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 theSignUp-Language version of all legal documents.

Privacy Policy

(Version 5.0, Date 28.02.2020)

In this Privacy Policy, we shall inform you about the collection, use and processing of personal data when using our website https://n26.com (hereinafter: "Website"), our web application (hereinafter: "Web App") and our mobile app (hereinafter: "App"; jointly called: "Services"). Insofar as information refers exclusively to our Website, Web App or App, we shall explicitly point this out to you.

In this context, personal data means all detailed information about personal or factual circumstances of a specific or identifiable natural person, such as e.g. name, telephone number or address. We process your personal data either within our business relation if you are a N26 customer or when you are visiting our website for informative purposes. In addition to that - if necessary for providing our services - we transfer personal data to other companies within the N26 Group or other third parties (e.g. Schufa) who process your data permissibly (e.g. to execute orders or contracts or because of your given consent). Furthermore, we process personal data coming from publicly accessible sources (e.g. records of debtors, trade registers, registers of associations, media, press, internet). The collecting and processing of publicly available data is permitted.

When using additional N26 products or products of our business partners additional personal data might be collected, processed and stored. Please find details concerning the processing of additional data in the respective product category.

I. Responsible authority

The authority responsible for the collection, processing and use of personal data is:

N26 Bank GmbH
Klosterstrasse 62
10179 Berlin

N26 has appointed a Data Protection Officer, who is accessible via datenschutz@n26.com.

You will find more detailed information regarding N26 Bank GmbH (hereinafter "N26 Bank") in the Impressum.

For the technical provision of our Services, N26 Bank is supported by N26 GmbH, Klosterstrasse 62, 10179 Berlin which is bound by its instructions.

II. Data processing purpose and legal basis

We process your personal data in accordance with the General Data Protection Regulation (GDPR) and the Federal Data Protection Act (BDSG) if at least one of the following applies:
The processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract (Art. 6 1b) GDPR. Personal data is processed to conduct financial services and banking transactions in order to fulfill our contractual and pre-contractual obligations. These actions are only taken when requested by you. You find the data processing purpose in the respective product category as well as in the General Terms and Conditions. The data processing can include requirement analysis, consultation, investment management, asset support as well as performing transactions.

The data subject has given consent to the processing of his or her personal data for one or more specific purposes (Art. 6 1a) GDPR. In case you gave your consent to the processing of your personal data for specific purposes, the processing is permitted on the legal basis of your consent. Your consent is revocable at any time. If you revoked your consent any processing of your personal data will become unlawful after the revocation. This means that the previous processing of your data remains lawful. You may request information about your given consents at any time.

Processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child (Art. 6 1f) GDPR.

If necessary, we process your personal data beyond our contractual obligations in order to protect our legitimate interests or the legitimate interests of a third party, e.g.:

- Data access and data transfer to credit agencies (e.g. Schufa) to determine credit risks
- Examination and Optimization of processes concerning requirement analysis and customer approach including customer segmentation and calculation of probability of closure
- Marketing or market and opinion analysis
- Enforcement of claims and defence within legal disputes
- To ensure IT security
- To prevent criminal acts
- For business management and the development of services and products
- Risk management within the N26 Group

Processing is necessary for compliance with a legal obligation to which the controller is subject (Art. 6 1c) GDPR and processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller (Art. 6 e) GDPR.

N26 is subject to several legal obligations as well as regulatory requirements. As a result, data processing is justified according to the Federal Banking Act, the Anti Money Laundering Act, tax laws. In addition to that the ECB (European Central Bank), the EBA (EUropean Banking Authority), the German Federal bank the BaFin (Federal Financial Supervisory Authority) authorize N26 to process personal data in order to comply with their regulatory requirements.

The purpose of processing your personal data is e.g. verification of your identity and age, prevention of money laundering and fraud, verification of your credit rating, control and reporting obligations due to tax laws and risk assessment of the N26 Bank.

