

N26 Cookie Policy

(Version 3.9 – 03 September 2024)

Below you will find information about how N26 Bank AG, Voltairestr. 8, 10179 Berlin and its affiliates (hereinafter '**N26**', '**we**') use cookies and other similar technologies on our websites.

This Cookie Policy will be updated from time to time and is accessible at any time on the N26 websites.

For the purpose of this Cookie Policy, the term cookie refers to cookies as well as similar technologies such as pixels (hereinafter '**Cookie(s)**'). For more general information about Cookies, please refer to section II. of this Cookie Policy.

I. What are Cookies & why do we use Cookies?

Cookies are technologies used to store and read information from devices such as computers and mobile devices. Cookies are typically used in order to make websites function, or function more efficiently. Without Cookies, every website is simply losing its memory every time you visit a new page and open up the website again. Websites wouldn't remember who you are and what you did or what your preferences are. This can be fairly complicated as much of the user experience you are used to enjoying on the internet when browsing would cease to exist. Without this memory we, for example, couldn't log you in as we'd forget who you are. Or we couldn't show you the right language settings because we wouldn't know where you are coming from. All these useful functionalities which make websites so enjoyable wouldn't be available.

Not using Cookies also means that your usage behavior can't be analyzed. Some websites use Cookies to remember what you do on their website, and to target ads at you. At first glance, that sounds bad from a user perspective, but as Cookies also remember what you like, or what you don't like, there will be no advertising - or at least less advertising - that you're not interested in. Another scenario is that Cookies will be used to determine via which of our marketing partners you landed on our websites, or signed up to a bank account. If you click on an ad on another website, websites use Cookies to let the website operator know that you're coming from them. Cookies aren't automatically good or bad, but it's worth understanding what you can do about them and how you can make your own decisions on your data.

At N26, we use Cookies that are necessary for us to technically operate our websites. Additional Cookies are used by our partners and us to process information related to your device (e.g. unique identifiers (of your browser etc.), IP addresses) as well as data related to your interaction with our ads across the internet and your usage of our websites. Please find detailed information in section II. below.

II. Cookies used by N26

1. Types of Cookies used by N26

Cookies

There are several different types of Cookies depending on their origin and validity.

| Cookie Type | Explanation |
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| First-Party-Cookies | First-Party-Cookies are being used by us as the operator of the website and controller of the associated data processing. |
| Third-Party-Cookies | Third-Party-Cookies are being used by a third party that is also responsible for the data processing but is not the operator of the website. N26 partners with several third parties in line with the purposes described in this section II. below. |
| Session Cookies | Session Cookies are Cookies that last for a browser session. A session starts when you launch a website and ends when you leave the website or close your browser window. Session Cookies contain information that is stored in a temporary memory location which is deleted after the session ends. Unlike other Cookies, session Cookies are never stored on your device. Therefore, they are also known as transient Cookies, non-persistent Cookies, or temporary Cookies. |
| Persistent Cookies | Persistent Cookies are stored on a user's device to help remember information, settings, preferences, or sign-on credentials that a user has previously saved. This helps create a convenient and faster website experience. These Cookies have an expiration date issued to it by the webserver. Basically, this type of Cookie is saved on your device so when you close your browser and start it up again, the Cookie is still there. Once the expiration date is reached, it is deleted by the owner. Persistent Cookies can also track visitors as they move around the website to figure out what people like about the website to help improve the user experience, or to facilitate and improve the displaying of ads. |
| Cookies that do not require your consent | Cookies that are strictly necessary to technically operate our websites, as described further in this section II. below. |
| Cookies that require your consent | All Cookies other than strictly necessary Cookies, used for the purposes as mentioned in this section II. below. |

Pixels

A pixel, also known as a tracking or marketing pixel, is a 1x1 pixel graphic used to track user behavior, site conversions, web traffic, and other metrics similar to a Cookie. The tiny pixel-sized image is usually embedded in everything from banner ads to emails. We use pixels to learn more about your interactions with web content, such as whether you interacted with ads or posts. Pixels can also enable us and third parties to place Cookies on your browser.

Device fingerprinting

A device fingerprint - or device fingerprinting - is a method to identify a device using a combination of attributes provided by the device configuration. The attributes collected as data to build the device fingerprint can vary depending on who is building the fingerprint. Unlike web Cookies that are stored client side (i.e. on a user's device), device fingerprints need to be stored server-side — i.e. in a database.

2. Your choice - what will you be asked to decide about and when?

When visiting our website, **strictly necessary Cookies** are placed. We inform you about the placing of such Cookies transparently, upon your first visit to our websites, and every time the displaying of our Cookie consent management tool is triggered (for example after Cookies are deleted by the browser). Such Cookies allow us to technically operate our websites, in particular our online banking services. They are also necessary for security and fraud prevention purposes. To ensure that our websites can be operated in a secure and reliable manner, such Cookies are placed by default when you visit our websites and do not require your consent. You can find further information on these Cookies at any time in this section II. below, or under 'Cookie preferences' in our website cookie consent management tool.

Our partners and us only use additional Cookies upon your explicit consent. When visiting our websites, we will explicitly ask you via our cookie consent management tool, whether you would like to consent to our usage of additional Cookies, or whether you prefer to decline such usage. You will need to actively choose an option in the tool in order to activate or decline the usage of these Cookies, and to be able to browse our website. You can change your preferences at any time by re-opening our cookie consent management tool via a button on our website. **Additional Cookies** are used by our partners and us to process information related to your device (e.g. unique identifiers (of your browser etc.), IP addresses) as well as data related to your interaction with our ads across the internet and your usage of our website. We process such data for distinct purposes: We use **Functional Cookies** to provide enhanced functionality and personalisation, to prevent bugs, conduct A/B tests and test new functionalities. Our partners and us use **Analytics Cookies** to analyze and improve the performance of our websites, to customize our websites in order to enhance your experience and to understand how effective our marketing campaigns are. Our partners and us use **Personalisation/Targeting Cookies** to display personalized content to you on social media and the internet, based on your usage of our website and your interaction with N26 ads on social media and the internet, to measure the effectiveness of our ads across the internet and to build custom audiences to make our advertising efforts more relevant for you.

