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## Press Release

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# SANTANDER LAUNCHES NEW CREDIT CARD OFFERING A REWARDS PROGRAM AS GENEROUS AS IT IS EASY TO USE

## *Bravo Offers Triple Points on Gas, Groceries and Restaurants*

**BOSTON, February 5, 2014** – Santander Bank, N.A., one of the largest retail banks in the United States by deposits, gave consumers a reason to cheer today with the launch of its new credit card, Bravo. This is the first credit card introduced in the U.S. market under the Santander brand.

The [Santander Bravo MasterCard®](#) brings qualified consumers one of the most generous credit card rewards programs in the country. Bravo cardholders will earn triple rewards points for every dollar they spend at gas stations, supermarkets and in restaurants — the everyday expenditures market research shows as typical household expenditures each month. Cardholders can earn up to 15,000 points each quarter for these types of purchases after which they will receive one point per dollar spent. Consumers can learn more about the Bravo card and its rewards program in an introductory [video](#).

Features of the Bravo card were developed as a result of market research indicating that consumers prized simplicity and value in their banking relationships as well as an embodiment of Santander's brand promise to be *a bank for your ideas*. Santander strives to listen to customers and simplify products and services accordingly in an effort to enable consumers to better bring their ideas to life through finance.

"This card gives consumers exactly what they want: more points, more convenience and more options," said [Euan Campbell](#), Santander's head of credit cards. "We're extremely proud of Bravo. As one of the most generous rewards programs in the industry, as well as being one of the easiest to understand, it's exactly the kind of value we want to deliver to our customers."

Unlike the rewards programs of competing credit cards, points accumulated with Bravo do not expire and cardholders have the option of exchanging them for cash, airline tickets or merchant gift cards. Every 10,000 points is equivalent to \$100. With triple points for spending at the pump, the supermarket or at restaurants, consumers can reach their awards goals three times faster and estimate their progress with the Bravo rewards program [calculator](#).

The annual fee of \$49 is waived for new cardholders who apply by March 31, 2014.

Introduction of the Santander Bravo MasterCard® comes less than four months after the Bank's name change from Sovereign to [Santander](#) in October, during which as part of a \$200 million investment in enhancements for its customers, Santander also launched [extra20 checking](#), the only checking account



in the United States that pays customers \$20 each month simply for making at least \$1,500 in direct deposits and paying at least two bills online during the same period.

More information about the Santander Bravo MasterCard® is available by calling (877) 768-2265, by visiting [www.santanderbank.com/us/personal/credit-cards/bravo](http://www.santanderbank.com/us/personal/credit-cards/bravo) or any of Santander's 706 [branches](#).

### **About Santander**

**Santander Bank, N.A.** is a top 25 retail bank in the United States by deposits, with a presence in Connecticut, Delaware, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania and Rhode Island. Santander's 9,571 employees serve the financial goals of American consumers and businesses through its 706 branches and 2,084 ATMs. Headquartered in Boston, Santander is supervised by the Office of the Currency of the Comptroller and is FDIC insured under its legal name, Santander Bank, N.A. Santander in the United States is a wholly-owned, financially autonomous subsidiary of the Santander Group, a global commercial and retail bank. For more information about Santander in the United States, visit [www.santanderbank.com](http://www.santanderbank.com) or call 877-768-2265.

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