

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

The Santander Bank, N.A. ("Santander") Commercial Card ("Card" or "Account") is a business purposes only account governed under the Commercial Credit Card Agreement ("Agreement") between your company ("Customer") and Santander. Please refer to your company's Master Program Administrator for information related to any card purchase types that your company may have restricted. By activating or using the Card or the Account established with it, the Customer agrees to and is bound by all the terms of the Agreement. All capitalized terms not defined below have the meaning as defined in the Agreement.

Unauthorized Use: The Customer will not be liable for unauthorized transactions as described under the terms of the Account Agreement. To notify Santander that your Account has been used without your permission or that your Card is lost or stolen, please call 1-855-465-8114. If outside of the United States or Canada please call +1-706-649-2112.

Payments: For this Account, all payments are due in full. The Customer is responsible for paying the "New Balance" that is listed on the Account billing statement, in full, by the Payment Due Date that appears on the Account billing statement. However, the Customer may have requested that Santander make available to you an individual Account statement to allow you to settle the balance on your individual card. You are responsible for all purchases, cash advances, and fees charged to the Card or Account issued to you that are not paid to Santander by the Customer (your company). Payment must be in United States currency and must be paid by electronic means drawn on or clearing through a United States bank and must be received by Santander on or before the Payment Due Date reflected on your Account billing statement.

In accordance with the payment terms of the Agreement, you will have a certain number of days from your Account's billing statement date to your Payment Due Date.

Credit Balance Refund: Santander will automatically refund any credit balance, more than \$1, if it remains on your Account for two (2) billing cycles.

Calculation of Late Fees: Payment of the New Balance listed on your Account billing statement must be made in full by the Payment Due Date to avoid a late fee. Please refer to the Agreement for a full list of Fees and Charges.

For Individual Bill accounts, if a payment in full is not made by the Payment Due Date, a late fee, equal to 3% of the Total Amount Due will be assessed.

For Central Bill accounts, a late fee of 3% of the Total Amount Due each month or \$25, whichever is greater, will be assessed.

Creditor: This Account billing statement is made available by and is payable to Santander Bank, N.A. As detailed in the Agreement, the Account is governed by, and construed in accordance with federal banking law, as applicable, and the law of Delaware. Santander may suspend or cancel the Card or Account privileges at any time for any reason. You must surrender the Card, upon request, to the Customer (your company) or any authorized representative of Santander in the event of such cancellation. The Customer understands that it still must pay all amounts due to Santander under the Agreement.

Please contact your company's Master Program Administrator for a copy of the Agreement that outlines this Account's full terms and conditions.