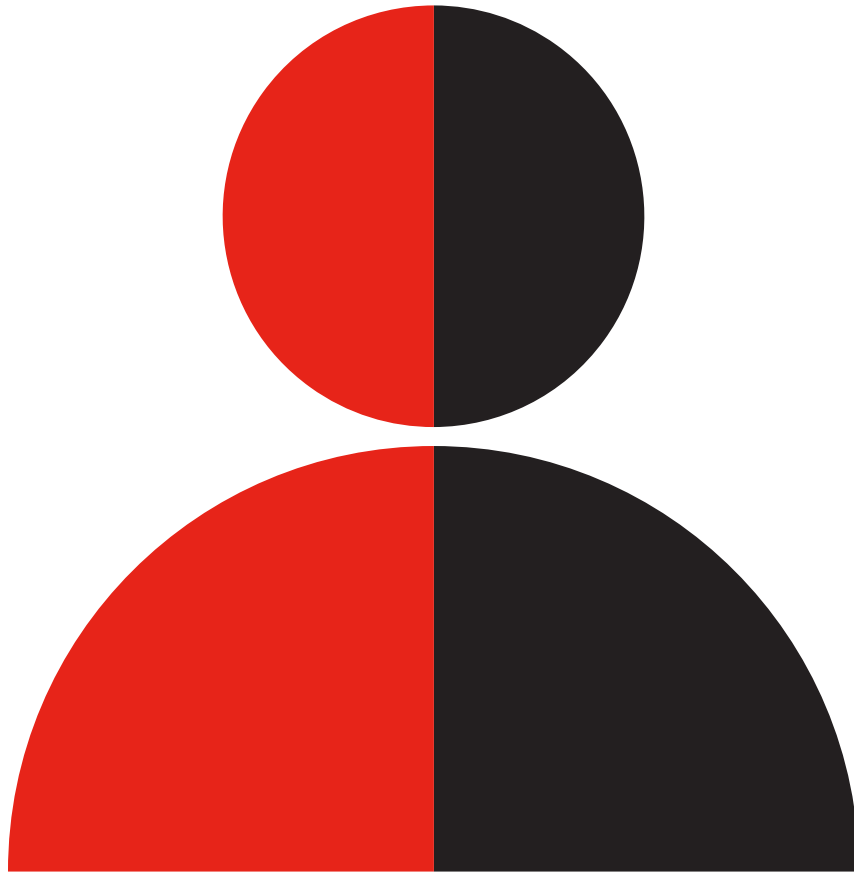


**We
are**

Nº 1



not our customers

Research and understand customer needs, motivations and desires in every decision we make.

Help them in a meaningful way in their daily activities.

Recognise changing customer behaviors and prioritize their experience, not product features.

Connect with our customers, to show them what we believe in and what makes us unique.

Be informed

 **Santander**

We are

Nº2



fueled by data

Personalize the users' experience, led by insightful data that provides a deep understanding of their behaviour.

Make decisions based on real data and not intuition or "expert" judgment.

