## **Commercial Card Fraud Alert Terms and Conditions**

By participating in the SBNA Alerts fraud notification program, you may receive fraud notifications via text message. All messages are free. You may opt out at any time by texting STOP to Short Code (62079).

By texting STOP to Short Code (62079), you agree to one additional confirmation text message stating that you've opted out and will no longer receive fraud text messages from SBNA Alerts. To get help, text HELP to Short Code (62079). Get additional support or help by calling 877-598--7799. You must be the mobile phone account holder or have permission from the mobile phone account holder to use this service and must be 18 years of age or older. By participating in this fraud notification program, you specifically provide your authorization and consent for SBNA Alerts to send communications using an automatic telephone dialing system or an artificial or prerecorded voice system. The frequency of these communication will vary depending on your purchasing behavior but may occur multiple times per day.

You are not required to agree to these terms as a condition of purchasing any property, goods or services. Mobile phone carriers are not responsible for any delayed or undelivered messages. Messages may be delayed or not delivered due to factors outside of the mobile phone carrier's control.

By providing your cell phone number you agree to receive automated service calls and/or text messages to that number, such as potential fraud alerts from us and third-party vendors acting on our behalf. Consent will not be transferred to a provider that is not performing services on behalf of Santander, NA.

The Santander Bank, N.A. privacy policy can be viewed at <a href="https://www.santanderbank.com/online-privacy-policy">https://www.santanderbank.com/online-privacy-policy</a>