Processing on behalf of N26 Bank (Art. 28 GDPR): Where processing of personal data is carried out on behalf of N26 Bank we conclude a separate contract with the processor with respect to this processing.
This contract ensures compliance with GDPR and defines sufficient guarantees for the implementation of appropriate technical and organisational measures, which ensure the protection of your rights.

- In terms of the transmission of data, including personal data, to recipients outside of N26 Bank, N26 Bank is subject to banking secrecy (see section 2 “Terms & Conditions - Basic Rules Governing the Relationship between Customer and the Bank”). N26 Bank only transmits data to third parties, when this is required by law, you consented to the transmission or N26 Bank is authorised to issue a bank reference. Under these conditions recipients of personal data may be

  - Public authorities and institutions (e.g. Deutsche Bundesbank, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), European Central Bank, Financial Authorities, Law Enforcement Agency),
  - Other Credit- and Financial Services Institutes or similar institutions, to which we transmit personal data that are necessary for the performance and processing of the business relationship,
  - Other companies within the N26 Group for risk controlling due to legal or official obligation.
  - Service providers who are processing personal data on behalf of N26 Bank (Art. 28 GDPR): Where processing of personal data is carried out on behalf of N26 Bank we conclude a separate contract with the processor with respect to this processing. This contract ensures compliance with GDPR and defines sufficient guarantees for the implementation of appropriate technical and organisational measures, which ensure the protection of your rights.

Further data recipients may be institutions, for which you consented to the data transmission and released N26 Bank from banking secrecy in this regard or for which N26 Bank is entitled to transmit personal data due to its legitimate interest.

III. Data processing within the framework of N26 products (in each case, if applicable in your country)

1. Data collection and processing in case of opening and using the N26 current account.

Amongst others, the following data will be collected, used and processed by N26 Bank for the purpose of opening a current account with N26 Bank (“Sign-up”) and using the Services of N26 Bank:

- First name and surname
- Date of birth
- Place of birth
- Email address
- Nationality
- Registered address
- Mobile telephone number
- Tax-ID
- Identification document including (for details see “Identification process”)
- Type of identification document
- Issue date
- ID number
- And issuing authority
Please note that it is not possible to open an account, if you don't provide your personal data.

In order to process transactions N26 receives personal data and transfers personal data according to Art. 4 of the European Funds Transfer Regulation to payers, recipients and other financial institutions.

The “Moneybeam” service is available to you within the framework of the use of our current account. You can send money to the contacts from your mobile phone via MoneyBeam without knowing their bank details. If the recipient is also an N26 customer, the transactions will be carried out in real time. To enable this, N26 Bank will access the contacts stored on your end device. Furthermore, as a current account holder with N26 Bank, you are visible to your contacts if they are also customers of N26 Bank. N26 Bank shall only access your stored contacts if you previously consent to this. You will also only be visible for other customers of N26 Bank if you have previously expressly consented to this.

2. Data transmission within the framework of N26 Invest
Within the framework of our optional investment service N26 Invest, N26 Bank collaborates with vaamo Finanz AG, Mainzer Landstrasse 250, 60326 Frankfurt am Main (hereinafter: "vaamo") and with FIL Fondsbank GmbH, Kastanienhöhe 1, 61476 Kronberg im Taunus (hereinafter: "FFB"). In case our customers wish to use this service, inter alia, the following data will be transmitted to vaamo and FFB according to Art. 6 1 b) GDPR for creating a portfolio and concluding a depositary agreement with FFB.

- Identification data: User ID, First name and surname, Date and place of birth, Sex, Email address, Address, Mobile telephone number, Identification document type, Identification document number, Nationality, Issuing authority, Issue date
- Tax number
- Tax residence
- IBAN

3. Data transmission within the framework of N26 You/Metal
In order to facilitate your insurance cover within the framework of N26 You/Metal, we collaborate with AWP P&C S.A. (branch for the Netherlands, which operates as Allianz Global Assistance Europe and is a member of Allianz Group). For this purpose, we will transmit your first name and surname, date of birth, email address, N26 reference number and registered address according to Art. 6 1b) GDPR to AWP P&C S.A.

