

IMPORTANT INFORMATION ABOUT YOUR CARD

Santander Bank, N.A. ("Santander") has entered into a commercial credit card agreement with your company. Your company has instructed Santander to issue a credit card to you. You may only use the credit card for the business purposes of your company.

Please check with your company regarding any policies it may have regarding your use of the credit card.

You must notify Santander if your credit card has been used without your permission or if your credit card is lost or stolen. You may contact Santander by calling 1-855-465-8114. If outside of the United States or Canada, please call +1-706-649-2112.

Billing Errors / Problems with Goods and Services: If you think there is an error on your Account billing statement, call our Customer Service line at 1-877-598-7799 within 60 days of the billing date reflected on your Account billing statement. We will then investigate whether or not there has been an error. If we made an error, you will not have to pay the amount in question or any interest or other fees related to that amount. If we do not believe there was an error, you will have to pay the amount in question, along with applicable interest and fees. If you are dissatisfied with the goods or services that you have purchased with your Card or Account, you understand that you cannot hold Santander responsible for problems such as product malfunctions, failures due to lack of quality, or other defects relating to the goods or services purchased with your Card or Account. You must pay Santander for the charge and settle these types of disputes with the entity from which the goods or services were purchased.

Santander may suspend or cancel your credit card at any time for any reason. You must surrender the card, upon request, to your company or any authorized representative of Santander in the event of such cancellation.