

Privacy Information



Effective Date: 10/01/2024

Facts	What does Openbank by Santander 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. This information can include: • Social Security number and income • Account balances and payment history • 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 Openbank by Santander chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Openbank by Santander share?
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 our nonaffiliates to market to you	NO	N/A

To limit our sharing.	Call 833-833-8305 Please Note: If you are a <i>new</i> 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. However, you can contact us at any time to limit our sharing.
-----------------------	---

Questions?	Call 833-833-8305 Hearing- and speech-impaired customers may call 711 or their preferred relay service.
------------	---

Who we are.

Who is providing this notice?	Openbank by Santander, a division of Santander Bank, N.A.
-------------------------------	---

What we do.

How does Openbank by Santander 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 Openbank by Santander collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit card or debit card

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:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

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 individually, unless you choose to express a preference for all account holders on your account.

Definitions.

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include companies with the word "Santander" or "Openbank" in their name.

Our affiliates include financial companies such as Banco Santander, S.A., Santander Holdings USA, Inc., Santander Consumer USA, Santander Securities LLC, and Santander Insurance Agency U.S. LLC.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Openbank by Santander does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include credit card and insurance companies.

Other Important Information

INDIVIDUALS OUTSIDE THE USA: This document is not directed towards individuals located in the European Union.

PROTECTING CHILDREN'S PRIVACY ONLINE: Our online sites are not intended for children under the age of 13. We do not knowingly collect personal information from individuals under the age of 13 without parental consent. To learn more about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's Website at <https://www.ftc.gov/>.

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, Openbank by Santander customers may request to be placed on Openbank's internal do not call list by updating your Marketing Preferences when you are logged in within Online Banking. You may also reach our Contact Center at: Santander Bank, N.A. Fulfillment Center, Mail Code: RI1HZ-EPV-0218, P.O. Box 831001, Boston, MA 02283-1001, or by phone at 833-833-8305. For more information on this Nevada law, you may contact the Bureau of Consumer Protection, 55 East Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: 702-486-3132, email: bcpinfo@ag.state.nv.us.

© 2025 Santander Bank, N.A. All rights reserved. Openbank is a division of Santander Bank, N.A. Member FDIC. Deposits at Santander Bank and Openbank are combined for the purposes of calculating FDIC insurance limits (FDIC Cert #29950) and are not separately insured.

800201 10/01/2024