

N26 Double Your Salary Promotion - T&Cs

Promotional offer valid from 01.09.2026 00:00 CEST until 28.02.2027 23:59 CEST (hereinafter: 'offer period').

The legal entity offering the promotion (hereinafter: 'N26') is the N26 entity identified below that has a contractual relationship with the eligible customer, as applicable:

- N26 Bank SE, Voltairestr. 8, 10179 Berlin, Deutschland
- N26 Bank SE, Spanish Branch, Calle Don Ramón de la Cruz 84 28006 Madrid, Spain
- N26 Bank SE, French Branch, 17-21 rue Saint Fiacre, 75002 Paris, France

The promotion is available to existing and new N26 Personal Standard, Smart, Go and Metal and N26 Business Standard, Smart, Go and Metal customers with their residence in one of the markets that N26 is active in, specifically Belgium, Denmark, Estonia, Finland, France, Germany, Austria, Greece, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden or Switzerland, and who receive an info card, email or push notification by N26, informing them about the promotion and their eligibility (hereinafter: 'eligible customer').

The eligible customer can participate once in the promotion by clicking on the info card, email or push notification informing them about their eligibility and clicking 'Enrol' on the in-app landing page for the promotion during the offer period. The promotional reward can only be won once per eligible customer per promotional month.

Each promotional month we will double 10 customers' salary payments up to a maximum total reward amount of EUR 10,000.00. Each promotional month corresponds to a full calendar month, starting September 2026. Winners are selected via a random raffle based on eligible customers that will be run at the beginning of the month following the respective promotional month.

To be eligible for N26 Double Your Salary promotion, the users must meet the following criteria during the respective promotional month:

- Users with permanent residency in Germany: The user must receive a single incoming payment of at least 1.000 EUR to their N26 main account or N26 joint account
- Users with permanent residency in other countries that are not Germany: The user must receive a single incoming payment of at least 800 EUR to their N26 main account or N26 joint account

If the user receives multiple incoming payments into one account during the promotional month, they will still only be entered into the prize draw once. If selected, the highest eligible incoming payment of at least 1.000 EUR / 800 EUR will be doubled.

The winner will be informed via email and push notification after having been selected:

- Optional Promotional Requests: N26 reserves the right to contact winners to inquire about their willingness to participate in promotional content. Specifically, N26 may

request that you share a testimonial explaining how you plan to use, or have used, your doubled salary. N26 may further request your permission to publish and share this content on N26's official social media and marketing channels.

- Voluntary Participation: For the avoidance of doubt, providing a testimonial or participating in N26's social media activities is entirely voluntary. Declining to participate in these promotional efforts will not affect your eligibility for the prize or your status as a winner.
- N26 may publish the winner's details on its official social media channels and website. Before any such publication, N26 will contact the winner and request their prior, explicit, and separate consent to the publication and to the specific personal data to be published. N26 will only publish the winner's details if the winner has given such consent, and the winner may withdraw their consent at any time. If the winner does not provide consent, N26 will not publish their details, and this will not affect the winner's right to receive the reward.

ATM withdrawals, transactions to credit accounts (e.g. account top-ups at other banks), betting and casino gambling transactions, cash-like (quasi-cash) transactions such as money or cryptocurrency purchases, and purchases via third-party payment providers such as PayPal do not classify as a Qualifying Transaction and are expressly excluded. The reward will be credited to the eligible customer's N26 main bank account within 30 days after the end of each promotional month.

If the eligible customer is an N26 Smart, Go or Metal customer, they have to regularly pay their periodic membership fees. N26 reserves the right to otherwise immediately stop crediting any reimbursements under these T&Cs. If N26 or the eligible customer terminates the N26 Smart, Go or Metal membership or N26 current account contract in line with the applicable N26 account T&Cs during the promotion period, the eligible customer loses the right to receive or claim any reimbursement that has not been paid out before the termination date. The promotion cannot be combined with any other promotional offers of N26.

N26 reserves the right to terminate this promotion or perform reasonable changes to the promotion at any time if it notices any abuse of the promotion or violation of these T&Cs. N26 further reserves the right to stop crediting any reimbursements under these T&Cs, if N26 customers undertake to misuse the promotion.

The promotion will be subject to the legislation of the country that the N26 entity that the eligible customer has contracted with has its legal seat.

The official language of these T&Cs is the contract language of the current account contract between N26 and the eligible customer (hereinafter: the 'official language'). Any translation must be considered as a courtesy translation. In case of any discrepancies between the official language of these T&Cs and any courtesy translation, the official language version will prevail.

Privacy Notice

When you enter the promotion, N26 as controller processes certain personal data of you. You can find information about how N26 processes your personal data in our Privacy Policy which can be accessed at any time via the N26 apps or the [N26 website](#).