4. Data transmission within the framework of N26 TransferWise
In co-operation with TransferWise Ltd., 6th Floor, The Tea Building, 56 Shoreditch High Street, London E1 6JJ, Great Britain (hereinafter: “TransferWise”), we offer “international transfers” from N26 current accounts. For the purposes of this service, we will transmit the data collected concerning your identification document, first name and surname, date of birth, registered address, telephone number and email address according to Art. 6 1 a) and b) GDPR to Transferwise. Additionally, upon regulatory inquiry by TransferWise, N26 Bank- according to Art. 6 1c) GDPR and sec. 13 GWG - is obligated to transmit to TransferWise the copy of your identification document created in the course of the process of opening your current account.

5. Data transmission in the framework of Cash26
In order to be able to implement the Cash26 service and enable you to withdraw cash, we shall transmit your account details and the corresponding transaction data according to Art. 6 1b) GDPR to the Cash26 partners.
6. Data transmission in the framework of N26 Credit

If you wish to apply for a N26 consumer credit, you must provide at least the following details regarding your credit request:

- details of the desired loan amount,
- details of the intended purpose of the loan,
- detailed presentation of monthly net income and other monthly incomes (child benefit, rental income, etc.) of the credit applicant, detailed presentation of the monthly expenses (rent, insurance, maintenance, etc.) as well as details of your property (the data in this section 1 will hereinafter be referred to jointly as the “financial report”),
- details of whether you have the use of a car belonging to you or to a third party (hereinafter "car").

Additionally, N26 Bank shall transmit your data to the SCHUFA within the framework of N26 Credit. You will find more detailed information on this below under section V.

After submission of your credit application and because of your given consent according to Art. 6 1a) GDPR, we will be entitled to use the personal data listed hereinafter. Using a mathematical-statistical procedure for calculating a probability value, we will assess your default risk and calculate the amount that you will be able to repay on a monthly basis.

The following personal data will be required from you:

- The SCHUFA score concerning you communicated by the SCHUFA.
- The data provided by you within the framework of your registration, e.g. the availability of a car and the availability of residential property (hereinafter "Personal Score Data").
- If you have already received a loan from N26 Bank and you have separately consented to the electronic transmission of these data to us, additional information and data on the repayment and progress of this loan will be used, e.g. defaults on payments and punctual payments.

7. Data transmission in the framework of N26 Fixed Savings

According to Art. 6 1b) GDPR, N26 has the right to process and use the personal customer data that N26 has gained as part of the business relationship with the customer for the purposes of contract implementation.

As part of the services N26 renders for the customer, it is necessary for certain personal data to be exchanged between N26, Raisin Bank AG and the partner bank with which the customer wishes to conclude or has concluded a deposit contract. This personal data includes the form of address, title, first name(s), last name, street/number, postcode/place, email address, mobile number, the deviating shipping address (where applicable), nationality, date of birth, birth place, birth country, marital status, job, job field (where applicable), tax identification number and residency, IBAN and BIC of the reference account, documentation provided by the customer as well as information regarding the balance and status of the customer's deposits. As the contract data processor, N26 provides Raisin GmbH with the named data for the purposes of concluding the contract with the customer.
8. Data transmission in the framework of N26 Insurance
In co-operation with Clark Germany GmbH ("Clark"), N26 offers insurance services in connection with an insurance wallet for customers with N26 current accounts. For the purposes of this service, we will transmit the data collected concerning your personal information and your insurance data, i.e. the details of your insurance contracts or individual insurance claims according to Art. 6 1b) GDPR to Clark and broker pools. Your personal information includes i.a. your name, email address, birth date, your gender and the address which has been collected during the KYC process. Clark and N26 will use these data exclusively for the purpose of fulfilling the broker contract.

For certain insurance, it is necessary to provide health-related information (e.g., in the case of health insurance and life insurance). As health-related data is particularly sensitive information, we will ask you to give your express consent according to Art. 6 1a) GDPR so that we can collect and process this data.

