

FACTS
WHAT DOES BANCO SANTANDER PUERTO RICO (BANCO SANTANDER) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ payment history and transaction or loss history ▪ credit history; credit scores and credit card or other debt
How?	All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Banco Santander chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Banco Santander share?	Can you limit the sharing?
For our everyday business process - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call Banco en Casa at 787-281-2000 or 1-800-726-8263 ▪ Visit us online: www.santander.pr ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call Banco en Casa at 787-281-2000 or 1-800-726-8263, or visit us online: www.santander.pr
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my transactions and experiences with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name _____ Address _____ City, State, Zip Code _____ Last four (4) digits of Social Security number XXX-XX-_____	Mail to: Banco Santander Puerto Rico Banca Telefónica (987) PO Box 362589 San Juan, PR 00936-2589



Who we are

Who is providing this notice?	Banco Santander Puerto Rico
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What we do

How does Banco Santander protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our information systems have controls, such as: firewalls, antivirus, passwords, periodic testing of our network access, encryption of computers and emails.
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How does Banco Santander collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ direct us to buy securities or apply for financing ▪ make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies, such as: <ul style="list-style-type: none"> ▪ Banco Santander, S.A., Santander Holding USA Inc., Santander Insurance Agency, Inc., Santander Securities LLC, SAM, Santander Financial Services, Inc.
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Banco Santander does not share with nonaffiliates so they can market to you.
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include direct marketing, telemarketing and insurance companies.
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