3. How can you revoke your consent?

You have the right to revoke your consent to use Cookies at any time. You can do so by changing your Cookie settings. To change your Cookie settings please find the section 'Update cookie settings' on the bottom of our website. In case Cookies are affected by the revocation of your consent process personal data, we will not process your data for these purposes anymore. However, the data processing that has been performed until receipt of your revocation stays legitimate.

4. Cookies in detail

Strictly necessary Cookies

Strictly necessary Cookies are required for our websites to function. Data collected by these Cookies are essential for us to operate our website as requested by you, in particular to provide information about the financial services offered by us and to operate our online banking services, as well as for security and fraud prevention purposes. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, browsing our site or logging in to our online banking. Strictly necessary Cookies are therefore placed by default when you visit our website and do not require your consent, neither does the associated data processing.

| Cookie | Entity placing the Cookie | Purpose | (Personal) Data processed | Legal basis | Location of processing / Data transfer |
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| n26.token Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in an efficient, trustworthy and reliable manner. The Cookie ensures that web applications can access APIs securely and reliably. | Unique token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| Num26 refresh Persistent Cookie Cookie is deleted after a time period of 1 day | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure secure user access to our websites and its parts which are only accessible for authorised users. | Unique token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |

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| | | | | Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | |
| Num26 expires_at Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in an efficient, trustworthy and reliable manner. The Cookie ensures that web applications can access APIs securely and reliably. | Time of expiration | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| num26region Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in an efficient, trustworthy and reliable manner. The Cookie ensures that web applications can access the correct APIs securely and reliably. | Region (EU) | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| N26.mfa_token Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy and reliable manner. The Cookie ensures that access requests are performed securely. | Token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| N26.graphql_form_payload Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy and reliable manner. The Cookie is used in case the user's browser doesn't support JavaScript or there was a JavaScript error. | Contains encrypted request payload The data is different and depends on the operation the user performs on the website. | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, | European Union Data is not transferred outside of the EU |

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| | | | | your consent to our placing of the Cookie is not required. | |
| | | | | Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | |
| num26locale Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy, efficient and reliable manner. The Cookie is essential to provide our website to users in their preferred language, which is required to offer our online banking functionality or information on financial products. | Selected language | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| | | | | Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | |
| n26.csrf Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a secure manner. | Unique token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| | | | | Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. | |
| n26.fp Cookie Device Fingerprinting Session technologies | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We use Cookies and similar technologies and process the data collected for purposes of providing our websites and online banking services in a secure manner, in particular for fraud prevention and website security reasons, and to protect our IT systems. | Fonts, DomBlockers, FontPreferences, AudioFingerprint, RoundedScreenFrame, CPU, Languages, ColorDepth, DeviceMemory, ScreenResolution, HardwareConcurrency, Timezone, SessionStorage, LocalStorage, IndexedDB, OpenDatabase, CpuClass, Platform, Plugins, CanvasFingerprint | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as the Cookies used are strictly necessary for securely operating our websites, in particular our online banking services, your consent to our use of such Cookies is not required. | European Union Data is not transferred outside of the EU |
| | | | | Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | |

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| | | | | , TouchSupport, Vendor, VendorFlavors, CookiesEnabled, ColorGamut, ColorsInverted, ColorsForced, MonochromeDepth, ContrastPreference, MotionReduced, HDR, MathFingerprint | |
| Num26 ReferralCode Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites, and its specific services. The Cookie is used to enable users to participate in our friend referral program by storing the unique friend referral code. | Friend referral code | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| Num26 Dismissed PulseCards Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure that we can operate our websites, in particular our online banking in compliance with applicable laws. Placing the Cookie allows users to use online banking via our web app and only be subject to selected messaging from N26. This Cookie is used to store information about the info cards the user has dismissed so we can ensure that these info cards are not shown anymore and adhere to applicable laws. | Array of info card type text identifiers | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Num26chat Channel Persistent Cookie Cookie is deleted after a time period of 20 minutes | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure that we can offer our websites, in particular our online banking, as required. Placing the Cookie allows users to request support when using online banking via our web app, as we need to ensure that customers | Channel ID string | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, | European Union Data is not transferred outside of the EU |

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| | | can re-open a session with our customer chat when browser refresh becomes necessary. | | your consent to our placing of the Cookie is not required. | |
| | | | | Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | |
| numb26chat Token Persistent Cookie Cookie is deleted after a time period of 20 minutes | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure that we can offer our online banking, as required placing the Cookie allows users to request support when using online banking via our web app, as we need to ensure that customers can re-open a session with our customer chat when browser refresh becomes necessary. | Unique token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| num26Device Token Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy and reliable manner, and to protect our IT systems. | Unique Token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| n26.timezone Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy and reliable manner. The Cookie ensures that our online banking services can be provided as required by setting the correct timezone and date value, based on the user's browser. | Timezone offset value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| n26.timezone _identifier' Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy and reliable manner. The Cookie ensures | Timezone region value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and | European Union Data is not transferred |

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| | | that our online banking services can be provided as required by setting the correct timezone region value, based on the user's browser. | | electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | outside of the EU |
| N26.reverification_seen Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our banking services in a compliant manner. The Cookie ensures that customers verify their data on a regular basis. The Cookie is used to determine whether the re-verification info sheet has been shown to customers. | Token | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| N26.ask_not_to_track Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our banking services in a compliant manner. The Cookie ensures that the requirements provided by Apple ATT as part of the iOS operating systems can be fulfilled. | Consent value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - processing of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |
| n26.select_previous_device Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our banking services in a compliant manner. The Cookie ensures that the requirements provided by Apple ATT as part of the iOS operating systems can be fulfilled. | OS value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. | European Union Data is not transferred outside of the EU |