9. Data transmission in the framework of Google Pay and Apple Pay
In order to be able to use the mobile financial services of Google and Apple, information concerning your current account is transferred to our processor Mastercard MPTS. The information are tokenized at Mastercard MPTS. The tokens are used to authorize and to perform transactions with one of the mentioned service providers. Your personal data will be shared with Alphabet Inc. (Google) or Apple Inc. as Google and Apple provide the technological basis. In case you deactivate these services, the token generated by MPTS is automatically deactivated and erased.

10. Data transmission in the framework of the Stripe Top Up Feature
In order to be able to use the Stripe Top Up Feature ("Top Up Feature"), account information is transferred to our processor Stripe Payments Europe Ltd. ("Stripe"), The One Building, 1 Grand Canal Street Lower, Dublin 2, Ireland. The Top Up Feature provides an easy method for new customers to add funds to their accounts instantly. For this purpose N26 Bank transmits information regarding payment details (cardholder name, email address, unique customer identifier, order ID, bank account details, payment card details, card expiration date, CVC code, date, time and amount of transaction, merchant name/ID and location) to Stripe. Stripe will also process your data in order to fulfil its legal obligations, like monitoring fraudulent payment transactions, know-your-customer obligations and anti-money-laundering screening. Stripe and N26 Bank only exchange anonymized tokens and N26 Bank never sees or stores your card details. The usage of the Top Up Feature is entirely voluntary for eligible customers and you can close it at any point.

11. Data transmission in the framework of Mastercard Automatic Billing Updater Program
In order to be able to use the Automatic Billing Updater ("ABU"), information concerning your current account is transferred to our processor Mastercard Europe S.A. ("Mastercard S.A."), 198/A Chaussée de Tervuren, 1410 Waterloo, Belgium. ABU provides automatic updates of information concerning your Mastercard to third party services you use and to which you subscribed with your Mastercard. By doing this ABU helps to reduce preventable card-not-present declines by changes of stored payment account information. For this purpose N26 Bank transmits Cardholder information (cardholder PAN and card expiration date) as well as payment information according to Art. 6 1b) GDPR to Mastercard S.A. Mastercard S.A. will process those Personal Data for the purpose of providing ABU, including hosting and maintaining the ABU database and checking authorization requests against the ABU database.
12. Data transmission in the framework of Facebook, Google and Zeotap Custom Audience

In order to display specific ads to our customers or to exclude them from specific campaigns we use Facebook, Google and Zeotap Custom Audience. For this reason we transmit your pseudonymized email address to Facebook, Google and Zeotap which are deleted by Facebook, Google and Zeotap within 48 hours after the match process is completed. Legal basis is Art. 6 para. 1 lit. a GDPR. You can revoke your consent to this data processing at any time in the N26 Web app. You can find further information on https://en-gb.facebook.com/legal/terms/customaudience https://safety.google/privacy/ads-and-data/ https://zeotap.com/privacy_policy.

13. Processing in the framework of Shared Spaces

In order to facilitate Shared Spaces we have to process data to identify the members of a Shared Space and certain transaction data according to Art. 6 para. 1 lit. b GDPR. No data are transmitted to third parties. In order to use Shared Spaces the members have to make themselves “visible” and allow the access to their contact list. This function is based on your consent according to Art. 6 para. 1 lit. a GDPR (see also section II.). You can revoke this consent in the app at any time.

14. Processing in the framework of Moneybeam

In order to facilitate Moneybeam we have to process data from sender and recipient and certain transaction data according to Art. 6 para. 1 lit. b GDPR. Transaction data are the same as for a normal bank transfer with the difference that no IBAN is used, but an email address or phone number and that no data is transmitted to third parties. In order to use Moneybeam the users have to make themselves “visible” and allow access to their contact list. How this works you can see here. This function is based on your consent according to Art. 6 para. 1 lit. a GDPR (see also section II.). You can revoke this consent in the app at any time.

