

September, 2019

For the US, N26 is including the following features: Early access to salary payment (2 days early like competitor [Chime](#)), ‘Perks’ such as 10% discount on Tidal’s streaming music service, the Luminary podcast platform, Blinkist reading app or the Aaptiv health and fitness app and a new peer-to-peer lending service called MoneyBeam that allows users to send funds to friends, family or anyone on their smartphone contacts list.

The campaign aims to showcase the bank's core values in offering a banking experience that's fast, easy and enjoyable, says Nicolas Kopp, U.S. CEO of N26 Inc. "We want to solve the pain points that customers usually have with traditional banks: hidden fees, slow and complex sign-up process, poor digital experience."

[illegible]

**No hidden fees**

A close-up photograph of a person's hand holding a Visa credit card. The hand is positioned with the thumb and index finger gripping the edges of the card. The card is white with a black stripe at the top and bottom. The Visa logo is visible in the bottom right corner. The card number, expiration date, and name are partially visible. The background is a solid teal color.



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A close-up portrait of a woman wearing an extremely ornate and expensive-looking helmet. The helmet is covered in hundreds of small, clear crystals and diamonds. The most prominent feature is a large, multi-faceted crystal crownpiece that sits atop the helmet, resembling a crown. The woman's eyes are visible through the helmet's visor, and she has a slight smile. The background is a plain, light blue color.

**Lock your card instantly**

[illegible]

