N26

Privacy Statement
(Version 1.0)

N26, Inc. ("N26", “We”, “Our”, or “Us”) respects your desire for privacy. This privacy statement has been compiled to better serve those who are concerned with how their Personally Identifiable Information (“PII”) is being used online by N26. PII, as described in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy statement carefully to obtain a clear understanding of how we collect, use, protect or otherwise handle your PII in accordance with our website.

What personal information do we collect from the people that visit our website or app?

When you access or use our website or app, we automatically collect information about you as follows:

- **Log Information**: We log information about your use of our services, including the type of browser you use, access times, pages viewed, your IP address and the page you visited before navigating to our Services.
- **Device Information**: We collect information about the computer or mobile device you use to access our services, including the hardware model, operating system and version, unique device identifiers and mobile network information. We may also collect other device identification information for the purposes of detecting and preventing fraud, including battery life, whether the device is moving and its camera capabilities.
- **Location Information**: We may collect your precise location information from your mobile device in accordance with the permission process set by your mobile device. Additionally, we may derive your approximate location from your IP address.
- **Stored Information**: We may access information you have stored on your mobile device via our mobile app in accordance with the permissions set on your mobile device. For example, with your permission, we may access contacts from your device address book or photos from your device photo gallery.
- **Requested Information**: We may ask you to enter your email address or other information to help you with your experience.

How do we use your information?

We may use your information, including nonpublic personal information as follows:

- To provide, maintain and improve our services.
- To provide and deliver the products and services you request, process transactions and send to you related information, including confirmations.
- To verify your identity and prevent fraud.
- To send you technical notices, updates, security alerts and support and administrative messages.
- To respond to your comments, questions and requests and provide customer service.
- To communicate with you about products, services, offers, promotions, rewards, and events offered by N26 and others, and provide news and information we think will be of interest to you.
• To monitor and analyze trends, usage and activities in connection with our services.
• To personalize and improve the services and provide advertisements, content or features that match user profiles or interests.
• To process and deliver contest or promotion entries and rewards.
• To remarket our products via social media channels.
• To link or combine with information we get from others to help understand your needs and provide you with better service.
• To carry out any other purpose for which the information was collected.

How do we protect your information?

Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the information confidential. In addition, all sensitive information you supply is encrypted via Secure Socket Layer (SSL) technology.

We implement a variety of security measures when a user enters, submits, or accesses information to maintain the safety of your PII.

Do we use 'cookies'?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future and understand and save your preferences for future visits and offerings.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser settings. Since each browser is a little different, look at your browser's Help Menu to learn the correct way to modify your cookies.

If you turn cookies off, it won't affect your experience.

Third-party disclosure

Do we disclose the information we collect to Third-Parties?

Whenever nonaffiliated third parties provide products or services for us or on our behalf, we require them by contract to maintain appropriate safeguards designed to ensure the security and the confidentiality of the information that we provide them.

We may provide information to consumer reporting agencies or to others when legally required or permitted, such as in connection with litigation, fraud investigation or an acquisition or sale. We may also provide information to third parties at your request. We may share the personal information we collect about you with third parties, such as companies performing services on our behalf to provide the
products or services you have requested. As permitted by law, we may also share information collected about you with companies with whom we have formal agreements to offer you financial products and services. We may share information about you with nonaffiliates for analysis, market research and marketing purposes as allowed by law. Finally, we may disclose your personal information as otherwise permitted or required by law.

**Third party links**

It’s important to know that our website may contain links to third party sites not controlled by N26 or covered by this online privacy statement. We recommend that you check the privacy statements of other sites you visit before providing any personal information.

**California Online Privacy Protection Act**

California Civil Code § 1798.83 permits users of our website that are California residents to request certain information regarding our disclosure of PII to third-parties for their direct marketing purposes. To make such a request, please write to us at the address listed in the Contact Us section below.

**Control Over Your PII**

If you would like to update PII that you have provided to us, you may contact us by writing to the address listed below under the Contact Us section.

**How does our site handle Do Not Track signals?**

Your browser may allow you to send us a “do-not-track signal” to communicate your privacy preferences to us. Our services do not respond to browser do-not-track signals.

**Does our site allow third-party behavioral tracking?**

We do allow third-party behavioral tracking.

**COPPA (Children Online Privacy Protection Act)**

Our services are not directed to users under the age of 13. We do not knowingly collect personal information online from any person we know to be under the age of 13, and users under 13 must not send any information to or through our services. Our services are designed for users from the United States. By using our services, you consent to the transfer of your information to the United States, which may have different data protection rules than those of your country.

**Notice of changes**

From time to time, we may change this Privacy Statement. The effective date of this statement, as indicated below, shows the last time this statement was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the statement.
Effective Date

This Online Privacy Statement was last modified June 26, 2018.

Your consent

By using our site, you consent to our online privacy statement.

Contact Us

If you have any questions about this privacy statement, please contact us at:
79 Madison Avenue
New York, NY 10016
USA