15. Visibility and access to your phone’s contact list when using certain N26 features

In the context of using certain N26 features like MoneyBeam, MoneyRequest or Shared Spaces we ask you to (i) grant us consent to be visible to other N26 users as an N26 client and ii) to allow N26 to access your phone’s contact list. With the first consent you are releasing N26 Bank from banking confidentiality. Because by granting N26 permission to share your status being a N26 customer, we can display this information to your contacts from your contact list in the context of using the N26 features. The second consent will enable N26 to access your phone’s contact list and display which of your contacts are also N26 clients, provided they have likewise made themselves “visible” as such. You may revoke the consent to being visible by accessing the app and opt-out. How to manage your visibility is explained here.

16. Data transmission in the framework of Open Banking

To comply with a request to access your N26 account for payment initiation services, account information services and confirmation on the availability of funds (“Open Banking Request”), your personal data is provided to authorised third party payment service providers via our processor Token.io Ltd (“Token”), 10 John Street, London, United Kingdom. The personal data Token receives will include your IBAN, Bank Account ID and N26 User ID. If you submit an Open Banking Request we will transfer the requested data to the payment service provider via Token. We provide the personal data you request through a licensed third party described in this section on the basis that it is necessary to comply with our obligation under the German Payment Services
Supervision Act (ZAG) to provide an interface for communication with licensed payment service providers of your choice (Art. 6 1 c) GDPR) and that it is necessary to perform our obligations under the N26 current account contract (Art. 6 1 b) GDPR).

IV. Identification procedure

Due to the German Money Laundering Act (GWG), N26 is legally obligated to check your identity using a valid identification document within the framework of opening an account and to store specific information from the identification document. For this purpose, we offer you a Video-Ident procedure, a PostIdent procedure as well as an identification throughout our reliance partner Safened. In case the identification process is performed by Safened, we refer to the Safened Terms and Conditions, which we provide to you within the identification process. The processing of personal data is justified on the basis of Art. 6 (1) (c) GDPR.

1. Video-Ident and Photo-Ident procedures

The execution of video and photo identification is performed either on behalf of N26 Bank by an external service provider or directly by employees of N26 GmbH or its subsidiaries on behalf of N26 Bank. In both cases, identity is established by means of a web-based video or photo identification procedure via an encrypted transmission path. In both cases, web-based video and photo identification, N26 Bank may transmit personal data to external service providers for the purpose of verifying your identity.

For the purpose of photo identification your personal data is collected as proof of your eligibility to use our services. The service provider will access the camera of your end device and take photographs of you and the front and rear sides of your personal identification document or the principal page of your passport.

If your country’s regulation requires video-ident procedure you will be asked to identify yourself directly via live video. During the video identity confirmation, the provider must ensure the authenticity of the personal identity document or passport presented by you. For evidentiary purposes the photographs as well as the live video will be recorded and retained as long as required by law. At the start of the video identification, the employee will ask for your express consent according to Art. 6 1a) GDPR to the taking of the photographs and the recording of the conversation.

2. Post-Ident procedure (applicable in Germany only)

The Post-Ident procedure is carried out by Deutsche Post AG (hereinafter: “Deutsche Post”) on behalf of N26 Bank. With the Post-Ident procedure, you can have the identity check carried out in your local post office.

We will send you an email with a coupon. Please bring a printout of the coupon (with individual reference number for internal assignment of the identification documentation) together with your personal identity document or your passport and certificate of registration to the nearest post office branch. Please note that this service is only offered in branches of Deutsche Post; parcel offices or postal agencies may not offer this service.

The postal employee will then transfer the data from your identification papers into the coupon. You must subsequently check these data and sign the coupon. This signature will be confirmed by the postal employee with a signature and stamp and sent to N26 Bank.

