



Press Release

SANTANDER US PROVIDES RELIEF EFFORTS FOLLOWING HURRICANE IRMA

- *Santander US donating \$100,000 to Hurricane Irma relief efforts, matching employee contributions and activating auto loan, mortgage and credit card assistance programs for customers living in Federal Emergency Management Agency (FEMA)-identified disaster areas*

BOSTON – September 14, 2017 – Santander US announced today that the Company and its businesses have taken immediate steps to assist customers affected by Hurricane Irma. As it does when there is a FEMA-designated emergency, Santander US has activated assistance programs to help affected customers living in disaster zip codes identified by FEMA. The Company has also pledged a total of \$100,000 to local aid relief organizations divided between the Miami Foundation, Habitat for Humanity Puerto Rico and the American Red Cross chapter in Puerto Rico. Santander is also matching employee contributions to non-profit organizations aiding in the recovery efforts.

“Once again a hurricane has turned the lives of so many people upside down,” said Scott Powell, President and CEO of Santander US. “We want those directly impacted by Hurricane Irma to be safe and we will assist them as they work to move forward from this significant natural disaster.” He added, “Things like alternative payment arrangements can make all the difference to individuals, businesses and families who need time and resources to put their lives back together after an event like this and we encourage customers with a need or a question to reach out to us.”

Santander US’s Dallas-based auto finance company, Santander Consumer USA Holdings Inc. (NYSE: SC), has suspended loan collection and automotive repossession activities in the affected areas, and is offering temporary loan assistance to customers in the form of loan modifications and suspended late fees. As of Sept. 12, 2017, the 16 FEMA-designated affected areas account for approximately five percent of SC’s active retail and lease loan balance. That number is subject to increase as FEMA continues to assess damage in the wake of the storm. SC’s portfolio of repossessed vehicles in the hurricane-affected area is still being assessed. At this time, SC has confirmed that vehicles at half of its auction vendors have not incurred material damage.

Likewise, Santander Bank is offering immediate assistance to its retail, small business and commercial customers to include temporarily-reduced interest rates, temporarily-suspended late fees, loan modifications and the suspension of collection calls and auto repossessions.

The Miami headquarters of Banco Santander International (BSI), the Company’s private investment bank, and Banco Santander Puerto Rico are both open for business. Banco Santander Puerto Rico will continue to support its customers by waiving any late fees incurred between September 5 - 11, 2017, including fees for any transactions conducted by telephone with a banking customer representative until

September 15, 2017. The Bank is also working closely with its construction industry customers and partners to assist them during Puerto Rico's recovery.

Santander Consumer International, Puerto Rico – a subsidiary of SC, and loan servicing center for SC accounts – is open for business and is following the SC protocols for Irma-affected customers.

Affected Santander Bank customers can contact a Customer Assistance Representative at 877.768.2265, seven days a week from 6 a.m. to 10 p.m. ET for details on how Santander can help alleviate some of their financial worries while they begin to recover from Irma's devastating impact. Customers with hearing impairments can call 800.428.9121 (TTY/TDD), seven days a week from 6 a.m. to 10 p.m. ET.

Santander Consumer customers who have questions about their accounts in the wake of Hurricane Irma may contact SC by phone at 888.222.4227 Monday through Thursday from 7 a.m. to 11 p.m. CT, Friday 7 a.m. to 9 p.m. CT and Saturday from 7 a.m. to 5 p.m. CT, or online at www.santanderconsumerusa.com. Customers with Chrysler Capital accounts can reach a service agent at 855.563.5635 Monday through Friday from 7 a.m. to 9 p.m. CT and Saturday from 7 a.m. to 5 p.m. CT, or online at www.chryslercapital.com.

Banco Santander Puerto Rico customers can contact a *Banco en Casa* Customer Service Representative at 787.281.2000 or toll free 800.726.8263, 24 hours a day, seven days a week, for information on how the Bank can assist them during this difficult time.

About Santander Holdings USA, Inc.

Santander Holdings USA, Inc. (SHUSA) is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) (Santander), one of the most respected banking groups in the world with more than 125 million customers in the U.K., Europe, Latin America and the U.S. As the intermediate holding company for Santander's U.S. businesses, SHUSA includes six financial companies with more than 17,500 employees, 5.2 million customers and assets of over \$135.1 billion. These include [Santander Bank, N.A.](#), one of the country's largest retail and commercial banks by deposits; [Santander Consumer USA Holdings, Inc.](#) (NYSE: SC), an auto finance and consumer lending company; [Banco Santander International](#) of Miami; Banco [Santander Puerto Rico](#); Santander Securities LLC of Boston; and Santander Investment Securities Inc. of New York.

About Santander Consumer USA Holdings Inc.

Santander Consumer USA Holdings Inc. (NYSE: SC) is a full-service, technology-driven consumer finance company focused on vehicle finance, third-party servicing and delivering superior service to our more than 2.7 million customers across the full credit spectrum. The company, which began originating retail installment contracts in 1997, has a managed asset portfolio of approximately \$50 billion (as of June 30, 2017), and is headquartered in Dallas. (www.santanderconsumerusa.com)

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