

Santander España introduces the 1|2|3 account for individuals to Banco Popular customers

- The bank sets the maximum remunerated balance at €6,000, with an interest rate of 3% and cashback on bills of up to €110 per month
- Cashback on use of the *Mi otra 1|2|3* card doubles from 3% to 6%
- The 1|2|3 account continues to be the best financial offer in the Spanish market

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Santander has continued to progress in the integration of its commercial proposition in Spain following the acquisition of Popular, and the Bank has today announced plans to launch the 1|2|3 account for individuals in Popular and Pastor's retail networks at the end of May.

The 1|2|3 account is central to the Group's commercial proposition and the announcement marks another step in extending the same products to all customers in Spain.

With interest rates at record lows, the Bank will continue to offer 3% interest and cashback on bills (up to €110 per month), while adjusting the maximum limit on the account's remunerated balance from €10,000 to €6,000. The new conditions will be applied starting 10 July and will appear for the first time on August statements.

1|2|3 account holders will benefit from 3% interest from the first euro on balances of over €3,000, to a maximum of €6,000; 2% on balances of between €2,000 and €3,000; and 1% for balances of between €1,000 and €2,000. They will also receive cash back of between 1 and 3% on bills and domestic expenses (water, utilities) and insurance, education expenses (school, pre-school, university), NGOs and local taxes and social security.

In addition, Santander is to further improve the proposition on the 1|2|3 family of cards, doubling the percentage of purchases earning cashback to 6% (from 3%) for online and smartphone purchases made with the *Mi Otra 1|2|3* card during 2018 (Apple Pay, Samsung Pay and Santander Wallet). This adds to 1% cashback customer can earn in supermarkets and 2% on petrol, along with the rest of the card's benefits.

Thanks to the integration, customers of both networks who hold a debit card are already able to take advantage of the network of 7,500 ATMs in Spain from which they can withdraw cash without fees, as well as the 30,000 ATMs Santander maintains throughout the world, which are also free for 1|2|3 customers.

External Communication

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In April the Bank launched the first Santander España and Popular commercial promotion with its strategy for professionals, with the *11213 Profesional* account as its main feature. Since its launch, 80,000 customers have signed up for the account.

Santander presented its 11213 strategy in Spain in May of 2015 as the key lever to earn the loyalty of its customers, increase satisfaction and deepen their relationship with the Bank. The strategy has allowed the Bank to increase its market share in Spain in deposits, consumer lending, payroll accounts and investment funds thanks to the greater number of products acquired by 11213 customers.

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