The Post-Ident procedure is currently not available to customers who hold a German citizenship and an delivery or legal address in Germany.
V. Credit check and data transmission

1. Credit check and data transmission to the SCHUFA (applicable to end customers located in Germany)

When you open an account with N26 Bank ("Sign-Up"), when granting an overdraft facility and when granting an instalment loan (N26 Credit - see section III 6.), we will transmit your personal data collected within the scope of the instant contract related to the application for, performance or termination of this business relationship as well as data regarding conduct that violates a contract and/or is fraudulent, to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden for the purpose of a creditworthiness check. The legal bases for such transmission comprise your consent according to Art. 6 (1) (a) GDPR, the processing for the performance of a contract according to Art. 6 (1) (b) and our legitimate interest in the processing according to Art. 6 (1) (f) GDPR. You can revoke your consent at any time by e-mail to terms@n26.com. Data may only be transmitted on the basis of Art. 6 (1) (f) GDPR to the extent necessary for the purposes safeguarding the legitimate interests pursued of N26 or third parties and such interests are not overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data. The exchange of data with SCHUFA likewise facilitates the satisfaction of statutory obligations to perform an evaluation of the creditworthiness of customers (§ 505a of the German Civil Code; § 18a of the German Banking Act).

The customer releases N26 from banking secrecy to such an extent. You also can revoke this consent at any time by e-mail to terms@n26.com

SCHUFA processes data it receives and also uses such data for purposes of profile creation (Scoring) in order to provide its contractual partners domiciled in the European Economic Area and Switzerland as well third countries as applicable (to the extent an adequacy decision from the European Commission is available for such countries) information to be used to evaluate the creditworthiness of natural persons amongst other things. Additional information regarding SCHUFA's business may be found in the SCHUFA Information Sheet or online at www.schufa.de/datenschutz."

This section V. 1 is only applicable to end customers located in Germany.

2. Transmission of personal data to CRIF GmbH (applicable to end customers located in Austria)

For the purpose of verifying your identity as well as checking your credit and payment history, N26 Bank requests information about your payment history, company and address data from CRIF GmbH, Diefenbachgasse 35, A-1150 Vienna. You give your consent to the transmission of your data according to Art. 6 1a) GDPR. Your first and last name, date of birth and address are transmitted. In addition, any breach of contract in the course of the contractual relationship with N26 Bank GmbH will be reported to CRIF. You can revoke your consent at any time by e-mail to terms@n26.com.

Further legal bases for the information request of the aforementioned data are the processing for the performance of a contract according to Art. 6 (1) (b) and our legitimate interest in the processing according to Art. 6 (1) (f) GDPR. Data may only be transmitted on the basis of Art. 6 (1) (f) GDPR to the extent necessary for the purposes safeguarding the legitimate interests pursued of N26 or third parties and such interests are not overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.
For the purpose of requesting your data from CRIF as well as reporting any negative payment incidents, you also release N26 Bank GmbH from the bank secrecy. You also can revoke this consent via email to terms@n26.com at any time.

This section V. 2 is only applicable to end customers located in Austria.

VI. Social Plugins

1. Use of Facebook plugins

Plugins from the social network Facebook (Facebook Inc., 1601 Willow Road, Menlo Park, California, 94025, USA) are integrated in our Services. You can recognise the Facebook plugins from the Facebook logo or the “Like button” on our page. You can find an overview of the Facebook plugins here: http://developers.facebook.com/docs/plugins/

If you visit our Services and click on the Facebook plugin, a direct connection will be established between your browser and the Facebook server. Facebook thereby receives the information that you have visited our site with your IP address. If you click on the Facebook “Like button” while you are logged into your Facebook account, you can link the contents of our pages to your Facebook profile. Thereby, Facebook can associate the visit to our Services with your user account. We hereby point out that as provider of the Services, we do not receive any information on the contents of the data transmitted or their use by Facebook. You can find further information about this in Facebook’s Privacy Policy at: http://de-de.facebook.com/policy.php

If you do not want Facebook to be able to associate the visit to our Services with your Facebook user account, please log out of your Facebook user account.