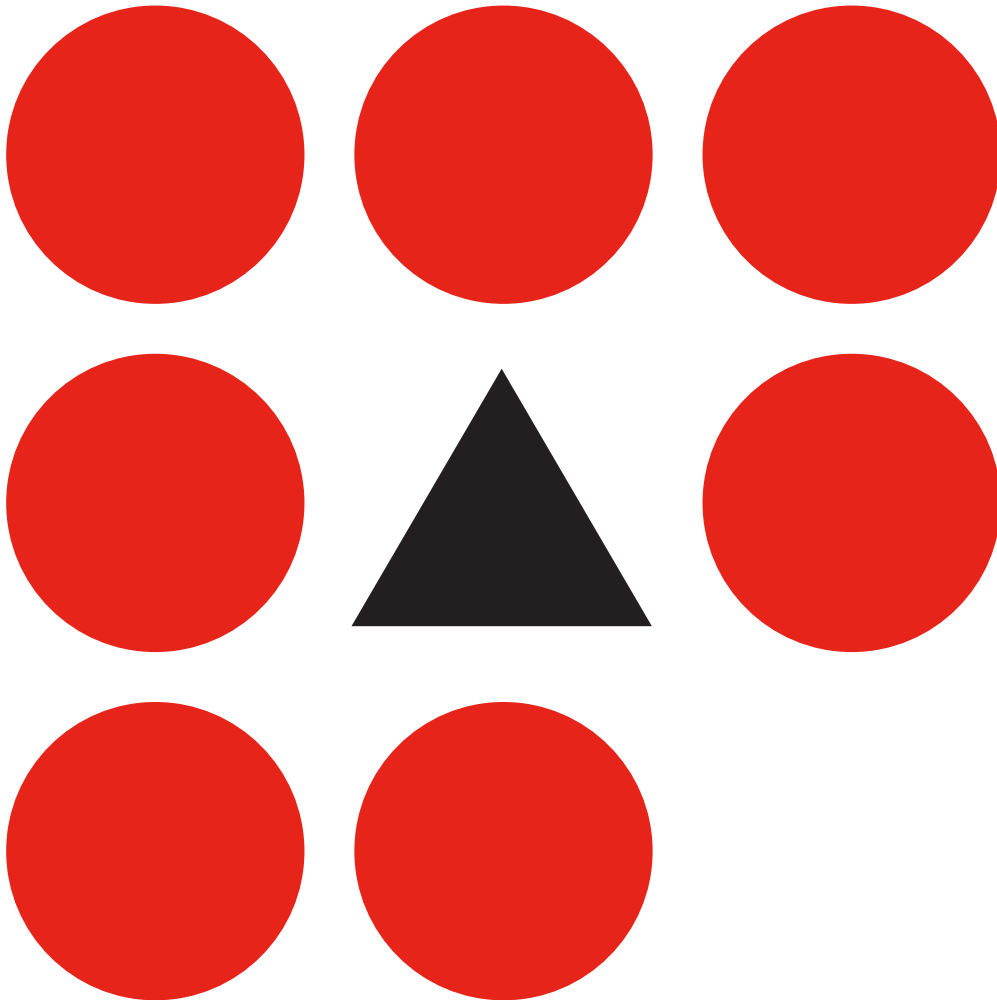
Change our thinking about an idea if the data does not support it.

Be data driven

 Santander

**We
are**

Nº3



diversity conscious

Design for everybody and create experiences that are accessible and intuitive to use.

Deliver delightful experiences, connecting technology and logic with empathy and emotion.

Ask yourself who will use this so that everyone can enjoy the journey from beginning to end.

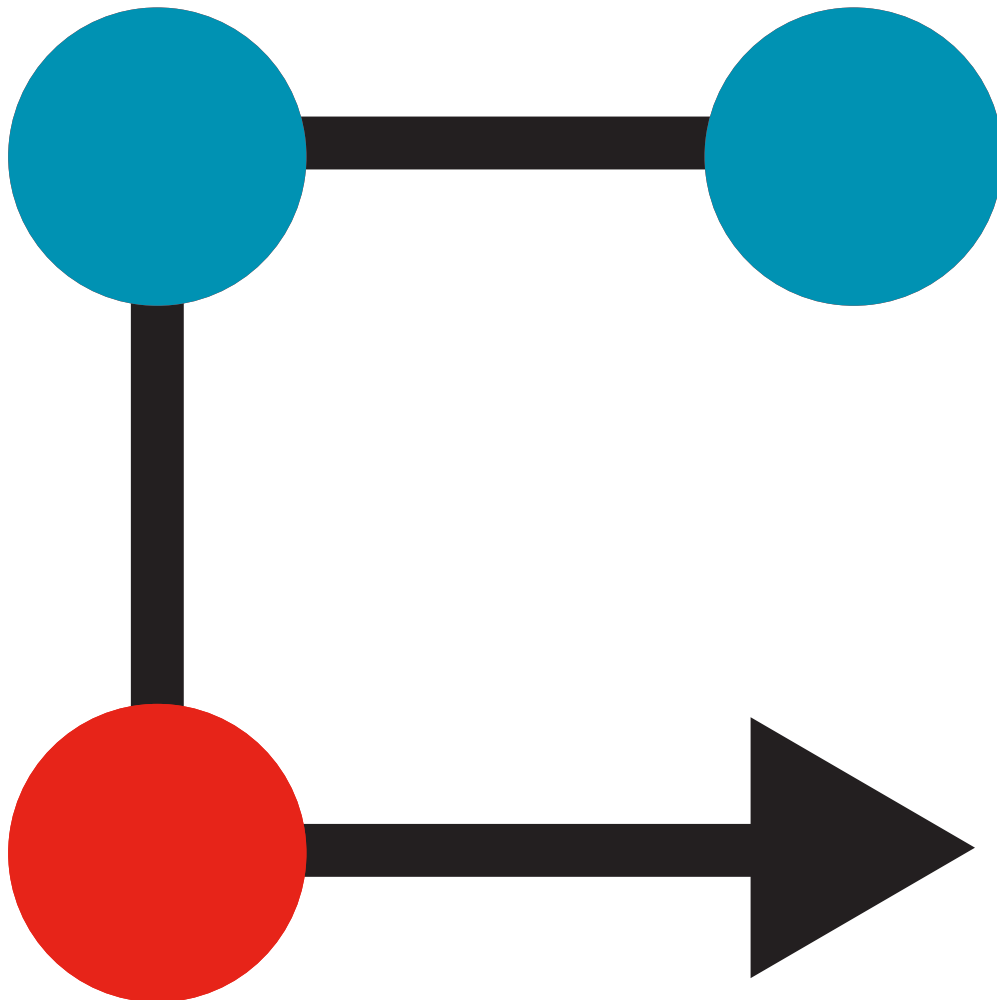
Help people come together and create a better future for them and their communities.