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| Optanon Consent Persistent Cookie Cookie is deleted after a time period of 12 months | OneTrust Technology Limited 82 St. John Street Farringdon, London, EC1M 4JN United Kingdom | We are placing the Cookie and processing the data collected to comply with legal obligations we are subject to as data controller. We need to ensure that Cookies are only placed in line with applicable laws, of which some are requiring the prior explicit consent of the data subject/user for certain types of Cookies. If users provide their consent, the Cookie allows N26 to document the consent preferences in line with the applicable legal requirements. | UID; Timestamp; Collection point (e.g. URL of website provider); User preference with regards to Cookies; Change of choice (i.e. withdrawal of consent); IP address (anonymised) | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) c) GDPR - collecting the data is necessary to comply with legal obligations we are subject to as data controller. | European Union Data is not transferred outside of the EU |
| Optanon AlertBox Closed Persistent Cookie Cookie is deleted after a time period of 12 months | OneTrust Technology Limited 82 St. John Street Farringdon, London, EC1M 4JN United Kingdom | We place the Cookie and process the data collected for purposes of providing our websites in a compliant manner, as Cookies may only be placed in line with applicable legal requirements. It is set after users have interacted with the website Cookie consent management tool and have made their preferences, to close the banner and not show it again until a renewed choice of user preferences is made. | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Num26 Reduced Motion Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to their preferences for animations. | 'True' or 'False' value | Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Num26 Discretion Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, | European Union Data is not transferred outside of the EU |

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| | | their preferences for using our discreet mode. | | your consent to our placing of the Cookie is not required. | |
| Num26 DarkMode Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to their preferences as to the used colour scheme (i.e. Apple dark mode). | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| N26.alert_duration Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to their preferences for alert duration. | Values 'SLOW', 'MEDIUM' or 'FAST' | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Num26 Notification Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to their preferences for showing notifications. | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Num26 Notification Sounds Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. Placing the Cookie allows users to keep visiting the N26 websites and enjoying their browsing experiences with pre-chosen settings, here with regard to their sound preferences for notifications. | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| num26Space Transaction Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act | European Union |

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| | | websites. This Cookie is used to store whether users have made a transaction into a N26 Space or not. This information is used inside of the Spaces screen to show an onboarding gesture to the user, directed at teaching users how they can make a transaction between two Spaces. | | (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | Data is not transferred outside of the EU |
| num26IsFirstSharedSpaceTransfer Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly access to our websites. This Cookie is used to store whether users have made a transaction into a N26 Shared Space. When a Shared Space transaction successfully executes, information stored by this Cookie will be evaluated to see if users have done this type of transaction successfully already within the span of the user session. If not, then the user will see a success banner in order to provide feedback on this new user action. | 'True' or 'False' value | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| numb26RuleCreated Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly usage of our websites. Placing the Cookie allows users to enjoy the best browsing experience when using online banking via our web app, as we will display an educational dialogue to users when they create their first Spaces rule. | Sets to true if the first Space rule has been created | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| N26.render_js_version Session Cookie | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly usage of our websites. This Cookie is used to determine whether the user has already visited a page with JavaScript enabled. | 'True' or 'False' | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |

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| N26.free_trial_opt_in_seen Persistent Cookie Cookie is deleted after a time period of 6 months | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected to ensure efficient and user-friendly usage of our websites. Placing the Cookie allows users to enjoy the best browsing experience when using online banking via our web app, as we are able to determine whether users have already seen our free trial screen for specific products. | Stores an array of the product type that has been seen (e.g. Metal) | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| num26ABC MS Persistent Cookie Cookie is deleted after a time period of 7 days | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy, efficient and reliable manner. The Cookie is required to conduct A/B tests for content provided via services provided by our partner Contentful. A/B tests are used to ensure that complex websites such as ours can be used and navigated without unnecessary friction, and that services offered such as online banking operate as required. | AB test variant name | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union Data is not transferred outside of the EU |
| Google Tag Manager | Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland | This cookie is associated with Google Tag Manager, a tag management system. Google Tag Manager enables N26 to centrally upload measurement codes and related code fragments collectively known as tags on our websites. Tags are small sections of code that can track usage behaviour, so-called events. Mainly, tags of other tools are integrated via the Google Tag Manager, which allows control as to when a particular tag is triggered. | IP address Aggregated data about tag firing | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. Art. 46 (2) c) GDPR - we are only transferring personal data on the basis of <u>standard data protection clauses</u> adopted by the Commission in accordance with the examination procedure referred to in Article 93(2) GDPR in addition to safeguards in accordance with the respective international data transfer impact assessment on the respective data transfer. You can obtain | European Union Data is transferred to the USA, Singapore, Chile and Taiwan |

a detailed copy of the transfer tool and more information in this regard by sending a request to N26 to the addresses indicated above or to datenschutz@n26.com.

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|---|--|---|---|---|--|
| FinanceAds Persistent Cookie Cookie is deleted after a maximum time period of 30 days | financeAds International GmbH Hardenbergstras se 32 10623 Berlin Germany | The FinanceAds Cookie is placed to store information that is necessary for billing purposes with the FinanceAds affiliate marketing network. Without this cookie we could not recognize that users previously clicked on an affiliate partner link. | Browser information; Content viewed; Device information; Geographic location; Pixel ID; Referrer URL; Shadow ID | Sec. 25 (2) no. 2 of the German Telecommunications-Telemed ia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. Art. 46 (2) c) GDPR - we are only transferring personal data on the basis of <u>standard data protection clauses</u> adopted by the Commission in accordance with the examination procedure referred to in Article 93(2) GDPR in addition to safeguards in accordance with the respective international data transfer impact assessment on the respective data transfer. You can obtain a detailed copy of the transfer tool and more information in this regard by sending a request to N26 to the addresses indicated above or to datenschutz@n26.com . | European Union Data is processed by affiliates part of the FinanceAds affiliate network, which may be located outside of the EU, such as in the USA. |
| Impact Radius Persistent Cookie Cookie is deleted after a maximum time period of 30 days | Impact Radius, Inc. 223 East De La Guerra Street Santa Barbara, CA 93101 United States | The Impact Radius Cookie is placed to store information that is necessary for billing purposes with the Impact Radius affiliate marketing network. Without this cookie we could not recognize that users previously clicked on an affiliate partner link. | Browser information; Content viewed; Device information; Geographic location; Pixel ID; Referrer URL; Shadow ID | Sec. 25 (2) no. 2 of the German Telecommunications-Telemed ia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. Art. 46 (2) c) GDPR - we are only transferring personal data on the basis of <u>standard</u> | USA Data is processed by affiliates part of the Impact Radius affiliate network, which may be located outside of the EU, such as in the USA. |

