N26 Cookie Policy

(Version 4.5 – 13 July 2026)

Below you will find information about how N26 Bank SE, 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
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-sided 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: 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
N26 **N26.token** Session Cookie **Num26refresh Persistent** Cookie Cookie is deleted after a time period of 1 day **num26expires_at** Session Cookie **num26region** Persistent Cookie Cookie is deleted after a time period of 6 months **N26.mfa_token** Session Cookie **N26.graphql_form_payload**	N26 Bank SE, Voltairestr. 8, 10179 Berlin, Germany	We place Cookies and similar technologies and process the data collected for purposes of providing our websites and online banking services in an efficient, trustworthy, secure, and reliable manner, and to protect our IT systems. The processing is carried out to ensure that web applications can access the correct APIs securely, access requests are performed securely, and secure user access is provided to our websites and areas restricted to authorized users. The data is processed for fraud prevention and website security reasons, to provide a backup in case the user's browser does not support JavaScript or encounters a JavaScript error, to deliver the website in the user's preferred language required for online banking functionality and financial product information, and to	Unique token, Time of expiration, Region (EU), Token, Encrypted request payload, Selected language, Fonts, DomBlockers, FontPreferences, AudioFingerprint, RoundedScreenFrame, CPU, Languages, ColorDepth, DeviceMemory, ScreenResolution, HardwareConcurrency, Timezone, Timezone offset value, Timezone region value, SessionStorage, LocalStorage, IndexedDB, OpenDatabase, CpuClass, Platform, Plugins, CanvasFingerprint, TouchSupport, Vendor, VendorFlavors,	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

Session Cookie **Num26locale** Session Cookie **N26.csrf** Session Cookie **n26.fp** Cookie Device Fingerprinting Session technologies **num26ReferralCode** Session Cookie **Num26 Dismissed PulseCards** Persistent Cookie Cookie is deleted after a time period of 6 months **Num26chat** Channel Persistent Cookie Cookie is deleted after a time period of 20 minutes **numb26chat Token** Persistent Cookie Cookie is deleted after a time period of 20 minutes **num26Device Token** Persistent Cookie Cookie is deleted after a time period of 6 months	set the correct timezone, date, and timezone region values based on the user's browser. The processing allows users to request support by ensuring they can re-open a session with our customer chat when a browser refresh becomes necessary, enables users to participate in our friend referral program by storing a unique friend referral code, and ensures we can operate our websites and online banking in compliance with applicable laws by storing information about dismissed info cards so they are not shown again, determining whether a regular data re-verification info sheet has been shown to customers, and fulfilling the requirements provided by Apple ATT as part of the iOS operating system. It further allows us to manage application configurations, control animation alerts, process text notifications and sound preferences, track early trial features, evaluate shared spaces interactions and rules creation, record layout rendering configurations, and process product variation tests.	CookiesEnabled, ColorGamut, ColorsInverted, ColorsForced, MonochromeDepth, ContrastPreference, MotionReduced, HDR, MathFingerprint, Friend referral code, Array of info card type text identifiers, Channel ID string, Consent value, OS value, 'True' or 'False' value, Values 'SLOW', 'MEDIUM' or 'FAST', Sets to true if the first Space rule has been created, Stores an array of the product type that has been seen (e.g. Metal), AB test variant name

n26.timezone
Session
Cookie

n26.timezone_identifier'
Session
Cookie

N26.reverification_seen
Session
Cookie

N26.ask_not_to_track
Session
Cookie

n26.select_previous_device
Session
Cookie

Num26 Reduced Motion
Session
Cookie

Num26 Discretion
Session
Cookie

Num26 DarkMode
Session
Cookie

N26.alert_duration
Session
Cookie

Num26 Notifications
Persistent
Cookie

Cookie is deleted after a time period of 6 months

Num26 Notification Sounds
Persistent
Cookie

Cookie is deleted after a time period of 6 months **num26Space Transaction** Session Cookie **num26IsFirst SharedSpace Transfer** Session Cookie **numb26Rule Created** Session Cookie **N26.render_js _version** Session Cookie **N26.free_trial _opt_in_seen** Persistent Cookie Cookie is deleted after a time period of 6 months **num26ABC MS** Persistent Cookie Cookie is deleted after a time period of 7 days					
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	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.	European Union Data is transferred to the USA, Singapore, Chile and Taiwan

		control as to when a particular tag is triggered.		Art. 46 (2) c) GDPR - we are only transferring personal data on the basis of standard 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.	
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-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 standard 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.	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.
Snowplow **_sp_id.xxxx**	Snowplow Analytics Limited, 17 Bevis Marks,	We use Snowplow and process the data collected in order to prevent fraud and for security reasons, in	Unique ID, number of visits to the website, timestamp of first	Sec. 25 (2) no. 2 of the German Telecommunications-Telemedia Data Protection Act	European Union

