multiple recurring payments per month worth a certain EUR amount with their physical or virtual N26 Mastercard Debit card (hereinafter 'Qualifying Payment' as defined in sec. 3 below); and/ or
- (6) keeps a minimum balance of a certain EUR amount in their account for a defined period of time.

2.2

- (i) The criteria set forth in Section 2.1 (ii), along with the corresponding EUR amounts, are variable and may be combined at our sole discretion. The specific criteria and EUR amounts will be displayed in the respective referral invitation, promotional materials, N26 website, and/or the N26 web app or mobile app.
- (ii) If the Existing Customer is a N26 Smart, Go or Metal customer and the Invited Friend subscribes to a N26 Smart, Go or Metal membership ("Premium membership"), the Invited Friend needs to stay subscribed to the selected Premium membership for 3 months and pay the respective Premium membership fees in full. If the Referral Bonus is paid out earlier (in full or partially) and the Invited Friend cancels their selected Premium membership before the 3 months period or does not pay their membership fees in full, N26 may credit back any Referral Bonus that was already paid out.
- (iii) SignUp-Country means the country whose Terms and Conditions apply to the account of the Invited Friend at the time of enrollment in the promotion.

2.3

The amount of the referral bonus ("Referral Bonus") and the beneficiary (the Existing Customer or the Existing N26 Customer and the Invited Friend, in case the Referral Bonus will be granted to both) will be displayed in the respective referral invitation, promotional materials, N26 website, and/or the N26 web app or mobile app. For certain N26 campaigns, the Referral Bonus may be granted as shares or fractional shares. In this case granting the Referral Bonus is subject to fulfillment of all conditions to use the N26 Broker Service. The share that represents the Referral Bonus is not selected by N26 but by means of a random generator.

2.4

The actual amount of the Referral Bonus shall be subject to the amount paid under the Program at the time of sign up of the Invited Friend.

2.5

The Referral Bonus will be paid in the sign up currency of the Existing Customer.

3. Qualifying Purchase and Qualifying Payment

3.1

A Qualifying Purchase means that the Invited Friend uses their N26 account for one or multiple purchases which have a total value equal or higher as the amount indicated in the referral invitation, promotional materials, N26 website, and/or N26 mobile application ("Qualifying Purchase").

3.2

The Qualifying Purchase must be paid in full by the Invited Friend with the N26 Mastercard in a store before the beneficiary (the Existing Customer or the Existing N26 Customer and the Invited Friend, in case the Referral Bonus will be granted to both) may receive the Reward.

3.3

A Qualifying Payment means that the Invited Friend sets up one or multiple direct debits or monthly recurring card payments using their N26 account which have a total value equal or higher as the amount indicated in the referral invitation, promotional materials, N26 website, and/or N26 mobile application "**Qualifying Payment**"). The Qualifying Payments must be set up within 30 days after signing up for the Program.

3.4

The following transactions are not considered Qualifying Purchases according to 3.2:

- ATM withdrawals.
- Betting and casino gambling transactions.
- Transactions to credit accounts (e.g., top-ups at other banks or to prepaid cards).
- Cash-like (quasi-cash) transactions, such as money or cryptocurrency purchases.
- Purchases made via services offered by PayPal Holdings, Inc. and its subsidiaries, such as PayPal (Europe) S.à r.l. et Cie, S.C.A. (also referred to as 'PayPal').

4. Limitation of the Program

4.1

Every Existing Customer shall only be able to claim several Referral Bonuses up to an amount of in total 1500 EUR. If the Referral Bonus is granted as shares or fractional shares, the maximum total value is limited to the equivalent monetary value of ten (10) successful referrals.

4.2

The Invited Friend may use Referral Code or Referral Link from Existing Customer only once when creating an N26 account.

4.3

The N26 Friend Referral Program can only be used for personal, non-commercial purposes.

5. Miscellaneous

5.1

The Program is a courtesy offered by N26 and does not create any legal obligations that may be enforced in front of court.

5.2

N26 expressly reserves the right to make reasonable amendments to the Program and these T&Cs (e.g. on the eligibility, with regards to the amount of the referral bonus, to replace the Program by any other (friend) referral and/or loyalty program and/or to cease the Program in its entirety).

5.3

N26 reserves its right to credit the Referral Bonus within a 60 day window after the required conditions of the Friend Referral Program as described in Section 2 have been met. If the Existing Customer is a N26 Smart, Go or Metal customer and the Invited Friend subscribes to a Premium membership, N26 reserves the right to pay out the full Referral Bonus only if the Invited Friend has stayed subscribed to the selected Premium membership for 3 months and paid the respective Premium membership fees in full.

5.4

In case of violation of these terms and conditions by the Existing Customer or in case the conditions for the payment of the Referral Bonus (as per Section 2.1) are no longer met, N26 may credit back any Referral Bonus that was already paid out to the Existing Customer's or the Invited Friend's account. N26 reserves the right to suspend accounts or reverse Referral Bonus if it notices any activity that it believes is abusive, fraudulent, or violates any N26 Terms & Conditions. This includes in particular, but not exclusively, activities that indicate any kind of manipulation, excessive use, as well as commercial or misleading advertising of customers. N26 reserves its right to review and investigate all referral activities and to suspend accounts or modify referrals at its sole discretion as deemed fair and appropriate.

5.5

Any friend referrals which are initiated but are still pending will be deleted after one year.

5.6

German law shall apply to any Program offered by N26.

5.7

The terms contained herein may be updated and/or amended at any time without prior notice. Any changes of these terms will be effective upon their publishing on the N26 websites, applications or services.