

Press Release

SANTANDER BANK SHOWS CUSTOMERS THAT RESPECT ADDS UP

Launch of New Digital Banking Features Highlights a Year Full of Customer Experience Enhancements

BOSTON – January 8, 2018 – <u>Santander Bank</u> is bringing respect back to banking. With the introduction of new features and upgrades to its digital banking platform at the end of 2017, the Bank topped off a year dedicated to showing customers how respect adds up. And, beginning this week with the launch of a new <u>marketing campaign</u>, including TV, radio, digital and social channels, Santander is kicking off the New Year by renewing its customer promise - to ensure respect is at the core of every customer interaction, every product, every service, and everything the Bank does.

"At Santander, it's our mission to help people and businesses prosper," said Maria Veltre, Santander's chief marketing and digital officer. "By actively listening to our customers and our communities, we've been able to introduce new and improved products and services that truly respect our customers' time, money and financial futures." She added, "Respect should be the foundation for everything we do, from how we interact with our colleagues to how we connect with our customers and engage our communities. Our customer promise is to treat people and their money the way we all want to be treated - with respect."

Santander's digital banking platform is designed to address customers' needs and respect their time without sacrificing security. Reviewed by more than 14,000 users in Apple's App Store and earning a rating of five out of five stars, the Bank's consumer mobile app now offers customers an array of more convenient, user-friendly options.

- Credit and debit cardholders enjoy greater control over their money with the debut of Instant Card Hold, a new mobile banking security feature that allows customers to place a temporary hold on a misplaced debit or credit card to prevent unauthorized use.
- New mobile features allow customers to reactivate the card once it's located, report a lost or stolen card, order a replacement card and activate a new card all right from their mobile phone.
- Other mobile upgrades include new auto-notifications that alert customers to account changes, giving them peace of mind and demonstrating respect for them and their money.

How else did respect add up for Santander customers, colleagues and communities in 2017?

- <u>Ultimate Cash Back[™] Credit Card</u> –Respect is unlimited 1.5% cash back on all purchases with no cap and five no-fee features.
- <u>Inclusive Communities</u> Respect is an \$11 billion, five-year commitment to lending, community development and charitable giving.
- <u>Walk Out Working</u> Respect is activating customers' new mobile and online accounts before they leave the branch.
- <u>Santander Treasury Link</u> Respect is a new online platform that meets the specific cash management needs of Commercial and Business Banking clients.
- <u>Cultivate Small Business</u> Respect is fostering small business ownership and success in low- and moderate-income neighborhoods.
- <u>Extended Branch Hours</u> Respect is longer, more convenient hours on weekdays and Saturdays.

• **Issues Resolution** – Respect is empowering frontline colleagues to resolve customer issues with the support of an escalation team to ensure a better customer experience.

Santander Bank, N.A. is one of the country's largest retail and commercial banks with more than \$79 billion in assets. With its corporate offices in Boston, the Bank's 9,700 employees, more than 650 branches, 2,100 ATMs and 2.1 million customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 125 million customers in the U.S., Europe, and Latin America. It is managed by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S. For more information on Santander Bank, please visit www.santanderbank.com.

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