data protection clauses adopted by the Commission in accordance with the examination procedure referred to in Article 93(2) GDPR in addition to safeguards in accordance with the respective international data transfer impact assessment on the respective data transfer. You can obtain a detailed copy of the transfer tool and more information in this regard by sending a request to N26 to the addresses indicated above or to datenschutz@n26.com.

| | | | | | |
|---|---|---|---|--|----------------|
| Snowplow | Snowplow Analytics Limited, 17 Bevis Marks, Floor 6, London, EC3A 7LN, United Kingdom | We use Snowplow and process the data collected in order to prevent fraud and for security reasons, in order to provide our website and banking services in line with applicable legal requirements. For this purpose specific parameters of the user's actions are analyzed. | Unique ID, number of visits to the website, timestamp of first visit, timestamp of previous visit and current visit, references to previous session, first event in the current session, index of the last event in the session, "True" or "False" value. | Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a strictly necessary Cookie, your consent to our placing of the Cookie is not required. | European Union |
| _sp_id.xxxx Persistent Cookie | | | | | |
| Cookie is deleted after a maximum period of 2 years. | | | | | |
| _sp_ses.xxxx Persistent Cookie | | We also use Snowplow and process the data collected to find errors in our systems and to analyse them. Without this we would not be able to determine when there is a problem with our website and we could not work on a fix for the respective issue. A reliable operation of our websites would thereby not be possible. | | Art. 6 (1) f) GDPR - collecting of your personal data is based on our legitimate interest. | |
| Cookie is deleted after a maximum period of 30 minutes. | | | | | |
| sp Persistent Cookie | | | | | |
| Cookie is deleted after a maximum period of 1 year. | | | | | |
| localStorage Browser Feature | | The Snowplow cookies are also essential to conduct A/B tests. A/B tests are used to ensure that complex websites such as ours can be used and navigated without unnecessary friction, and that services offered such as online banking operate as required. | | | |

Functional Cookies

Functional Cookies enable us to provide enhanced functionality and personalisation, to prevent bugs, conduct A/B tests and test new functionalities, when you are using our website, in particular our online banking services.

If you do not consent to our placing of these Cookies and the associated data processing then some or all of these services may not function properly.

| Cookie | Entity placing the Cookie | Purpose | (Personal) Data processed | Legal basis | Location of processing / Data transfer |
|--|--|--|---------------------------|--|---|
| n26.ab_data Persistent Cookie Cookie is deleted after a time period of 7 days | N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany | We place the Cookie and process the data collected for purposes of providing our websites in a trustworthy, efficient and reliable manner. The Cookie is essential to conduct A/B tests. A/B tests are used to ensure that complex websites such as ours can be used and navigated without unnecessary friction, and that services offered such as online banking operate as required. | AB test variant name | Art. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a functional Cookie, we only place the Cookie upon your prior explicit consent. | European Union Data is not transferred outside of the EU |

Analytics Cookies

Our partners and us use analytics Cookies to improve the performance of our websites and services, in particular by conducting user experience analysis of our websites, and to understand how effective our marketing campaigns are. Analytics Cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site, in order to determine if we need to improve our websites for better user experience. If you do not consent to our placing of these Cookies and the associated data processing we will not know when you have visited our site, and will not be able to monitor its performance.

Upon your explicit consent under Art. 49 (1) a) GDPR, analytics cookies may transfer personal data to third countries, outside of the EU, such as the USA. This can be for different reasons like storing or processing. The USA is a country that - in the terms of EU Regulation 2016/679 ('GDPR') - does not provide an adequate level of protection of personal data; this implies, among other things, that governmental agencies in the USA may have the right to access your data without effective remedies being available.

| Cookie | Entity placing the Cookie | Purpose | (Personal) Data processed | Legal basis | Location of processing / Data transfer |
|---|--|---|---|--|---|
| Google Analytics _gid Persistent Cookie | Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland | We use Google Analytics to measure audiences (e.g. to determine ad ROI) and improve our websites and its services that we offer to our users. Measuring what features of our websites our | Date and time of visit; Page Information (e.g. Country, Page Type, Referrer URL); Browser | Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications | European Union Data is transferred to the USA, |

Cookie is deleted after a maximum time period of 1 day

_gat_UA
Session
Cookie

_gat_xxxxxx
xxxxxxxxxxx
xxxxxxxxxx
Session
Cookie

_ga
Persistent
Cookie

Cookie is deleted after a maximum time period of 2 years.

_ga_xxxx
Persistent
Cookie

Cookie is deleted after a maximum time period of 2 years.

__dc_gtm_UA
-xxxxxxxx
Session
Cookie

_gali
Persistent
Cookie

Cookie is deleted after a maximum time period of 30 days.

users use or are interested in and how they use our websites helps us to improve our websites and services.

Google Analytics is a website analytics tool used to measure website activity. The data collected is used to track website usage behaviour in order to improve the website and measure the advertising ROI.

The **_gid** Cookie is used by Google Analytics to store information of how visitors use a website and helps in creating an analytics report of how the website is performing. The **_gat_UA** Cookie and the **_gat_xxxxxxxxxxxxxxxxxx** Cookie are a pattern type Cookie set by Google Analytics, where the pattern element on the name contains the unique identity number of the account or website it relates to. The Cookie is used to throttle the request rate. The **_ga** and the **_ga_xxxx** Cookie are used by Google Analytics to identify unique users, identify unique sessions, throttle the request rate, and to store information about users' sessions and campaigns. The **__dc_gtm_UA-xxxxxxx** cookie is set to identify the associated Google Analytics account of the tool owner. The **_gali** cookie is set to identify which links on a page are clicked.

