Santander Private Banking

Account and Service Fee and Commission Schedule

Effective 10/2026

Schedule of Miscellaneous Account and Service Fees

The listed fees do not include commission, markups, commission equivalents, or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions. Santander Securities LLC ("SSLLC" "we" or the "Firm") reserves the right to close your account if the market value of your account falls below $250.[1]

Miscellaneous Fees	
Fee type	Fee amount
Account Termination/Transfer Out Fee	$125 per transfer/per termination
Stop Payment	$50
Returned Check	$50
Wire Fee - Outgoing	$50
Accommodation Transfer	$125
Direct Registration Eligible from Pershing to Customer	$125
Deposit and Withdrawal at Custodian (DWAC) DTC Withdrawal	$125

[1] Any investment account which maintains a balance of $10.00 or less for more than 30 days will be subject to a small balance fee, which will be assessed up to the balance in the account. Qualified accounts are subject to applicable IRS rules, restrictions, and limits. In the event residual funds are received for a closed account, the account may remain open and be subject to applicable fees and service charges on an ongoing basis. Fees are subject to change.

Please note that this fee schedule is subject to change and other charges may apply to your account.

For more information, refer to the Firm's disclosures on our website at http://www.santanderbank.com/wealth, or simply contact your Investment Advisor or the Firm at our main offices toll free 844-349-3258 or at our email address WealthManagement@santanderinvestments.com.

Commission and Transaction Fee Schedule

The below commission schedule applies to brokerage accounts. Advisory accounts have a separate schedule based on the advisory agreement. Foreign Exchange and Fixed Income fee schedules apply to all clients.

US Equities, Options, Funds, and ETFs	
Product	**Commission To Client[1]**
US Equities US Exchange Traded Funds Options	Up to 0.90%
No Load Mutual Funds	Up to 0.50%
International Equities	Up to 1.00%
Product	**Markup / Markdown % of Principal[1]**
U.S. Treasuries	Up to 1.50%
Investment Grade Corporate Bonds Municipal Bonds Agency Bonds Brokered Certificates of Deposit(CDs) Mortgage-Backed Securities (MBS) Collateralized Mortgage Obligations (CMO) Asset-Backed Securities (ABS)	Up to 2.00%
High Yield Bonds	Up to 4.00%
Structured Products / Notes	Up to 3.00%
Foreign Exchange	Up to 1.50%

[1] Maximum charge

Margin rates are available on our website http://www.santanderbank.com/wealth.

In certain circumstances, fees may be discounted depending on a variety of factors, including the nature and complexity of the service, the size of the account, the potential for additional business, the amount of work anticipated, and the attention needed to manage the client's account. It is the general policy of the Firm to not charge any client a commission exceeding 5%. The Firm will periodically review all fees assessed to our clients to ensure our billing practice is consistent with this policy. The Firm, at its discretion, may authorize exceptions to this policy at the discretion of senior management. In order to avoid conflicts of interest, the Investment Advisor's compensation may be reduced in proportion to any discount when applicable.

Banking and credit services and products are offered by licensed affiliated banks.

Securities and advisory services are offered through Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC, and an SEC- registered investment adviser. Insurance is offered through Santander Securities LLC or its affiliates.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A BANK DEPOSIT	