

## Santander presents SO:FIA, a new investment platform for funds, pension plans and securities

- SO:FIA places cutting-edge human and digital investment product intelligence at the service of customers via a modern, didactic, intuitive and easy-to-use tool
- The platform enables portfolio distributions to be viewed individually or in aggregate and offers the most competitive fees in the marketplace, with transactions of up to EUR 2,000 costing just 3 euros

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Santander's online broker evolves to improve customer experience, facilitate decision-making and lead the market among the digital platforms offered by financial institutions with the launch of SO:FIA, *Santander Orienta: Finanzas, Inversión y Ahorro (Santander Guides: Finance, Investment and Saving)*, the investment tool with the most features and the most competitive fees in the marketplace. This new platform covers mutual funds, pension plans and securities and enables the distribution of portfolios to be viewed individually or in aggregate, including all investment products. It also reviews exposure by sector, asset type and region of the customer's entire portfolio or of a specific asset.

With SO:FIA, which is available as of today, savers will have access to the financial markets with comprehensive information in the form of reports and videos from the best analysts from Sociedad de Valores and Santander Asset Management, with its more than 45-year track record, presence in eleven countries and a multitude of awards garnered in Spain for the strength and profitability of its products (including World Finance Best Investment Management Company, Spain, 2017). Customers can also use the new platform to consult their positions while those with an interest in expanding their knowledge can access training. The user can also view the returns on investments received in the current year, and on a monthly, quarterly and annual basis, and their current status (pending, executed or both).

SO:FIA also offers tools to facilitate investment decisions and to search and compare from among the complete range of products based on different attributes such as: category, Morningstar rating, volatility, return, Sharpe ratio and the composition of all these. It also allows different funds to be compared.

Designed for any customer profile, from the most sophisticated to the novice investor, another of the objectives of the new tool is to guide customers and help them progress from savers to good investors. The new platform helps the user find, via Santander Guides, the solutions most suited to his investment criteria, after answering a series of questions about the amount to be invested, the investment time frame and liquidity and the objective sought. It also verifies whether the investments made are in line with the risk expectations communicated by the customer and the recommended time horizon. Santander Guides is an omnichannel service which also enables the customer to start the process in the office with a manager and complete it at home once all the alternatives have been analysed.

### External Communications

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Furthermore, SO:FIA facilitates the creation of a wide range of alerts, with notifications sent by email or to the customer's mobile phone, from the product homepage for both equities (shares, warrants, ETFs and indices) and investment funds and pension plans.

### **Also available via the app**

This new platform can be accessed via the homepage of the private website on the securities, funds and plans menus and through the SO:FIA mobile app. This app can be used to trade in securities and keep up to date on investments (including funds and plans) and market information: consultation of investment positions; trading of shares, ETFs and warrants; daily stock market performance and economic news headlines; performance of national and international indices and their constituent securities; tracking of favourite products; bespoke alerts, with notifications of movements of prices of securities, funds and plans selected previously, and confirmation of executed equity orders.

### **The most competitive fees among the leading financial institutions**

The fees offered by the new platform are the most competitive among the leading financial institutions: 3 euros for transactions of up to 2,000 euros, 6 euros up to 15,000 euros and 0.25% for amounts above that. This makes Santander the leader in fees in the digital platforms market, given that 85% of transactions of this kind are for less than 15,000 euros.

In addition, Santander will pay a bonus of 0.20% for the transfer of securities from another institution for sums of more than 10,000 euros, up to a maximum of 500 euros per customer and with no long-term obligation.

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