Information (e.g. browser version, flash version); Device Information (e.g. Advertising ID); Marketing Information (e.g. Ad Click ID); IP address; Cookie Data (e.g. Session ID); Behavioural Data (e.g. Usage behaviour, Click path, Widget interactions); Location information (e.g. City)

together with the national act of implementation - as this is an analytics Cookie, we only place the Cookie upon your prior explicit consent.

Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent.

Art. 49 (1) a) GDPR - we are only transferring personal data to Google LLC upon your prior explicit consent.

Singapore, Chile and Taiwan

Datadog

_dd_s

Session
Cookie

dd_site_test_*

Session
Cookie

Datadog Inc.,
620 8th Ave 45th
Floor
New York, NY
10018 USA

We use Datadog on our website to measure website activity and analyse website usage behaviour in order to improve the website's performance and manage errors. Measuring what features of our websites our users use or are interested in and how they use our websites helps us to

Event data (event type, datadog application, service), view attributes (Randomly generated ID for each page view, type of page load,

Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is an analytics Cookie, we only

European
Union

Data is
transferred
to the USA

dd_cookie_test *

Session
Cookie

improve our websites and services.

The _dd_s cookie is used to group all events generated from a unique user session across multiple pages. It contains the current session ID, whether the session is excluded due to sampling, and the expiration date of the session. The cookie is extended for an extra 15 minutes every time the user interacts with the website, up to the maximum user session duration of 4 hours.

The dd_site_test_* cookie is used to test whether the cookie is supported and expires instantly. It is required to ensure that the Datadog functionalities can be used in a reliable way.

The _dd_cookie_test_* cookie is used to test whether the cookie is supported and expires instantly. It is required to ensure that the Datadog functionalities can be used in a reliable way.

view URL, hashed URL, URL host, URL path), device data (device type, device brand, device model, device name, operating system and version), error attributes (error type, error count), operating system (name, version), geolocation (IP address based), session metrics (session duration, views in session, action account, session id), session attributes (IP address, session type), view timing metrics (time spent on current view), resource timing metrics (time establishing connection to server), resource attributes (type of resource, URL path), action timing metrics (loading time), action attributes (action ID, action name), frustration signals fields (count of dead clicks), UTM attributes (traffic source), Information whether placing of the cookie was successful

place the Cookie upon your prior explicit consent.

Art. 6 (1) (a) GDPR - Consent - We are collecting and processing the data only based on your prior explicit consent.

Art. 49 (1) (a) GDPR - Consent - We are only transferring personal data to Datadog Inc. upon your prior explicit consent.

4.3. Personalisation/targeting Cookies

Personalisation/targeting Cookies may be set by our partners or us on our websites to measure our advertising efforts, create custom audiences and make advertising on websites and on social media more relevant for you. In order to measure our advertising efforts, personalisation/targeting Cookies set by our partners or by us can detect whether you as a user are browsing our websites or social media channels after you have clicked on a N26 ad. To make our advertising more relevant for you, our partners may use personalisation/targeting Cookies to build a profile of your interests, based on your usage behaviour and your interaction with N26 ads and

match them by showing you personalised N26 ads across the internet. Such Cookies also perform functions like preventing the same ad from continuously reappearing, ensuring that ads display properly. Further, personalisation/targeting Cookies are used to create audience lists for N26 ads and better define user groups. If you do not allow these cookies, you will experience less personalised advertising.

Upon your explicit consent under Art. 49 (1) a) GDPR, personalisation/targeting Cookies may transfer personal data to third countries, outside of the EU, such as the USA. This can be for different reasons like storing or processing. The USA is a country that - in the terms of EU Regulation 2016/679 ('GDPR') - does not provide an adequate level of protection of personal data; this implies, among other things, that governmental agencies in the USA may have the right to access your data without effective remedies being available.

| Cookie | Entity placing the Cookie | Purpose | (Personal) Data processed | Legal basis | Location of processing / Data transfer |
|--|--|--|--|---|---|
| Facebook Pixel _fbp Persistent Cookie Cookie is deleted after a time period of 90 days | Meta Platforms Ireland Ltd. 4 Grand Canal Square, Grand Canal Harbour, Dublin, D02, Ireland | The Facebook Pixel is a tracking technology offered by Facebook. We use the Facebook Pixel in order to display ads to you and collect data that helps us track and analyse conversions from Facebook ads, optimise ads, build targeted audiences for future ads, and remarket to users who have already taken some kind of action on our website. This is necessary to ensure that the content of our ads is tailored to you. | Device information (e.g. Advertising ID); IP address; Behavioural Data (e.g., Ads viewed; Items clicked, pages visited, content viewed;); Marketing information (e.g. Ad Click ID, success of marketing campaigns); Referrer URL; Facebook Cookie information (e.g. Pixel ID, Facebook user ID); Browser information (e.g. Browser version) | Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent. Art. 49 (1) a) GDPR - we are only transferring personal data to Meta Platforms, Inc. upon your prior explicit consent. | European Union Data is transferred to the USA |
| Google Ads Conversion Tracking _gcl Persistent Cookie Cookie is deleted after a time period of 90 days _gcl_au Persistent Cookie | Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland | We use the Google Ads Conversion Tracking technology to track the conversion of users once they have clicked on a N26 ad on the internet, and are directed to the N26 website. Should a user sign up to a N26 bank account, the Cookie fires and records this event. This helps us understand how effective our ads are and to optimise our displaying of N26 ads to other users across the internet. | Date and time of visit; Page information (e.g. Referrer URL); Browser Information (e.g. browser type, browser language); Marketing Information (e.g. Ad Click ID, clicked ads); IP address; Cookie Data (e.g. Cookie ID); Behavioural | Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent. | European Union Data is transferred to the USA, Singapore, Chile and Taiwan |