2. Use of Twitter

Functions of the Twitter service are integrated in our Services. These functions are offered by Twitter Inc., Twitter, Inc. 1355 Market St, Suite 900, San Francisco, CA 94103, USA. By using Twitter and the “re-tweet” function, the websites visited by you are linked to your Twitter account and announced to other users. Data are thereby also transmitted to Twitter.

We hereby point out that, as provider of the Services, we do not receive any information on the contents of the data transmitted or their use by Twitter. You can find further information about this in Twitter’s Privacy Policy at http://twitter.com/privacy.

You can change your Twitter privacy settings in the account settings at: http://twitter.com/account/settings.

3. Use of LinkedIn

Our Services use functions of the LinkedIn network. The provider is LinkedIn Corporation, 2029 Stierlin Court, Mountain View, CA 94043, USA (hereinafter: “LinkedIn”). If you visit our Services and click on the LinkedIn plugin (“recommend button”), a connection to the LinkedIn servers will be established. LinkedIn will be informed that you have visited our Services with your IP address. If you click on the LinkedIn “recommend button” and are logged into your LinkedIn account, it is possible for LinkedIn to associate your visit to our Services with your user account. We hereby point out that as provider of the pages, we do not receive any information on the contents of the data transmitted and their use by LinkedIn.
You can find further information about this in LinkedIn's Privacy Policy at:
https://www.linkedin.com/legal/privacy-policy

4. Use of Instagram

Functions of the Instagram service are integrated in our Services. These functions are offered by Instagram Inc., 1601 Willow Road, Menlo Park, CA, 94025, USA (hereinafter: “Instagram”). If you are logged into your Instagram account, you can link the contents of our pages with your Instagram profile by clicking on the Instagram button. Thereby, Instagram can associate the visit to our Services with your user account. We hereby point out that as provider of the Services, we do not receive any information on the contents of the data transmitted and their use by Instagram.

You can find further information about this in Instagram's Privacy Policy:
https://help.instagram.com/155833707900388

VII. Email newsletter

In our email newsletter, we inform you about our offers. If you would like to receive the email newsletter, we require an email address from you. We will only send you our newsletter if you expressly consent to this as you open an account (so called double opt-in). We will thereby check whether you are the holder of the email address given or its holder is in agreement with receiving the email newsletter. This storage solely serves as proof in case a third party misuses an email address and registers to receive the newsletter without the knowledge of the entitled party. These data will only be used for sending the email newsletter and will not be disclosed to third parties.

In our newsletter, we use the Remarketing functions of the Salesforce Marketing Cloud from the service provider salesforce.com, Inc. The Landmark @ One Market Street, Suite 300, San Francisco, CA 94105, USA (hereinafter: “Salesforce”). If you consent to receiving our newsletter and visit our site via a newsletter, Cookies will be set which will enable N26 Bank to understand the customer’s interest in the newsletter.

Furthermore, in the email newsletter, Salesforce uses so-called Web Beacons. Web Beacons (also called ClearGIFs or tracking pixels) are small graphics (approx. 1x1 size GIF files) which among other things are set on websites or in HTML emails in order to provide the website operators with a better understanding of visitors’ interactions with the website. Web Beacons fulfil similar functions as Cookies, but they are not visible to the users. Information can be obtained via Web Beacons, in particular about whether the email was opened and whether the user’s system is capable of receiving HTML emails.

You can revoke your consent to storage of the data and the email address, as well as their use for sending the email newsletter, at any time. The revocation can be made via a link in the newsletter or via a message to the contact options below.

The newsletter distribution is legally justified due to your prior qualified consent according to Art. 6 Section 1 sentence 1 a) GDPR.

VIII. Transmission of personal data abroad

Insofar as N26 Bank transmits data to states outside of the scope of application of the GDPR (Regulation 2016/679 of the European Parliament and of the Council of 27 April 2016 for the protection of natural persons during the processing of personal data and for the free movement of data), N26 Bank shall ensure that the recipient of the data guarantees an appropriate level of data protection. In order to ensure an appropriate level
IX. Profiling

If we should use the possibility of a fully automated person related decision in order to provide our services fast and easy and if it is legally required, we will inform you upfront. You have the right that an individual person is reviewing the result of this automated decision. We process your personal data partially automated to assess certain personal aspects (profiling).

