

LEGAL NOTICE AND GENERAL CONDITIONS OF USE FOR THE WEBSITE:

www.santanderinternationalbankingconference.com

1.- SUBJECT MATTER

This website (www.santanderinternationalbankingconference.com -- (the "Website", or the "Site") is owned by BANCO SANTANDER, S.A. ("Banco Santander", the "Bank" or "Santander Group"), an institution registered with the Bank of Spain under registration number 0049, whose registered address is Paseo de Pereda 9-12, Santander, and whose tax no. is A-39000013 (the "Group", "Santander Group" or "Santander"). Santander makes the Website available to Internet users as indicated in these terms of use.

Please read the following General Conditions carefully. By accessing this address and any of the sections thereof, you will be considered a User and you are assumed to have accepted these General Conditions. Access to the sections of this Website may be limited by the laws and provisions of the various applicable jurisdictions.

In addition, Users will accept these Conditions when registering on the Website, and their acceptance will be an essential condition for registering for and attending the Tenth Santander International Banking Conference, to take place on 8 November 2017 at Santander Group City, in Boadilla del Monte (Madrid, Spain), which is being organised by Banco Santander.

2.- DESCRIPTION OF THE WEBSITE, PARTICIPATION AND REGISTRATION

Banco Santander is offering its invitees the possibility of participating, free of charge, as attendees at the Tenth Santander International Banking Conference on 8 November 2017 at Santander Group City, in Boadilla del Monte (Madrid, Spain). The conference will cover topics such as the role of the financial sector in an economy in transformation, disruption from technology and innovation and regulatory challenges going forward (the "Conference" or the "Event").

Participation as an invitee at the Conference being organised by Banco Santander will be free, and Users will not be charged any amount. The only requirement is being registered as a user on the Website.

Participants must register in advance for the Conference and expressly accept these Conditions, which govern the attendance thereat. Therefore, to enter the Conference as invitees, users must carefully read these Conditions, accept them and register on the Website either by completing and sending in the registration form available on the Website with the required data or by allowing the registration page to connect using their LinkedIn social network profile with their personal codes.

For the purposes of these Conditions, registered Users will be jointly referred to as "Users".

The data provided by the User when registering on the Site must be complete, up-to-date and truthful, and the User assumes all responsibility for the lack of truthfulness or accuracy thereof. Banco Santander reserves the right, without prejudice to other legal measures available to it, to withdraw, deny or suspend access to the "Conference" if the data provided are or may be false, inaccurate or misleading.

Nevertheless, Banco Santander reserves the right to withdraw, deny or suspend access to the Conference for registered Users who fail to comply with these Conditions, for which purpose it will not be required to give prior notice.

To finalise the registration process, Banco Santander will send an email to the address provided by the User when registering in order to ensure that the User is properly registered for the Conference. A few days before the Conference the User will receive, also at the address the User provided, a new

email containing a QR code, which the User is required to present at the Conference venue in order to enter the Event.

3.- AGENDA

Once they have completed the registration process and received the QR code, Users may attend the Conference as invitees at the stated venue, and participate in the conferences organised by the Bank in accordance with the agenda published on this Website (the "Conferences").

Banco Santander reserves the right to modify, in whole or in part, to cancel or to suspend, at any time, any of the conferences indicated in the Agenda and/or the content thereof. Any change to the Agenda will be announced and posted on the Website, in the respective section.

Banco Santander will have no liability to the User or to any third party as a result of any change, whether partial or total, or cancellation or suspension referred to above.

4.- CONTENT

For the purposes of these Conditions, Content will be understood to mean comments made by the speakers, materials as well as all information received by the User and/or resulting from the Conference and to which the User had access as a result of the Conference and all other content related to the subject matter of the agenda of the Conference.

The User is the only party responsible for the User's use of the Content as well as the dissemination thereof, and the User is expressly prohibited from revealing the identity or affiliation of the speaker or of any other participant in the event.

Nevertheless, the User will not use the material and information contained in the Conference for illicit purposes expressly prohibited in these General Conditions or in any manner that is contrary to the rights and interests of Santander Group and/or third parties.

5.- RESPONSIBILITY

Banco Santander will not be responsible for any opinions, comments or statements expressed or made at the Conference by speakers from any institution other than Santander Group.

Banco Santander will not be responsible for the accuracy of information published by third parties. Banco Santander will not be responsible for content not created by it or for content included in websites controlled by third parties.

In no event will Santander Group, its branches, and/or its directors, employees and authorised personnel be responsible for any type of damages, losses, claims or expenses of any type, whether or not arising from the use of the Website, from the information acquired or accessed through it, from computer viruses, from operational failures or from disruptions in the service or transmission or failures in the line. The use of the Website, whether through a direct connection or through a link or other device, constitutes a notification to any user that these possibilities may materialise.

Santander Group is not responsible for websites not owned by it which may be accessed through links or for any content made available by third parties. Users who use a link or access a website not owned by Santander Group do so intentionally and at their own risk. Santander Group does not recommend or guarantee any information obtained through a link, nor does it assume responsibility

for any losses, claims or damages stemming from the use or misuse of a link or for the information obtained through such a link, including other links or websites, or for the disruption in the service or in the access, or for an attempt to use or misuse a link, whether in accessing the Website or in accessing the information on other websites from the Website.

