



New Account Opening Bonus Offer Terms and Conditions

How to earn your \$400 Account Opening Bonus with your new Santander checking account.

Important terms and conditions for this offer

ELIGIBILITY FOR THE OFFER	
Bonus amount	\$400
Eligible accounts	<ul style="list-style-type: none">• Simply Right® Checking• Santander Select® Checking• Santander® Private Client Checking
Availability	New checking account must be opened by 7/31/23. Offer is only available to residents of NH, MA, RI, CT, DE, NY, NJ, PA, and FL. This offer is only eligible online in ZIP codes within Miami-Dade, Monroe, and Broward counties, as well as Collier County ZIP code 34141. If your home address is outside of those locations, the offer is not available for redemption online.
Restrictions	You must be 18 years or older. Offer is not available if any account owner is a current checking customer of Santander or had a Santander checking account in the last 12 months prior to account opening. If multiple accounts are opened with the same signer, only one account will be eligible for the bonus. Offer cannot be combined with any other checking bonus offers. This offer subject to change at any time. Offer is only valid with use of a promotion code. Promotion of this offer may end at any time.
REQUIREMENTS TO RECEIVE THE BONUS	
At account opening	A valid promotion code must be entered at new account opening.
After the account is opened	To earn \$400: <ul style="list-style-type: none">• Have direct deposits totaling \$5,000 or more post to a Simply Right® Checking, Santander Select® Checking account, or a Santander® Private Client Checking account within the first 90 days.• The 90-day period begins the day of account opening, unless the account is opened on a weekend or holiday, in which case the period begins on the first business day after account opening.• Qualifying Direct Deposits include your paycheck, pension, government benefits (such as Social Security), or other eligible regular monthly income from your employer or the government electronically deposited to your checking account. Direct Deposits do not include teller deposits, wire transfers, debit card transfers, ATM, Online and Mobile Banking transfers or deposits, person-to-person transfers (such as Zelle or Venmo), or a merchant advancing payroll using a debit card.• The account needs to be open and in good standing to be bonus eligible.
Timing	Bonus Payment will occur within 30 days after initial 90-day requirements are met.
Taxes on the bonus	The bonus is considered interest and will be reported to the IRS on Form 1099-INT.

Offer Code: 1694