Persistent Cookie Cookie is deleted after a maximum period of 2 years. **_sp_ses.xxxx** Persistent Cookie 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	Floor 6, London, EC3A 7LN, United Kingdom17 Bevis Marks, Floor 6, London, EC3A 7LN, United Kingdom	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. 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. 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.	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.	(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.	
Liveperson LPVID Persistent Cookie Cookie is deleted after 1 year. **LPSID-SiteID** Session Cookie	N26 Bank SE, Voltairestr. 8, 10179 Berlin	We use Liveperson and process the data collected for the purpose of providing our customer chat service in our web-app. The customer chat is the main contact option for our customers. Without this technology we could not provide our customers with the possibility of contacting us via chat in the web-app. We use LPVID to ensure that users can browse the website while interacting with the chat. We want to ensure that users can re-open a session with our customer chat when a browser refresh becomes necessary. We use LPSID-SiteID to ensure a continuous conversation with the customer while they are navigating to different web	User's browsing behavior on the website, pages visited, the duration of the visit, any actions taken on the site, IP address, browser type, operating system, pages visited, visitor ID. IP address, browser type, operating system, ID of current or last monitored	Sec. 25 (2) no. 2 of the German Act on Data Protection and Privacy in Telecommunications and Digital Services (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 usage of the Cookie is not required. Art. 6 (1) b) GDPR - processing of personal data is necessary for the performance of the contract with you. Art. 46 (2) c) GDPR - we are only transferring personal data on the basis of standard 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	European Union Data is transferred to the United Kingdom (based on an Adequacy Decision), Ukraine, Canada (based on an Adequacy Decision) and Israel (based on an Adequacy Decision).

	pages of the web app.	session, session ID.	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.
LPSessionID Persistent Cookie Cookie is deleted after 1 year.	We use LPSessionID to ensure a continuous conversation with the customer continuity while they are navigating web pages of the website.	Session ID.	
LPVisitorID Persistent Cookie Cookie is deleted after 1 year.	We use LPVisitorID to ensure a continuous conversation with the customer continuity while they are navigating web pages of the website and a history of conversational sessions.	Visitor ID, IP address, browser type, and operating system.	
IPLastVisit Persistent Cookie Cookie is deleted after 13 months.	IPLast Visit allows us to identify new and returning visitors to the website and to enable a seamless and personalised chat experience.	Time stamp of the last visit of the website.	
IPTapId Session Cookie	IPTapId ensures that chat sessions are maintained even if the customer navigates away from the website or opens a new browser tab or window.	Visitor ID, page URL, visitor's browser type.	
lpPmCalleeDfs Session Cookie	lpPmCalleeDfs allows us to maintain the chat session and provide personalised chat support.	Visitor's device and browser with the conversation, unique identifier, configuration data.	
lpTestCookie{timestamp} Session Cookie	lpPmCalleeDfslpTestCookie{timestamp} verifies successful communication by checking if the browser supports cookies when the customer lands on the website.	Test value, time stamp.	
Storage_expiration-SiteId Indefinite Cookie	Storage_expiration-SiteId allows the website to know when the browser storage will expire and to select a browser storage method.	Expiration date of the visitor's browser storage.	
lpStrMap-ADD	lpStrMap-ADD allows us to manage conversation	Visitor ID, the ID of the agent who is handling the session,	