6.- PRIVACY AND DATA PROTECTION POLICY

Data of a personal nature as well as any other data provided in the future as a result of using the Site or attending the Conference which, if applicable, are collected by Banco Santander at the time of registration will be included in a personal data file owned by Banco Santander, in order to register Users as participants and for them to attend the Conference or any other event or activity organised by Banco Santander in connection with the Conference.

In the data-entry forms, the fields marked with an asterisk are mandatory; hence, if a User does not provide the respective information Banco Santander may, at its own discretion, decline the registration.

The only personal data to which Banco Santander will have access will be those provided voluntarily by the User and strictly necessary for the User to attend the Conference.

Users may exercise their rights of access, correction, cancellation or objection by writing to Banco Santander, S.A., División de Comunicación y Marketing Corporativo, Avenida de Cantabria s/n, Ciudad Financiera, Edificio Arrecife Planta 1, 28660, Boadilla del Monte, Madrid, or by sending an email to: protocolo@gruposantander.com. Providing the data requested in connection with this document is mandatory. Banco Santander, S.A., whose registered office for these purposes is stated above, is responsible for the file.

Users also expressly authorise Banco Santander to use their data in carrying out sales actions (by post, telephone, fax, SMS, email or any telematic method), whether of a general nature or adapted to the User's personal characteristics, as well as to invite the User to future editions of the Conference, even once the User's relationship with Banco Santander has ended, as long as it has not been revoked.

In compliance with current legislation, Banco Santander has adopted the necessary technical and organisational measures to ensure the required level of security in the handling of processed personal data. In addition, it has mechanisms in place to prevent, insofar as possible, unauthorised access to and theft of data and illicit changes to and loss of data. Moreover, Banco Santander recommends that Users use all security tools available to them, and Banco Santander will not be held liable for illicit theft, changes to or losses of data caused by illegitimate breaches of their mobile devices.

7.- INDUSTRIAL AND INTELLECTUAL PROPERTY

The Website is owned by BANCO SANTANDER, S.A. The intellectual property rights and the operation and reproduction rights with respect to this Website, its pages, screens, the information contained therein, its appearance and design, as well as the hyperlinks from it to other websites of any company belonging to Santander Group are exclusively owned by the latter unless specified otherwise. All names, designs or logos that make up this page are duly registered trademarks. Any improper use by persons other than the legitimate owner thereof may be prosecuted in accordance with current legislation. Third-party trademarks and intellectual property rights are prominently displayed and shall be respected by all persons accessing the Website. Content may be downloaded and any page of this Website may be copied or printed solely for personal, private use. It is prohibited to reproduce, transmit, modify or delete the information, content or warnings on this Website without the prior written consent of Banco Santander, S.A.

It is strictly prohibited to transform, reproduce, use, distribute, assign or publicly communicate, for or without valuable consideration, any part of the content of the Website, and users may view the

content of the Website only for private use and must abide by the Conditions set forth in this legal notice.

Users will refrain from carrying out any activity that infringes the intellectual and industrial property rights of Banco Santander, of any of the companies of its group, and of the third parties referred to in this Website. If the case referred to above were to arise, the User of the Website shall hold harmless Banco Santander, as well as any of the companies of its group, from all actions for claims for damages, whether in or out of court, or for administrative penalties imposed on them as a result of the User's failure to comply.

No reference on this Website to products and/or services of third parties, or to any other information using the brand, the trade name or the corporate name, owned by third parties constitutes, in and of itself, any type of sponsorship or recommendation.

8. CHANGES TO THE GENERAL CONDITIONS OF USE

Banco Santander reserves the right to change these Conditions. Consequently, the up-to-date version of the Conditions will always be published on the Website. Banco Santander recommends that the Conditions as well as the changes thereto be consulted periodically.

9. LINKS

Santander Group is not responsible for websites not owned by it which may be accessed through links or for any content made available by third parties. Users who use a link or access a website not owned by Santander Group do so intentionally and at their own risk. Santander Group does not recommend or guarantee any information obtained through a link, nor does it assume responsibility for any losses, claims or damages stemming from the use or misuse of a link or for the information obtained through such a link, including other links or websites, or for the disruption in the service or in the access, or for an attempt to use or misuse a link, whether in accessing the Website or in accessing the information on other websites from the Website.

Consequently, in no event will BANCO SANTANDER be held liable for the result obtained through these links or for the consequences that arise when Users access them. Such content from third parties is provided by the latter. Therefore, BANCO SANTANDER cannot and does not verify the lawfulness of the content or the quality of the services offered.

BANCO SANTANDER, under Article 17 of Law 34/2002, of 11 July, of Information Society Services and Electronic Commerce, will be responsible only for content and services provided on linked sites to the extent to which it is effectively aware of an illegality and it has failed to deactivate the link in a timely manner.

10.- RIGHTS OF BANCO SANTANDER

In addition to Banco Santander's rights set forth in the preceding items, Banco Santander reserves the right, without incurring in any liability with respect to the Users or to any other person, to, at any time and without giving prior notice, suspend or definitively interrupt the service and block access to the Website if any user fails to comply with any provision contained in these Conditions, or if Banco Santander is unable to corroborate the Content or the information provided on the Website, or if Banco Santander considers that the User's actions may constitute grounds for the liability of the User, Banco Santander or other Users.

11.- JURISDICTION AND APPLICABLE LAW

These General Conditions will be governed by Spanish legislation. Any lawsuit, legal proceedings or litigation that arises with respect to the Conditions will be subject solely to the jurisdiction of the Courts of the city of Madrid.

