

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: 2.0., Date: 06.11.2018)

### 1. Eligibility

Participants of the Friend Referral Program, meaning the existing N26 customer, who is sending the friend referral ("**Existing N26 Customer**") and the invited friend ("**Invited Friend**"), must be two different individuals, natural persons and at least 18 years of age and must reside in countries where N26 is offering their services. The Reward will be only paid out once per Invited Friend once the criteria listed in Clause 2 are triggered.

### 2. Referral bonus

A referral bonus can be earned as follows:

- The Existing N26 Customer shares his unique referral code (the "**Referral Code**") or unique referral link ("**Referral Link**") as provided on the N26 web app or mobile app. The Existing N26 Customer is not allowed to use the Referral Code or Referral Link for any kind of commercial activity, in particular in or for paid promotions, including online advertising; public distribution on websites where you are a contributor but not the primary content owner (such as Wikipedia, Reddit, coupon websites), especially on blogs with the primary purpose of soliciting Reward Bonuses is not permitted; mass emailing, texting or messaging people you do not know or using automated systems or bots through any channel to distribute your referral link is not permitted; and
- The Existing N26 Customer can start sharing the Referral Code or Referral Link as soon as he has full access to his N26 account; and
- The Invited Friend opens an N26 account through the N26 app or website by clicking on the Referral Link or by using the Referral Code when signing up; and
- The N26 Mastercard is received and activated by the Invited Friend; and
- The Invited Friend makes at least one Qualifying Purchase (as defined in Section 4 below) with his/her N26 Mastercard;
- The amount of the reward ("**Reward**") and the beneficiary (the Existing N26 Customer or the Existing N26 Customer and the Invited Friends, in case the reward will be granted to both) is displayed in the N26 web app or mobile app where the respective Referral Code or Referral Link is provided. However, the actual amount of the Reward depends on the actual amount paid out under the Friend Referral Program at the time of sign up of the Invited Friend. The Reward will be paid out in the local currency.

### 3. Qualifying Purchase

A qualifying purchase means that the Invited Friend used its N26 account for a purchase which had a total value equal or higher as the amount indicated in the referral invitation, accompanying promotional materials, N26 website, and N26 mobile application. The Qualifying Purchase must be paid in full with the N26 Mastercard, in person and in a store before the Existing N26 Customer (plus maybe the Invited Friend) can receive the Reward. N26 will only recognize one (1) Qualifying Purchase per Invited Friend to count for a Referral Bonus, meaning the Qualifying Purchase cannot be reached with multiple transactions.

## 4. Limitation of the Program

- The Existing N26 Customer is only eligible for Rewards until a maximum of 1500 EUR is reached. Each Invited Friend can use a Referral Code or Referral Link only once to create a N26 account.
- The Invited Friend cannot combine multiple Referral Codes or Referral Links from different Existing N26 Customers when creating an N26 account.
- Per Existing N26 Customer, a maximum of 1500 EUR total Rewards can be earned.
- The N26 Friend Referral Program can only be used for personal, non-commercial purposes.

## 5. Miscellaneous

The N26 Friend Referral 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. a user's ability to participate in the Referral Program or 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 Existing N26 Customer's or the Invited Friend's N26 account.

We reserve the right to credit the Reward within a 60 day window frame after the Qualifying Purchase has been made.

We reserve the right to suspend accounts or reverse Rewards if we notice any activity that we believe is abusive, fraudulent, or in violation of the N26 Terms & Conditions. We reserve the right to review and investigate all referral activities and to suspend accounts or modify referrals in our sole discretion as deemed fair and appropriate.

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

## Amendments to these Terms

We can amend these terms at any time without prior notice. If we modify these terms, we will post the modification on the N26.com website, applications, or services, which are effective upon posting.