Be inclusive

 **Santander**

**We
are**

Nº 4



experience crafters

Amaze the world with our work, and take innovation as key.

Always think out of the box and imagine different ways of doing things.

Get inspired and get out of the conventional. We identify, follow and learn from other industries to provide our customers great experiences.

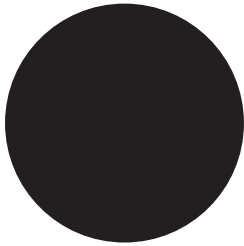
Explore new ideas, challenge the status quo, and find new ways to overcome the barriers which are standing in the way of their progress.

Be innovative

 **Santander**

We are

Nº5



always evolving

Think and experiment.
We are open to innovation and experimentation, applying new ways to solve problems.

Design products and services that are alive and evolving, anticipating our customers' needs.

Believe in possibility and the ability to imagine and create change for yourself and the people around you.

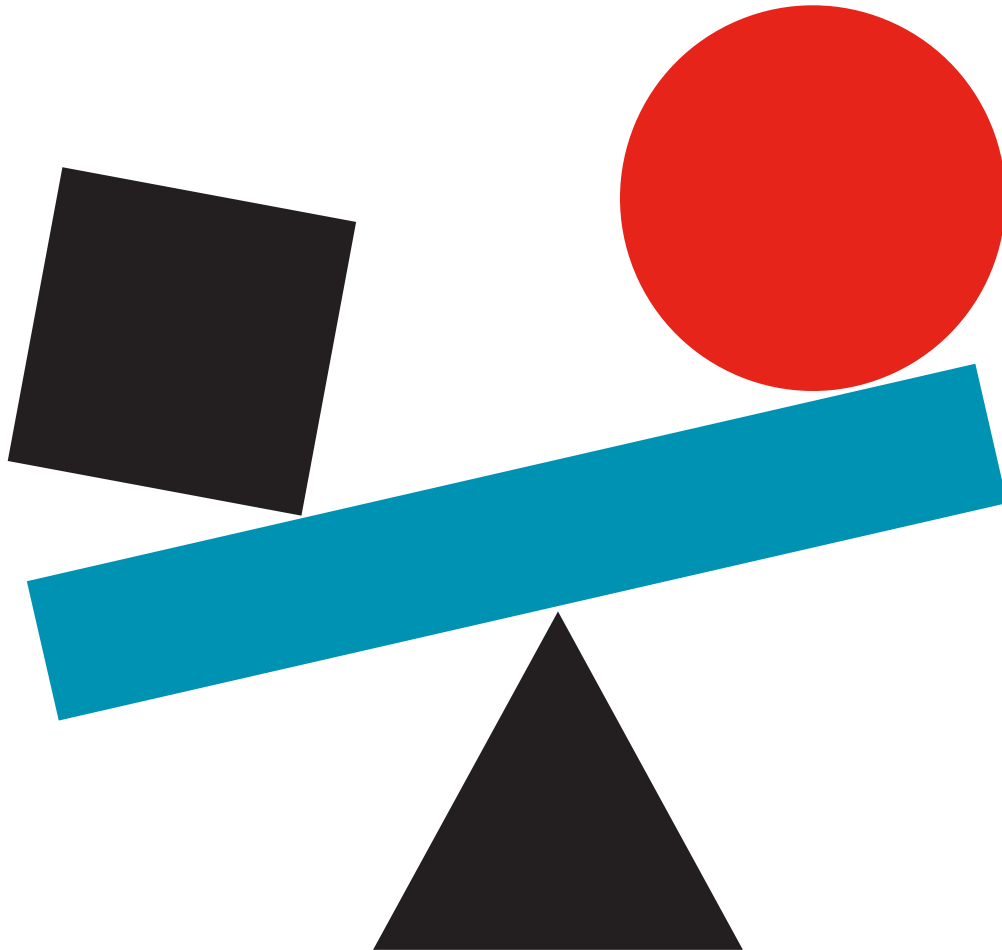
Iterate, evaluate and improve over time.