| | | | | | |
|---|--|--|--|--|---|
| Cookie is deleted after a maximum of 90 days. | | Google Ads is an online advertising platform developed by Google, where advertisers bid to display brief advertisements, service offerings, product listings, or videos to web users. It can place ads both in the results of search engines like Google Search and on non-search websites, mobile apps, and videos. | Data (e.g. Usage behaviour) | Art. 49 (1) a) GDPR - we are only transferring personal data to Google LLC upon your prior explicit consent. | |
| | | The _glc and the _gcl_a_ Cookie are set by Google Ads when a user clicks on a Google ad to reach the N26 website and is part of the Google conversion tracking functionality. The Cookies record what happens after a click on an ad placed by us via Google Ads when users subsequently visit our website. In conversions, we measure whether users, after clicking on an ad placed by us via Google Ads, perform a certain action specified by us on the website (e.g., whether sign up for a bank account is performed). This allows us to track which keywords, ads, ad groups or campaigns lead to the desired interaction of users, and to attribute certain actions of the user to a specific ad. | | | |
| Google Ads Persistent Cookie Cookie is deleted after a maximum time period of 13 months | Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland | Google Ads is an online advertising platform developed by Google, where advertisers bid to display brief advertisements, service offerings, product listings, or videos to web users. Google Ads can place ads both in the results of search engines like Google Search and on non-search websites, mobile apps, and videos | Date and time of visit; Device information (e.g. IP address; online identifiers); Browser Information (e.g. browser type, browser language); Marketing Information (e.g. Ads shown, ads viewed, Shadow ID, search term, client ID, impressions); Cookie Data (e.g. Cookie ID); Geographic location | Sec. 25 (1) of the German Telecommunications-Telemed ia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. | European Union |
| DoubleClick IDE Persistent Cookie Cookie is deleted after a maximum period of 90 days. | | Google Ads is primarily used to run campaigns to acquire new customers. By using Google Ads, N26 can place ads across the internet, after determining where to show our ads and to whom. Google Ads is also used for | | Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent. Art. 49 (1) a) GDPR - we are only transferring personal data to Google LLC upon your prior explicit consent. | Data is transferred to the USA, Singapore, Chile and Taiwan |

DoubleClick test_cookie

Persistent
Cookie

Cookie is
deleted after a
maximum
time period of
15 minutes

campaign optimization purposes. When a customer clicks on an ad from Google Search (paid search) or selected Google Display Network sites (display), or when they view a video a temporary Cookie is placed on their computer or mobile device. When they complete the action we have defined, the Google system recognises the Cookie and a conversion is being recorded. If users do not convert, we can use the data collected to retarget users with N26 ads

We use the Google Ads technology to acquire customers by displaying ads and to track the conversion of users once they have clicked on a N26 ad on the internet, and are directed to N26 websites. Should a user sign up to a N26 bank account or undertake any action defined by us, the Cookie fires and records this event. This helps us understand how effective our ads are and to optimise our displaying of N26 ads to other users across the internet. Finally, we can retarget users by displaying N26 ads, should a user not convert after initially clicking on a N26 ad.

LinkedIn Insight Tag

Persistent
Cookie

Cookie is
deleted after a
time period of
3 months

LinkedIn Ireland
Unlimited
Company,
Wilton Place,
Dublin 2, Ireland

We use the LinkedIn Ads technologies in order to display ads, and collect data that helps us track and analyse conversions from LinkedIn ads, optimise ads, build targeted audiences for future ads, and remarket to users who have already taken some kind of action on our website. This is necessary to ensure that the content of our ads is tailored to you.

LinkedIn Insights is a conversion tracking and retargeting service. It is used by N26 to show ads to you.

Device
information; IP
address; Referrer
URL; Date and
time of visit;
Browser
information

Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent.

Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent.

Art. 49 (1) a) GDPR - we are only transferring personal

European
Union

Data is
transferred
to the USA
and
Singapore

We want to make sure that our ads are as relevant to you as possible, by tailoring their content.

The LinkedIn Insight Tag is used to track conversions, retarget website visitors, and unlock additional insights about LinkedIn members interacting with our ads.

data to LinkedIn Corporation upon your prior explicit consent.

| | | | | | |
|---|--|--|---|--|---|
| <p>LinkedIn Ads</p> <p>li_sugr</p> <p>Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 90 days</p> <p>JSESSIONID</p> <p>Session Cookie</p> <p>Bscookie</p> <p>Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 2 years</p> <p>lidc</p> <p>Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 24 hours</p> <p>UserMatchHistory</p> <p>Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 30 days</p> <p>lang</p> | <p>LinkedIn Ireland Unlimited Company, Wilton Place, Dublin 2, Ireland</p> | <p>LinkedIn Ads is an advertising service offered by LinkedIn. We use the LinkedIn Ads technologies in order to display ads and collect data that helps us track and analyse conversions from LinkedIn ads, optimise ads, build targeted audiences for future ads, and remarket to users who have already taken some kind of action on our website. This is necessary to ensure that the content of our ads is tailored to you.</p> <p>As part of the LinkedIn Ads services, the _jsessionID Cookie and the _bscookie are used by LinkedIn to securely offer the relevant services. The _lidc Cookie facilitates the data centre selection. The _UserMatchHistory Cookie is used for the unique anonymous advertising id sync process. It stores the last sync time to avoid repeating the syncing process in a frequent manner. The _lang Cookie is used to store a user's language setting to ensure LinkedIn.com displays in the language selected by the user in their settings. The _AnalyticsSyncHistory Cookie is used to store information about the time a sync with the lms_analytics Cookie took place for users in the designated countries. The _li_sugr Cookie is used to make a probabilistic match of a user's identity outside the designated</p> | <p>Date and time of visit; Page information (e.g. Referrer URL); Device Information (e.g. operating system,); Device Information (e.g. Advertising ID); Marketing Information (e.g. Ad Click ID, Ad viewed, Articles viewed, Pages visited, Search terms, Connections, Followers, Information provided on profile, User agent data, Videos viewed); IP address</p> | <p>Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent.</p> <p>Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent.</p> <p>Art. 49 (1) a) GDPR - we are only transferring personal data to LinkedIn Corporation upon your prior explicit consent.</p> | <p>European Union</p> <p>Data is transferred to the USA and Singapore</p> |
|---|--|--|---|--|---|

Session
Cookie

AnalyticsSynchHistory
Persistent
Cookie

countries. The **_li_gc** Cookie is used to store the consent of guests regarding the use of Cookies for non-essential purposes. The **_bcookie** is a browser Identifier Cookie to uniquely identify devices accessing LinkedIn.

