Environmental Operations Policy Statement

Santander UK plc is committed to growing responsibly, without compromising the environment. We are driven by strong social, ethical, and environmental values and recognise the importance of minimising our environmental impact to deliver long-term, sustainable growth. This Environmental Operations Policy Statement reflects the scope of Santander UK plc's operations and does not currently include TSB Bank plc operations.

Our Environmental Operations Policy Statement outlines our approach to managing the environmental impacts associated with our operations. We consider the direct impacts of consuming energy and resources, as well as the indirect impacts of our core business. To manage these impacts, we actively collaborate with our third parties, contractors, and business partners to identify and adopt environmentally responsible management practices and operational procedures, and to promote good environmental practice in the financial services sector.

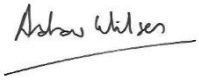
We will:

- Meet all environmental compliance obligations we have subscribed to in managing our business.
- Take reasonable measures to protect the environment and prevent pollution.
- Integrate relevant environmental considerations into procurement of goods and services through continuing to monitor impacts and seek independent assessment of sustainability practices for high risk ESG suppliers.
- Ensure third-party suppliers sign up to our Supplier Code of Conduct during onboarding, which includes sustainability obligations.
- Ensure relevant third parties, contractors & business partners are aware of our Environmental Policy.
- Consult with stakeholders on our environmental issues, policy developments and performance.
- Regularly report on our environmental management performance to stakeholders, communicating progress related to monitoring water consumption and actions to improve waste efficiency.
- Enhance employee awareness by providing training on our sustainability strategy and initiatives, empowering them to contribute to our environmental management goals.
- Ensure that relevant staff are equipped with the knowledge and expertise needed to fulfil our environmental operations obligations and commitments.
- Raise awareness of environmental issues through regular internal engagement.
- Continuously monitor current and emerging environmental regulation and trends.
- Maintain integrated environmental systems in compliance with the requirements of ISO14001 standard at those building which are certified.
- Conduct a bi-annual review of legislation to ensure that we meet our compliance obligations, including legal requirements and the standards to which we subscribe.
- Ensure the continual improvement of our Environmental Management System such that it facilitates improvements in environmental performance.

This Policy Statement has been endorsed by senior management at Santander UK plc. It will be reviewed and updated as necessary or at least on an annual basis. It is available to all Santander staff, suppliers, joint venture and outsourcing partners as well as contractors and business partners.

For further details about our wider sustainability strategy, please visit our Sustainability webpage.

Name: ANDREW WILSON Position: DIRECTOR OF COMMUNICATIONS & RESPONSIBLE BANKING

Signed:  Date: 31.10.2026