Persistent Cookie Cookie is deleted after 1 day.		related settings such as UI state and configuration.	information about the visitor's interactions with the website, such as visited pages and sent messages.		
UIConf Persistent Cookie Cookie is deleted after 1 day.		UIConf allows us to store the user's conversation settings such as language and theme.	User ID, account ID,messaging domain, user's preferences, such as language and theme.		
{account ID}lpMessaging-{account ID} Session Cookie		{account ID}lpMessaging-{account ID} enables messaging window continuity on navigation across browser tabs.	User ID, account ID,messaging domain.		
{account ID}-lpuw-authMessaging Session Cookie		{account ID}-lpuw-authMessaging enables authenticated messaging window continuity on navigation across browser tabs.	String representing the authenticated conversation session state.		
{account ID}-lpuw-unauthMessaging Session Cookie		{account ID}-lpuw-unauthMessaging enables unauthenticated messaging window continuity on navigation across browser tabs.	String representing the authenticated conversation session state.		
s.browser Session Cookie		s.browser ensures video & voice capability when interacting with the chat.	Browser type, operating system, screen resolution.		
{account ID}-unAuthJWT Persistent Cookie Cookies is deleted after 1 day.		{account ID}-unAuthJWT enables unauthenticated messaging window continuity on navigation across browser tabs.	String containing unauthenticated conversation token to verify the user permissions when interacting with the messaging service.		
Statsig SDK Persistent Cookie	N26 Bank SE, Voltairestr. 8,	The Statsig SDK is essential to conduct A/B tests. A/B tests are used to ensure that	UserID, IP-address, userAgent.	Sec. 25 (2) no. 2 of the German Telecommunications-Digital	European Union

	10179 Berlin, Germany	complex websites such as ours can be used and navigated without unnecessary friction, and that services offered such as online banking operate as required.	Country, locale, appVersion, browser version, unique device token	Services 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. 46 (2) c) GDPR - We are only transferring personal data on the basis of standard 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 in the N26 privacy policy Art. 6 (1) (f) GDPR - Legitimate Interest We are collecting the data based on our legitimate interest of offering our website to users and customers in a secure way and ensuring that our website can be navigated without unnecessary friction	Data is transferred to the US.
Adjust	Adjust GmbH Saarbrücker Str. 37A, 10405 Berlin, Germany	We use deeplinks provided by Adjust to direct users to the relevant app stores if the N26 app is not yet installed on their device. This is required as the signup to N26 bank accounts is only possible in the N26 mobile apps.	IP address, Device ID, IDFA, Unique URL, Adjust ID	Sec. 25 (2) no. 2 of the German Telecommunications-Digital Services 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. 46 (2) c) GDPR - We are only transferring personal	European Union Data is transferred to the US and Singapore.

				data on the basis of standard 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 in the N26 privacy policy Art. 6 (1) (f) GDPR - Legitimate Interest We are collecting the data based on our legitimate interest of offering our website to users and customers in a secure way and ensuring that our website can be navigated without unnecessary friction	
Usercentrics uc|v Persistent Cookie Cookie is deleted after a time period of 12 months uc|<identifier >|xxx Persistent Cookie Cookie is deleted after a time period of 12 months	Usercentrics GmbH, Sendlinger Str. 7, 80331 Munich, Germany	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.	Consent ID, consent status (opt-in/opt-out), consent type, timestamp of consent, template version, banner language, user agent, referrer URL, and user settings.	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

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 Cookie is deleted after a maximum time period of 1 day **_gat_UA** Session Cookie **_gat_xxxxxxx xxxxxxxxxx xxxxxxxx** Session Cookie **_ga** Persistent Cookie Cookie is deleted after a maximum time period of 2 years. **_ga_xxxx** 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 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_xxxxxxxxxxxxxxxxxxxxxxxxx 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	Date and time of visit; Page Information (e.g. Country, Page Type, Referrer URL); Browser 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)	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 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.	European Union Data is transferred to the USA, Singapore, Chile and Taiwan

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.		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-xxxxxxxx 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.				
Datadog **_dd_s** Session Cookie **dd_site_test_*** Session Cookie **dd_cookie_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 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.	Event data (event type, datadog application, service), view attributes (Randomly generated ID for each page view, type of page load, 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	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 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.	European Union Data is transferred to the USA

			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		
num26UniqueDeviceToken Persistent Cookie Cookie is deleted after a maximum time period of 6 months.	N26 Bank SE, 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 perform A/B tests.	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

