



## FACTS

## What does Santander Bank do with your personal information?

## Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

## What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

## How?

All financial companies need to share customers' personal information to run their everyday business — to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information Santander chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Santander Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you.	YES	NO
<b>For joint marketing with other financial companies.</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences.	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness.	YES	YES
<b>For our affiliates to market to you.</b>	YES	YES
<b>For non-affiliates to market to you.</b>	NO	N/A

## To limit our sharing

- Call 877-768-2265 – our menu will prompt you through your choice(s).
- Hearing- and speech-impaired customers may use 7-1-1 or their preferred relay service.
- Visit us online: [santanderbank.com/us/marketing-preferences](https://santanderbank.com/us/marketing-preferences)

**Please Note:** If you are a new customer, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

## Questions?

Call **877-768-2265** or go to [santanderbank.com/us/online-privacy-policy](https://santanderbank.com/us/online-privacy-policy). Hearing- and speech-impaired customers may use 7-1-1 or their preferred relay service.

Who we are	
Who is providing this notice?	Santander Bank, N.A.
What we do	
How does Santander Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Only employees, companies that work on our behalf, and other parties, as required or permitted by law, are allowed access to your information.
How does Santander Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money.</li> <li>• Pay your bills or apply for a loan.</li> <li>• Use your credit card or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually, unless you choose to express a preference for all account holders on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with the word "Santander" in their name.</i></li> <li>• <i>Our affiliates include financial companies such as Banco Santander, S.A., Santander Holdings USA, Inc., Santander Consumer USA, Santander Securities LLC, and Santander Insurance Agency U.S. LLC.</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Santander does not share with non-affiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card and insurance companies.</i></li> </ul>
Other important information	
<p><b>SPECIAL NOTICE FOR CALIFORNIA AND VERMONT RESIDENTS:</b> The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.</p> <p><b>FOR NEVADA RESIDENTS:</b> We are providing you this notice pursuant to Nevada law. At any time, you may request to be placed on Santander's internal do not call list by visiting <a href="https://santanderbank.com/us/online-privacy-policy">santanderbank.com/us/online-privacy-policy</a>. You may also reach Santander Bank's customer service department at: Santander Bank, Mail Code: 10 Commons Blvd, MS RI-EPV-FFT, Reading, PA 19605, by phone at 877-768-2265, or on the web at <a href="https://customerservice.santanderbank.com/app/ask">https://customerservice.santanderbank.com/app/ask</a>. For more information on this Nevada law, you may contact the Bureau of Consumer Protection, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: 702-486-3132, email: <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a></p>	