

Winback your holiday spending Promotion T&Cs 2025

Promotional offer valid from 20.11.2025 00:00 CEST until 31.12.2025 23:59 CEST (hereinafter: 'Promotion 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, Germany
- N26 Bank SE, Spanish Branch, Paseo de la Castellana, 43, 28046 Madrid, Spain
- N26 Bank SE, French Branch, 17-21 rue Saint Fiacre, 75002 Paris, France

Eligibility

The promotion is available to existing and active N26 Business and Personal Standard, Smart, Go and Metal customers with their residence in Germany, France, Austria, Spain, Ireland, Belgium, Netherlands, Greece, Portugal, Luxembourg, Estonia, Finland, Slovakia, Slovenia, Lithuania, Latvia, Poland, Switzerland, Sweden, Norway, Denmark, Island, Liechtenstein, who receive an info card, email or push notification by N26, informing them about the promotion and their eligibility (hereinafter: 'Eligible Customer'). Eligible Customers who complete KYC after 10.11.2025 will need to first order and activate a N26 Mastercard Debit Card.

Participation

Eligible Customers will be required to update their N26 App to the latest version in order to participate and view the promotion progress in their N26 App. The Eligible Customer can participate in the promotion by clicking on the info card, email or push notification informing them about their eligibility and clicking 'Sign up now' on the in-app landing page for the promotion during the Promotion Period.

Qualifying Transactions and Prize Draw

A total of 100 Eligible Customers will be randomly selected (randomized between N26 Personal and Business Customers) to win back their qualifying spendings in card transactions with their N26 Mastercard Debit or N26 Maestro Debit ('Qualifying Transaction') during the Promotion Period, multiplied by a multiplier as further defined below ('Prize'). Qualifying Transactions are transactions from promotion enrollment to promotion end date. The multiplier is increased by +1 on every €500 spent during the Promotion Period. 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 do not qualify for the promotion.

The winners will be selected randomly by 30.01.2026 and contacted by N26 via email. The Prize will be credited to the winners' N26 bank account (main account) within 45 days following the promotion period.

Multipliers, Caps and Limits

The multipliers, caps and limits differ between N26 Personal customers and N26 Business customers and are defined as below:

<u>Multipliers per spend bucket</u>	• <u>N26 Personal Customers</u> ○ €0.01 - €499.99: 1x ○ €500 - €999.99: 2x ○ €1,000 - €1,499.99: 3x ○ >= €1,500: 3x • <u>N26 Business Customers</u> ○ €0.01 - €499.99: 1x ○ €500 - €999.99: 2x ○ €1,000 - €1,499.99: 3x ○ €1,500 - €1,999.99: 4x ○ €2,000 - €2,499.99: 5x ○ >= €2,500: 5x
<u>Caps & Limits</u>	• <u>N26 Personal Customers</u> ○ Max cashback award: €5,000 ○ Max multiplier: 3x • <u>N26 Business Customers</u> ○ Max cashback award: €10,000 ○ Max multiplier: 5x

N26 Personal Customers are defined as N26 customers who have a personal account as their primary account. This includes both: N26 customers that only have a personal account, as well as N26 customers that have a freelancer account on top of their personal account.

N26 Business Customers are defined as N26 customers who have a business account (e.g. Freelancer or SMB) as their primary account.

Miscellaneous

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.

Customers with their residence in Spain need to have their tax residency in Spain and provide a valid Spanish Tax ID to be eligible. Participation is not permitted if participation or receipt of the Prize would violate applicable laws or regulatory restrictions that prevent the lawful processing of the Prize. N26 employees are excluded from participation.

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 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.