Cookie is deleted after a maximum time period of 30 days

li_sugr
Persistent
cookie

Cookie is deleted after a maximum time period of 90 days

li_gc
Persistent
Cookie

Cookie is deleted after a maximum time period of 2 years

bcookie
Persistent
Cookie

Cookie is deleted after a maximum time period of 2 years

| | | | | | |
|--|--|--|--|---|-----|
| Outbrain Persistent Cookie | Outbrain Inc., 39 West 13th Street, 3rd floor, New York, NY 1001, United States of America | Outbrain is a content marketing service. It provides targeted native advertising services, helping N26 to re-target non-converted users. | IP address; Date and time of visit; Device information (e.g. operating system, browser type); Referrer URL; Websites visited | Sec. 25 (1) of the German Telecommunications-Telemedia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. | USA |
| Cookie is deleted after a maximum time period of 1 day | | We use the Outbrain to display ads and content, track and analyse conversions from N26 ads and optimise ads. This is necessary to ensure that the content of our ads is tailored to you. | | Art. 6 (1) a) GDPR - we are collecting and processing the | |

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|---|---|--|--|---|--|
| | | | | data only based on your prior consent. | |
| | | | | Art. 49 (1) a) GDPR - we are only transferring personal data to Outbrain, Inc. upon your prior explicit consent. | |
| Bing Ads Persistent Cookie Cookie is deleted after a maximum time period of 13 months | Microsoft Ireland Operations Limited, One Microsoft Place, South County Business Park, Leopardstown, Dublin 18, D18 P521, Ireland | Bing Ads is an online advertising platform developed by Microsoft. Bing Ads is primarily used to run campaigns to acquire new customers. By using Bing Ads, N26 can place ads across the internet, after determining where to show our ads and to whom. Bing Ads is also used for campaign optimization purposes. When a customer clicks on an ad from Bing Ads a temporary Cookie is placed on their computer or mobile device. When they complete the action we have defined, the Microsoft systems recognises the Cookie and a conversion is being recorded. If users do not convert, we can use the data collected to retarget users with N26 ads. We use the Bing Ads technology to acquire customers by displaying ads and to track the conversion of users once they have clicked on a N26 ad on the internet, and are directed to N26 websites. Should a user sign up to a N26 bank account or undertake any action defined by us, the Cookie fires and records this event. This helps us understand how effective our ads are and to optimise our displaying of N26 ads to other users across the internet on the Bing Ads platform. Finally, we can retarget users by displaying N26 ads, should a user not convert after initially clicking on a N26 ad. | Date and time of visit; Page information (e.g. Referrer URL, Page load time, Page title); Device Information (e.g. Browser language, Screen color depth, Screen height, Screen width); Device Information (e.g. Advertising ID); Marketing Information (e.g. Clicked advertisement, Event action, Event category, Event type, Keyword, Microsoft Click ID); IP address | Sec. 25 (1) of the German Telecommunications-Telemedi Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent. Art. 49 (1) a) GDPR - we are only transferring personal data to Microsoft Corporation upon your prior explicit consent. | EU Data is transferred to the USA |
| YouTube Video | Google Ireland Limited, Google Building Gordon House, 4 Barrow | YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through | Device information; IP address; Referrer | Sec. 25 (1) of the German Telecommunications-Telemedi Data Protection Act (TDDDG) together with Art. 5 | European Union |

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|---|--|---|--|--|
| <p>_visitor_info1_live Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 180 days.</p> <p>_consent Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 6182 days.</p> <p>_ysc Session Cookie</p> <p>_gps Session Cookie</p> | <p>St, Dublin, D04 E5W5, Ireland</p> <p>videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.</p> <p>We use YouTube Video in order to collect data that helps us display ads to YouTube users, track and analyse conversions from YouTube ads, optimise ads, build targeted audiences for future ads, and remarket to users who have already taken some kind of action on our website. This is necessary to ensure that the content of our ads is tailored to you.</p> <p>As part of the YouTube Video service, the _visitor_info1_live Cookie and _consent Cookie are used as unique identifiers to track viewing of videos for Youtube embedded videos. They are used to maintain a user's preferences and determine whether users see the new player interface or the old. The YSC is a security Cookie ensuring that requests within a browsing session are made by the user. The _gps Cookie is used to store location data.</p> | <p>URL; viewed</p> <p>Videos</p> | <p>(3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent.</p> <p>Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent.</p> <p>Art. 49 (1) a) GDPR - we are only transferring personal data to Google LLC upon your prior explicit consent.</p> | <p>Data is transferred to the USA, Singapore, Chile and Taiwan</p> |
| <p>GMP - DV360 & CM360 IDE Persistent Cookie</p> <p>Cookie is deleted after a maximum time period of 13 months.</p> <p>DSID Persistent Cookie</p> | <p>Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland</p> <p>The DV360 Cookies are used to retarget users on third parties' websites. The data collected is used to tailor marketing messages and content to users' interests.</p> <p>The IDE cookie is used as part of GMP to enable us to deliver personalised ads to users and retarget them on the DV360 network.</p> <p>The DSID cookie is used to store user preferences.</p> | <p>Cookie ID, IP address, Location (IP-based), Time, Device ID, Device type, Time to conversion, Internet Service Provider (ISP) or Wireless Carrier, browser, Browser headers (Browser type and version), Website data, session count, sign up initiated, sign up completed, Location, Time,</p> | <p>Sec. 25 (1) of the German Telecommunications-Telemed ia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - As this is a marketing personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent.</p> <p>Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent.</p> | <p>European Union</p> <p>Data is transferred to the USA Singapore, Chile and Taiwan.</p> |