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 **_fpb** 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 **_glc** Persistent Cookie Cookie is deleted after a time period of 90 days **_gcl_au** Persistent Cookie Cookie is deleted after a maximum of 90 days.	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. 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,	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 [GCLID/GBRAID], clicked ads); IP address; Cookie Data (e.g. Cookie ID); Behavioural Data (e.g. Usage behaviour)	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 Google LLC upon your prior explicit consent.	European Union Data is transferred to the USA, Singapore, Chile and Taiwan

		mobile apps, and videos. More information on data processing by Google can be found here: https://business.safety.google/privacy/ The _glc and the _gcl_au_ 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 **Doubleclick IDE** Persistent Cookie Cookie is deleted after a maximum period of 90 days. **Doubleclick test_cookie** Persistent Cookie Cookie is deleted after a	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 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 campaign optimization purposes. When a customer clicks on an ad from Google Search (paid search) or selected Google Display Network sites (display), or	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-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 Google LLC upon your prior explicit consent.	European Union Data is transferred to the USA, Singapore, Chile and Taiwan

maximum time period of 15 minutes		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. More information on data processing by Google can be found here: https://business.safety.google/privacy/ 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.			
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	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,	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	EU Data is transferred to the USA

		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.	Event category, Event type, Keyword, Microsoft Click ID); IP address	data to Microsoft Corporation upon your prior explicit consent.	
YouTube Video **_visitor_info1_live** Persistent Cookie Cookie is deleted after a maximum time period of 180 days. **_consent** Persistent Cookie Cookie is deleted after a maximum time period of 6182 days. **_ysc** Session Cookie **_gps** Session Cookie	Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through 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. 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. As part of the YouTube Video service, the _visitor_info1_live Cookie	Device information; IP address; Referrer URL; Videos viewed	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 Google LLC upon your prior explicit consent.	European Union Data is transferred to the USA, Singapore, Chile and Taiwan

		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.			
GMP - DV360 & CM360 **IDE** Persistent Cookie Cookie is deleted after a maximum time period of 13 months. **DSID** Persistent Cookie Cookie is deleted after a maximum time period of 2 Weeks.	Google Ireland Limited, Google Building Gordon House, 4 Barrow St, Dublin, D04 E5W5, Ireland	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. More information on data processing by Google can be found here: https://business.safety.google/privacy/. 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. The DSID cookie is used to store user preferences.	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, Time of conversion.	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 marketing 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 - 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.	European Union Data is transferred to the USA Singapore, Chile and Taiwan.
TikTok Pixel **_ttps** *(3rd Party Cookie)* Persistent Cookie Cookie is deleted after a maximum time period of 13 months. **_ttp**	1st Party Cookie: N26 Bank SE, 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	Ad and Event Information, Timestamp, IP-Address, User Agent (Device ID, Browser)	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	European Union Data is transferred to the USA and Singapore.

(1st Party Cookie) Persistent Cookie Cookie is deleted after a maximum time period of 13 months.	content of our ads is tailored to you.	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.

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; Num26ReducedMotion; num26Discretion; num26DarkMode; n26.alert_duration; num26SpaceTransaction; num26IsFirstSharedSpaceTransfer; n26.free_trial_opt_in_seen, Google Tag Manager; LPSID-SiteID; IPTabId; lpPmCalleeDfs; lpTestCookie{timestamp}; {account ID}lpMessaging-{account ID}; account ID}-lpuw-authMessaging; s.browser; {account ID}-lpuw-unauthMessaging	Session Cookies, associated data processed by N26 is deleted once the session Cookies expire.
Num26refresh; num26region; n26.fp; num26ReferralCode; num26DismissedPulseCards; num26chatChannel; numb26chatToken; num26DeviceToken; num26Notifications; num26NotificationSounds; num26ABCMS, _sp_id.xxxx, _sp_ses.xxxx, sp; Storage_expiration-SiteId, num26UniqueDeviceToken	Persistent Cookies, associated data processed by N26 is deleted once the persistent Cookies expire.
Usercentrics SDK uc|v, uc|<identifier>|xxx	Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 1 year.
pStrMap-ADD; UIConf; {account ID}-unAuthJWT	Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 1 day.

Impact Radius	Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 30 days.
LPVID; LPVisitorID; LPSessionID	Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 1 year.
IPLastVisit	Persistent Cookie, personal data collected is deleted once the Cookie expires, here after the Cookie duration of 13 months.
Statsig SDK	Persistent Cookie, personal data collected is deleted after the duration of 30 days.
Adjust	Session Cookie, associated personal data processed by N26 is deleted once the session Cookie expires.

2. 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.

3. 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.
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.