

FACTS**WHAT DOES BANCO SANTANDER INTERNATIONAL (BSI) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account Balances and Transaction History ▪ Assets and Investment Experience <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Banco Santander International chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BSI share?	Can you limit this sharing?
For our everyday business purposes— 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	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don' t share
For our affiliates to market to you	No	We don' t share
For non-affiliates to market to you	No	We don' t share

Questions

Call 305-530-2900 or email privacy@bpi-gruposantander.com

Who we are	
Who is providing this notice?	Banco Santander International
What we do	
How does Banco Santander International protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic, and procedural safeguards to protect this information from unauthorized access and use, and furthermore, access to this information is limited to only those employees for whom access is appropriate.</p>
How does Banco Santander International collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan or pay your bills ▪ Make deposits or withdrawals from your account ▪ Direct us to buy or sell securities <p>We also collect your personal information from other companies, such as affiliates.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies within the Banco Santander S.A. group, including among others, Santander Securities LLC, as well as Santander Holding U.S.A., Inc. and its subsidiaries.</i> ▪ <i>Banco Santander International does not share information about your creditworthiness with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Banco Santander International does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include, companies such as Credit/Debit card companies.</i>