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| Cookie is deleted after a maximum time period of 2 Weeks. | | | Time conversion. | of | Art. 49 (1) (a) GDPR - Consent - We are only transferring personal data to third countries that do not provide an adequate level of data protection upon your prior explicit consent. |
| TikTok Pixel _ttps (3rd Party Cookie) Persistent Cookie Cookie is deleted after a maximum time period of 13 months. _ttp (1st Party Cookie) Persistent Cookie Cookie is deleted after a maximum time period of 13 months. | 1st Party Cookie: N26 Bank AG, Voltairestr. 8, 10179 Berlin, Germany 3rd Party Cookie: TikTok Technology Limited, 10 Earlsfort Terrace, Dublin, D02 T380, Ireland | The TikTok Pixel is a tracking technology offered by TikTok. We use the TikTok Pixel in order to display ads to you and collect data that helps us track and analyse conversions from TikTok ads, optimise ads, build targeted audiences for future ads, and remarket to users who have already taken some kind of action on our website. This is necessary to ensure that the content of our ads is tailored to you. | Ad and Event Information, Timestamp, IP-Address, User Agent (Device ID, Browser) | | Sec. 25 (1) of the German Telecommunications-Telemed ia Data Protection Act (TDDDG) together with Art. 5 (3) directive on privacy and electronic communications together with the national act of implementation - as this is a personalisation/targeting Cookie, we only place the Cookie upon your prior explicit consent. Art. 6 (1) a) GDPR - we are collecting and processing the data only based on your prior consent. Art. 49 (1) a) GDPR - we are only transferring personal data to third countries upon your prior explicit consent. |
| | | | | | European Union Data is transferred to the USA and Singapore. |

III. Retention of data

The retention period is the time span the collected data is saved for the processing purposes. The data needs to be deleted as soon as it is no longer needed for the stated processing purposes.

The retention period differs based on the processing purposes. Please find information on the retention periods applicable for the processing purposes of the different categories of Cookies used by N26 below:

1. Strictly necessary Cookies

| Cookie | Retention period |
|---|---|
| N26.token; num26expires_at; n26.mfa_token; n26.graphql_form_payload; num26locale; n26.csrf; numb26RuleCreated; n26.render_js_version; n26.timezone; n26.timezone_identifier; n26.reverification_seen; n26.ask_not_to_track; n26.select_previous_device; | Session Cookies, associated data processed by N26 is deleted once the session Cookies expire. |

Num26ReducedMotion; num26Discretion; num26DarkMode;
n26.alert_duration; num26SpaceTransaction;
num26IsFirstSharedSpaceTransfer; n26.free_trial_opt_in_seen,
Google Tag Manager

Num26refresh; num26region; n26.fp; num26ReferralCode;
num26DismissedPulseCards; num26chatChannel;
numb26chatToken; num26DeviceToken; num26Notifications;
num26NotificationSounds; num26ABCMS, OptanonConsent;
OptanonAlertBoxClosed, _sp_id.xxxx, _sp_ses.xxxx, sp

Persistent Cookies, associated data processed by N26 is deleted once the persistent Cookies expire.

FinanceAds, Impact Radius

Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 30 days.

2. Functional Cookies

| Cookie | Retention period |
|-------------|---|
| n26.ab_data | Persistent Cookie, associated personal data processed by N26 is deleted once the persistent Cookie expires. |

3. Analytics Cookies

| Cookie | Retention period |
|------------------|---|
| Google Analytics | Data collected by Google Analytics and processed by N26 will be deleted after a time span of 26 months. |
| Datadog | Personal data collected by Datadog and processed by N26 will be deleted after a time span of 30 days. |

4. Personalisation/targeting Cookies

| Cookie | Retention period |
|---------------------------------------|---|
| Facebook Pixel | Data collected by the Facebook Pixel and processed by N26 will be deleted once the Cookie expires, here after the Cookie duration of 90 days. |
| Google Ads Conversion Tracking (_gcl) | Data collected by Google Ads and processed by N26 will be deleted after a time span of 24 months. |

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| LinkedIn Insight Tag | Data collected by the LinkedIn Insight Tag and processed by N26 will be deleted after a time span of 180 days. |
| LinkedIn Ads | Data collected by LinkedIn Ads and processed by N26 will be deleted after a time span of 26 months. |
| Outbrain | Data collected by Outbrain and processed by N26 is deleted once the Cookie expires, here after the Cookie duration of 1 day. |
| Google Ads | Data collected by Google Ads and processed by N26 will be deleted after a time span of 24 months. |
| Bing Ads | Data collected by Bing Ads and processed by N26 is deleted once the Cookie expires, here after the Cookie duration of 13 months. |
| YouTube Video | Data collected by YouTube Video is and processed by N26 is deleted once the Cookie expires, here after the Cookie duration of 180 days. |
| GMP - DV360 & CM360 | Personal data collected by GMP - DV360 & CM360 and processed by N26 will be deleted once the Cookie expires, here after the Cookie duration of 13 months (IDE and DSID). |
| TikTok Pixel | Personal data collected by the TikTok Pixel and processed by N26 will be deleted once the Cookie expires, here after the Cookie duration of 13 months (_ttp and _ttps). |

IV. Your rights under the GDPR

In case Cookies placed by our partners or us process personal data, users of our website become data subjects. The GDPR grants data subjects certain rights. For more information about your rights as a data subject under the GDPR, please refer to section IX of the [N26 Privacy Policy](#), which can be accessed at any time via the N26 websites.

V. How to delete Cookies from your device

Once Cookies have been placed on your device, you can delete them at any time. You can find out how this works in detail in the help section of your browser. Guidance is available for the internet browsers Safari, Firefox, Microsoft Internet Explorer and Google Chrome.