

Santander launches a new mortgage option with bonuses for products chosen by the customer

- Customers can earn bonuses of up to 100 basis points off their annual nominal interest rate depending on the products and services they arrange each year.
- Possible bonuses include a discount if the property being financed has a sustainable energy rating.

Madrid, 20 June 2019 - PRESS RELEASE

Market launch of a new flexible bonus module for Santander's mortgage range (fixed, variable and non-residential mortgages) that allows the customer to benefit from discounted interest rates, for the term of the mortgage, depending on the products and services they choose to arrange. Through this renewed offer, the customer can decide to increase the number of products they have in place with the entity every year and change them as they wish, depending on their life cycle and financial planning.

The customer can access this range of mortgages without arranging any associated product, but they will get discounts of up to 100 basis points off the applicable nominal interest rate (the current offer with discounts applied is based on euribor + 0.99% at variable rate and 1.90% at fixed nominal interest rate) by meeting the maximum bonus conditions set out in the attached table.

Category	Details	Min. annual premium/amount	Disc.
Income (Maximum 50 bps)	Salary or lodgements by account holder	Over €600	15 bps
	Salary or lodgements by account holder	Over €1,200	25 bps
Bills (Maximum 10 bps)	Direct debit and paid individually	3 different references	10 bps
Cards (Maximum 15 bps)	Credit or debit	Used 6 times	15 bps
Insurance (Bonus for each insurance policy with no maximum limit)	Life/Health	> €300	15 bps
	Home/Accident/Disability	> €199	10 bps
	Other	> €50	1 bps
Pension plans or funds (Bonus for each product with no maximum limit)	Balance	From €5,000 to €30,000	5 bps
		>€30,000	10 bps
Pension-Guaranteed Plan (Bonus for each product with no maximum limit)	Balance	> €50,000	5 bps
Sustainable Home (Maximum 10 bps)	Energy performance certificate	A, A+ or sustainable home ¹	10 bps

¹ As regards sustainable home certificates, certificates recognised within the market will be accepted

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As of the start of the year, the bank now assumes all costs associated with mortgage agreements: registry and notary fees, registry statement, appraisal fees (when the appraisal is requested by the bank), accountancy fees and taxes on documented legal transactions (IAJD according to its Spanish initials).

Sustainable homes

In addition, any mortgaged property with an A or A+ energy rating or that is considered a sustainable home, pursuant to the necessary certificates issued by industry-recognised companies, will get a discount of 10 basis points on the mortgage base rate. The bank is thus strengthening its commitment to incentivising energy efficiency and adapting its financial products to the commitment assumed as a responsible bank, taking into account social and environmental factors when making financial decisions. In this area, Santander also stands out as a leader in SRI (socially responsible investment) funds in Spain, with more than 66% of assets under these products managed by Santander Asset Management.

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