Santander Private Banking

# Privacy Notice

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| **FACTS** | What does Santander Securities, LLC 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?** | The types of personal information we collect and share depend on the product or service you have with us.<br>This information can include:<br>• Social Security number and income<br>• Account balances and transaction history<br>• Credit history and credit scores |
| **How?** | All financial companies need to share customers' personal information to run their everyday business — to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information Santander chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Santander Securities share? | Can you limit this sharing? |
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| **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. | YES | YES |
| **For our affiliates to market to you.** | YES | YES |
| **For non-affiliates to market to you.** | NO | N/A |

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| **To limit our sharing** | • Call 844-349-3258 — our menu will prompt you through your choice(s).<br>• Hearing- and speech-impaired customers may use 7-1-1 or their preferred relay service<br>**Please Note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice.<br>However, you can contact us at any time to limit our sharing. |
| **Questions?** | Call 844-349-3258<br>Hearing- and speech-impaired customers may use 7-1-1 or their preferred relay service |

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 a Registered Investment Adviser. Insurance is offered through Santander Securities, LLC or its affiliates.

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

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| **Who we are** | |
| Who is providing this notice? | Santander Securities, LLC |
| **What we do** | |
| How does Santander Securities protect my personal information? | 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. Only employees, companies that work on our behalf, and other parties, as required or permitted by law, are allowed access to your information. |
| How does Santander Securities collect my personal information? | We collect your personal information, for example, when you:<br>• Open an account<br>• Direct us to buy securities<br>• Make a wire transfer<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only:<br>• Sharing for affiliates' everyday business purposes — information about your creditworthiness.<br>• Affiliates from using your information to market to you.<br>• Sharing for non-affiliates to market to you.<br>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account, unless you choose to express a preference for individual account holders on your account. |
| **Definitions** | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies.<br>• *Our affiliates include companies with the word "Santander" in their name.*<br>• *Our affiliates include financial companies such as Banco Santander, S.A., Santander Holdings USA, Inc., Santander Consumer USA, Santander Bank N.A., Santander Insurance Agency U.S. LLC, and Banco Santander International.* |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies.<br>• *Santander does not share with non-affiliates so they can market to you.* |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you.<br>• *Our joint marketing partners include product and service companies.* |
| **Other important information** | |

**SPECIAL NOTICE FOR CALIFORNIA AND VERMONT RESIDENTS:** If your account has a California or Vermont mailing address, we will not share the information we collect about you with non-affiliated third parties, except as permitted by law. Residents of California and Vermont do not have to take any further action to limit the sharing of information.

**FOR NEVADA RESIDENTS:** We are providing you this notice pursuant to Nevada law. At any time, you may request to be placed on Santander's internal do not call list by calling 844-349-3258. You may also reach Santander Bank's customer service department at P.O. Box 12646, Reading, PA, 19612, or by phone at 1-877-768-2265. For more information on this Nevada law, you may contact the Bureau of Consumer Protection, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: 702-486-3132. https://ag.nv.gov/About/Consumer_Protection/Bureau_of_Consumer_Protection/

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