Santander Shareholders

Direct Dividend Payment Prize Draw

November 2019 Terms & Conditions

Each prize is one of three John Lewis gift vouchers for £250

- 1. The promoter is Banco Santander, S.A. whose registered office is at 9-12 Paseo de Pereda 39004 Santander, Spain ('The Promoter') and the Prize Draw is being run by Equiniti Financial Services Limited ('Equiniti'), as the provider of the Santander Nominee Service.
- 2. Entrants agree to be bound by these Terms and Conditions and any other requirements set out in any material relating to the Prize Draw.
- 3. The Prize Draw will run from Tuesday 12 November 2019 to 9 a.m. on Friday 17 January 2020.
- 4. The Prize Draw is free to enter for individual shareholders who hold their entitlement to Santander shares as CREST Depository Interests (CDIs) in the Santander Nominee Service provided by Equiniti, who are resident in the United Kingdom, and have previously received dividends by way of cheque, and between the dates set out above give an instruction to change from cheque to direct bank transfer to an account. An instruction to have dividends paid by direct bank transfer can be given by either completing a dividend mandate instruction form, inputting an instruction online via an existing Shareview Portfolio, or, if you are a sole holder with 2,500 shares or fewer, providing your bank details over the telephone by calling the Shareholder Helpline on 0371 384 2000*.
- 5. Anyone materially connected to the administration of the Prize Draw will be excluded from participating.
- 6. You will be automatically entered into the Prize Draw if you are eligible and your fully completed instruction is received by Equiniti between the dates shown above, unless you contact the Santander Nominee Service to notify them using one of the contact methods below that you wish to be excluded from this Prize Draw.
- 7. If more than one direct dividend payment instruction is submitted for a single shareholding, only one entry will be counted for the Prize Draw.
- 8. Instructions not submitted in accordance with these Terms and Conditions, or which are delayed, duplicated, incomplete, illegible, or lost through technical problems will be excluded from the Prize Draw. No responsibility is accepted for such instructions.
- 9. The Promoter accepts no responsibility for instructions lost, damaged or delayed in transit.
- 10. Each shareholder can win a maximum of one prize if successfully selected at random from all eligible entries. Where shares are held in joint names, the prize will be sent to the first named shareholder on the shareholding.
- 11. The three Prize Draw winners will be randomly selected from all eligible entries after the closing date and the draw process will be overseen by an independent person on Monday 20 January 2020.
- 12. The prizes are non-transferable and non-exchangeable, and no cash or other alternatives to the prizes will be offered.
- 13. A notification letter with claim instructions will be sent to all winners by Friday 24 January 2020. The winners will need to claim their prizes by Friday 6 March 2020. Unclaimed prizes will not be reallocated.
- 14. The decision of the Promoter is final and no correspondence will be entered into.
- 15. Provided the winners accept their prizes in a timely manner, all prizes will be dispatched for delivery by Monday 9 March 2020. Prizes will only be delivered to a UK address, and the Promoter accepts no responsibility for the delivery of the prizes once dispatched.
- 16. The Promoter will be responsible for all costs of sending out the prizes to the winners.
- 17. The name and county of the prize winners will be made available for a period of two months after Friday 24 January 2020 on request to those sending a stamped, self-addressed envelope marked 'Direct Dividend Payment Prize Draw Results November 2019' to the Santander Nominee Service, Aspect House, Spencer Road, Lancing, West Sussex, BN99 6DA United Kingdom.
- 18. The Promoter reserves the right, at its sole discretion, to disqualify any shareholder that corrupts or affects the administration, security, fairness, integrity or proper conduct of this Prize Draw.
- 19. The Promoter reserves the right to amend or cancel the Prize Draw at any stage if deemed necessary to do so. This includes (but is not limited to) a right for the Promoter to change the type of prize which is offered.
- 20. To the fullest extent permitted by law, the Promoter accepts no liability for loss, injury or damage of any kind arising from or in connection with the Prize Draw or any purchases made with the prize.
- 21. Trademarks, logos, product and retailer names are the property of their respective owner .Any question concerning the legal interpretation of the terms and conditions will be based on the laws of England and Wales, and the Courts of England and Wales will have jurisdiction.

| To b | e excluded from this Prize Draw Incenti | ve please contact Equiniti Financia | al Services Limited by: |
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| | , Email | Telephone | Post |
| | santandershareholders@equiniti.com providing your Shareholder Reference which can be found on your dividend statement documents | 0371 384 2000* from the UK or +44 121 415 7188 from overseas | Santander Nominee Service, Aspect House, Spencer Road, Lancing, West Sussex, BN99 6DA United Kingdom. |

The term shareholding and shareholder describes the way you hold CREST Depository Interests (CDIs) within the Santander Nominee Service.

*Lines are open 8:30am to 5:30pm (UK time), Monday to Friday (excluding public holidays in England and Wales).

The Santander Nominee Service is sponsored by Santander and operated by Equiniti Financial Services Limited. Equiniti Financial Services Limited is part of the Equiniti Group. Their registered offices are Aspect House, Spencer Road, Lancing, West Sussex, BN99 6DA, United Kingdom. Equiniti Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 6208699. FCA No. 468631. Banco Santander, S.A. is authorised and regulated by the Sinancial Conduct Authority for the conduct of investment business in the United Kingdom under its European Economic Area Inward Branch Registration, Firm Reference Number 136261. Banco Santander, S.A. - Registered Address: Paseo de Pereda 9-12. 39004 SANTANDER - Santander Mercantile Registry, Sheet 286, Fol. 64, Book 5 of Societies, 1st inscription. C.I.F A-39000013.