Be an excellence seeker

 **Santander**

**We
are**

Nº6



responsible risk takers

Don't fear failure, learn quickly and If it doesn't work, it's ok, we keep moving and succeed!

Understand that true innovation comes from those who dare to think differently.

Always challenge first ideas and seek new solutions.

Be brave

 **Santander**

We are

Nº7



transparent

Respect our customers and keep the fine print understandable, making sure we clearly display product features, eligibility, fees and charges, and do not seek to hide these.

Use simple and clear language, and make sure text is easy to read aligned to our readability scale.

Foster a simple and logical design.

Be simple

 **Santander**

We are

Nº8



consistent

Don't be homogeneous, because our customers are from all over the world and their context is highly variable. Always design for their needs and context.

We design relatives, not clones, because our products and services are members of the same family and share common features, although they're not identical.

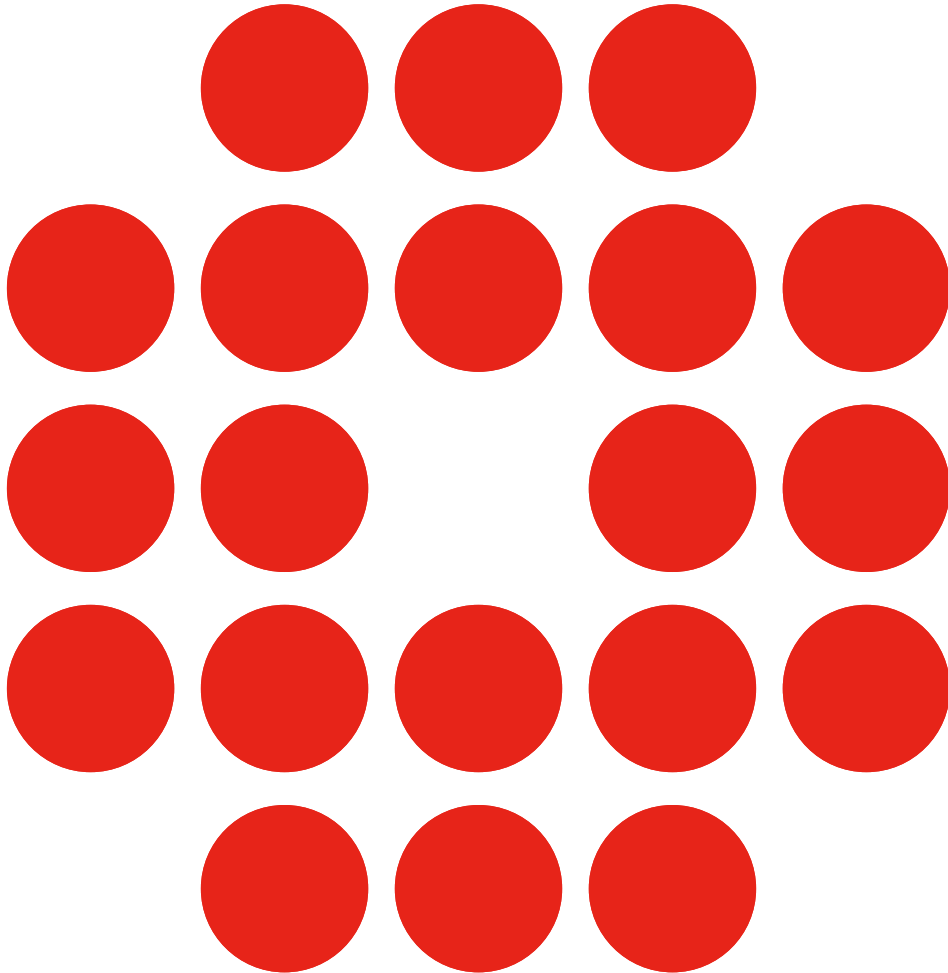
Our design system has common elements to simplify the design process and improve accuracy. Use it.

Be smart

 **Santander**

**We
are**

Nº9



a team

Ask for and celebrate the knowledge of all the areas that build the Santander experience.

Build together and accept other points of view.

Share your knowledge.

Be a partner

 **Santander**

**We
are**

**user
experience
managers
and designers**

Our goal is to put customers at the heart of our work, making everything we design simple, personal and fair.

**This is what design means for us,
and this is our commitment**

Be passionate

 **Santander**