

Additional information on Banco Santander's product and service recommendation

The information provided herein is directly related to and supplements www.santanderx.com's End User Privacy Policy.

Banco Santander provides you with this information so that you can learn more about how the automated tool or system used to carry out personalised recommendations on Banco Santander's products and services works on the [www.santanderx.com website](http://www.santanderx.com) (the "Platform").

1. How does the automated tool or system used by Banco Santander work?

The tool works using specific algorithms and parameters previously defined by Banco Santander and is fed by the information provided and generated by you on the Platform.

The tool will create types of recommendations based on your profile to show Banco Santander's own products and services, such as calls for training programs, events, awards and entrepreneurship challenges and/or any other related content.

The sole purpose of the profiling carried out by Banco Santander is to personalise your experience on the Platform through recommendations tailored to your interests and previous behaviours. Under no circumstances does this profiling imply automated decisions that produce legal effects on you or significantly affect you, but simply show Banco Santander products and services that best suit your profile as a priority.

2. Can you object to being shown personalized content?

Yes. You can choose not to be shown personalized content. You may exercise this objection, whether the recommendations are based on information provided by you on the Platform (e.g. when registering or completing your profile), or based on your information obtained through cookies (browsing habits). To do this, you must:

1. Disable the option "**See personalized content and enjoy a more relevant and useful experience**" of your [private profile](#) within the "Personalization" section.
2. Withdraw the consent granted for the use of analytical and advertising cookies from the cookie configuration panel that you can access through the icon in the lower left corner of the Platform. For more information, you can consult the [Cookies Policy](#).

In both cases, you will continue to have access to Banco Santander's products and services but the content shown to you will not be personalised.

3. What information does the tool cover?

To define the recommendations, the tool uses only information from internal sources of Banco Santander.

The tool covers the following information about you:

1. **Interests and preferences** explicitly indicated by you when registering on the Platform or in the subsequent settings of your private profile (e.g. areas of knowledge that are of interest to you, your strengths such as English, marketing, etc.).
2. **Your Personal Data.** Personal information voluntarily provided by you during registration on the Platform or subsequently when completing your private profile (e.g. (i) identification data such as first name, surname; (ii) contact details such as email; (iii) data relating to your personal characteristics (date of birth), (iv) academic and professional data such as your job position, links with entrepreneurial projects or companies, etc.).
3. **Products and services** that you have enjoyed on the Platform such as calls for training programs, events, awards, entrepreneurship challenges, etc.

4. **Electronic records.** Information obtained through online identifiers such as analytical and advertising cookies, provided that you have previously given your express consent for their use.

In order for the tool to be able to process all the information, it is necessary that:

- You are registered on the Platform and have completed your profile.
- you have indicated your interests and preferences in the "Personalization" section of your private profile.
- you have consented to the use of analytical and advertising cookies on the Platform.

The degree of personalisation will depend on the information available and the scope of the processing that Banco Santander may carry out in each case.

4. What content will be displayed?

The experience may be different for each End User, since not all of them will have provided or generated the same information on the Platform.

4.1 Personalized recommendations

When you are registered on the Platform and have accepted the use of analytical and advertising cookies and have activated personalisation in your private profile, Banco Santander will show recommendations that will be more accurate and tailored to your profile taking into account the most information to personalise you.

In these cases, parameter-based types of recommendations will be applied, such as:

- *"Since you have enrolled in this program, we recommend these others,"*
- *"Users with similar characteristics have accessed these services, that's why we offer you this content" or*
- Personalised rankings of Banco Santander products and services in the results of your searches carried out on the Platform.

Also included in this group are End Users who (i) having consented to the use of analytical and advertising cookies, have not completed their profile with interests and preferences, as well as (ii) those who, even if they are not registered, have accepted the use of such cookies. These users will be shown content with a lower degree of personalization.

The recommendation models may be adapted and evolved according to the needs or use cases that Banco Santander identifies and decides to implement.

4.2 General recommendations (no customization)

When you have not consented to the use of cookies or have not activated personalization in your profile (or if you are a user not registered on the Platform), recommendations based on aggregate information and general user activity will be applied by default.

In this case, generic recommendations based on statistical information on the activity of visitors to the Platform will be displayed, such as *"most viewed" sections*.

In this type of recommendations, personal data or individualized information from cookies or the End User's preferences will not be processed.

5. User Rights.

You may exercise your data protection rights and object at any time to your Data being processed for this purpose, including not being subject to an automated decision, by sending your request

to the following email address dpo@universia.net. You can find additional information about this in section 7 of the Privacy Policy. **"7- What are your privacy rights?"**

6. Retention of your Data and information

In accordance with the principle of limitation of the retention period, your Personal Data will be kept only for the time necessary to fulfil the purpose of the processing.

Banco Santander will keep your Data incorporated into your profile for as long as it remains active, i.e. until you decide to modify, delete or close your account on the Platform.

Likewise, your personal information obtained through analytical and advertising cookies will be kept for the period indicated in the Cookies Policy.

For more information on the general retention criteria, please refer to **section 5- "How long will we keep your Data?"** of the Privacy Policy.

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