This happens e.g. in the following situations:

- In order to combat money laundering, terrorist financing and other criminal acts, which endanger financial assets. To fulfill these duties, personal data (i.a. within payment transactions) is analyzed, in order to secure our client deposits.
- With targeted marketing we try to only make offers to you which are interesting for you and which meet your needs.
- In order to evaluate your credit rating, we use scoring. Within the scoring process we calculate how probable it is that the respective customer meets his payment obligations. For the calculations we use personal data such as your salary, your expenses, existing obligations, your job, duration of employment, experiences of former contractual relations, repayment of former credits as agreed upon, as well as credit agencies’ information. Your scoring is the result of a mathematical-statistical procedure and it is necessary to fulfill the obligations of our credit contract (overdraft or N26 credit) according to Art. 22 2a) GDPR. The score results support our decision making, when a customer wishes to purchase an additional product and it is in included in the current risk management.

X. Right of revocation

- Case-related right of revocation
  You have the right to revoke the processing of your personal data, which is processed in accordance with Art. 6 1 e) and Art. 6 1 f) GDPR, at any time. This does also include profiling according to Art. 4 (4) GDPR. In case of your revocation your personal data is not processed any longer, except when we have legitimate reasons to continue the processing, which exceed your interests, rights and liberties or when the processing is necessary to enforce, exercise or defend legal claims. The processing of your personal data remains justified until the date of your revocation.

- Right of revocation concerning data processing for marketing purposes
  In some cases, we process your personal data for direct advertising. You have the right to revoke the processing of your personal data for advertising purposes at any time. This also applies to profiling, in case it is connected to direct advertisement. In case you revoke the processing of your personal data for direct advertising purposes your personal data is not processed for this purpose. The processing of your personal data remains justified until the date of your revocation. The revocation can be made without a form requirement and should be send to the following address:

N26 Bank GmbH
Datenschutzbeauftragte
Klosterstraße 62
XI. Rights

You have the following rights concerning your personal data: right of access according to Art. 15 GDPR, right of rectification according to Art. 16 GDPR, right to erasure according to Art. 17 GDPR, right to restriction of the processing according to Art. 18 GDPR, right if revocation to according to 21 GDPR, as well as the right to data portability according to Art. 20 GDPR. Please note, that the restrictions of sec. 45, 35 BDSG apply to the right of access and the right to erasure. In addition to that, according to Art. 77 GDPR and sec. 19 BDSG you have the right to appeal the German Data Protection.

Please address any requests in written form to:

N26 Bank GmbH
Datenschutzbeauftragte
Klosterstraße 62
10179 Berlin
E-mail: Datenschutz@n26.com

XII. Deletion and retention periods

We are basically storing and processing your personal data only as long as it is necessary to perform our obligations under the agreement with you or as long as the law requires us to store it. That means, if the data is not required anymore for statutory or contractual obligations, your data will normally be deleted. That rule does not apply, if its limited processing is necessary e.g. for the following purposes:

- Performing commercial and tax retention periods, which relate to the following laws: Commercial Code (Handelsgesetzbuch), Tax Code (Abgabenordnung), Banking Act (Kreditwesengesetz), Money-laundering Act (Geldwäschegesetz) and Security Trading Act (Wertpapierhandelsgesetz). The statutory retention periods and documentation obligations are between two to ten years.

- Keeping evidence in the context of statutory limitation periods. According to the §§ 195 etc. of the German Civil Code (Bürgerlichen Gesetzbuch) these limitation periods can be up to thirty years, however the regular limitation period is three years. The legal basis for this is Art. 17 Abs. 3 e) GDPR, Art. 6 Abs. 1 f) GDPR.