

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.

N26 Bank GmbH Refer a Friend Program Terms and Conditions

("N26 Referral T&Cs") (Version: 1.0., Date: 20.01.2018)

1. Eligibility

Participants, meaning Advocate and Referee, must be 18 years of age and older. Persons from the countries where N26 is present. Participants must be natural persons. Advocates and Referees must at all times be different persons.

2. Referral bonus

A Referral Bonus can be earned as follows:

- The Advocate shares the unique referral link as provided on the N26 web app or mobile app (the "Referral Link"). The Advocate is not allowed to use the Referral Link for any kind of commercial activity, in particular in or for paid promotions, including online advertising; and
- The Advocate should have had at least one outgoing transaction on his account prior to sending the referral link in order to benefit from the reward; and
- A person, receiving the link (the "Referee"), opens an account through the N26 app or website by clicking on the Referral Link; and
- The N26 Mastercard, of the Referee is received and activated; and
- The Referee makes at least one card transaction with a minimum value of 15 euros with their N26 Mastercard;
- The Advocate will be rewarded 15 euro in their N26 account.

3. Limits of the Program

- The Advocate may only earn the Advocate's Referral Bonus 10 times in total. Each Referee may only make use once of a Referral Link to create an N26 account.
- Per N26 user, a maximum of 10 Referral Bonuses can be earned (10 as Advocate).
- The N26 Refer a Friend Program can only be used for personal, non commercial purposes.

4. Miscellaneous

The N26 Refer a Friend Program is a courtesy offered by N26 and does not create any legal obligations that may be enforced in front of court. N26 may suspend, terminate or change the terms and requirements of the N26 Referral T&Cs, including e.g. the Bonus amount and country availability, at any time and for any reason. In case



of violation of these terms and conditions, N26 may credit back any Referral Bonus that was already paid out to the Advocate's N26 account.