Santander

NON-RESIDENT LOAN APPLICATION

Norma relacionada: C.044-2015

FIRST APPLICANT

Personal details

Title: Mr ☐ Ms ☐ Mrs ☐ Other ☐

Full name ____________________

Passport nº/NIE ____________________

Nationality ____________________ Country of residency ____________________

Date of birth ____________________ Gender: Male ☐ Female ☐

Current address ____________________

Town ____________________ County ____________________ Post Code ____________

Country ____________________

Length of residency ____________________

Previous address (if less than 3yrs at present address) ____________________

Contact telephone numbers: ____________________ Mobile: ____________________

E-mail: ____________________

Marital Status: Single ☐ Married ☐ Divorced ☐ Widow ☐ Other ☐ Specify ____________________

Nº of dependants ______

Employment and Financial Details

Employment status: Employed ☐ Self-employed ☐ Company Director ☐

Unemployed ☐ Retired ☐ Other ☐ (specify) ____________________

Name, address and Tel No. ____________________

Nature of business ____________________ Job description ____________________

Years ____________

Previous work (if less than 5 years) ____________________

Total years working ____________

Name, address and Tel No. of Bank/accountant

____

Monthly Income:

Total monthly regular net income ____________________

Annual income: ____________________

Variable income: ____________________

Other income:Amount: ____________________ Source: ____________________

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Assets/Liabilities

Assets	Amount:	Liabilities	Amount:
Main residence (current Mkt value)	____________	Mortgage	____________
Other properties	____________	Other mortgages	____________
Insurance policies (current surrender)	____________	Personal loans	____________
Stocks and shares	____________	Hire purchase	____________
Bank and building Society deposits	____________	Credit cards	____________
Other (specify)	____________	Other(specify)	____________
Total assets	____________	**Total liabilities**	____________

SECOND APPLICANT

Personal details

Title: Mr ☐ Ms ☐ Mrs ☐ Other ☐

Full name ____

Passport nº/NIE ____________

Nationality __________________ Country of residency __________________

Date of birth __________________ Gender: Male ☐ Female ☐

Current address (if different) __________________________________

Town __________________ County ______________ Post Code ______

Country ________________________

Years ____________________

Previous address (if less than 3yrs at present address) __________________

Contact telephone numbers: ________________ Mobile: __________

E-mail: ________________________

Marital Status: Single ☐ Married ☐ Divorced ☐ Widow ☐ Other ☐ Specify __________

Nºof dependants _____

Employment and Financial Details

Employment status: Employed ☐ Self-employed ☐ Company Director ☐ Unemployed ☐
Retired ☐ Other ☐ (specify) __________

Name, address, telephone number __________________________________

Nature of business ________________ Job description __________________

Years ________

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Previous work (if less than 5 years) ______________________________

Total years working ____________

Name, address and Tel No. of Bank/accountant

____

Monthly Income:

Total monthly regular net income ______________

Annual income: ________

Variable income: ________

Other income:Amount: ____________________ Source: ______________________________

Assets/Liabilities

Assets	**Amount:**	**Liabilities**	**Amount:**
Main residence (current Mkt value)	____________	Mortgage	____________
Other properties	____________	Other mortgages	____________
Insurance policies (current surrender)	____________	Personal loans	____________
Stocks and shares	____________	Hire purchase	____________
Bank and building Society deposits	____________	Credit cards	____________
Other (specify)	____________	Other(specify)	____________
Total assets	____________	**Total liabilities**	____________

DETAILS OF PROPERTY TO BE MORTGAGED:

Type of property: Villa ☐ Semi-detached villa ☐ Townhouse ☐ Flat ☐

Apartment ☐ Other (autoconstr) ☐

Purchase price ______________ € Finance required ____________________ €

Term* __________

*note that the mortgage term may not extend beyond the applicants 80th birthday

Source of remaining balance ____________________

Address ____

Town ____________________ Province ____________________ Post Code ________________

Contact name and Tel No for valuation purposes ______________________________

When the transactions are subject to mortgage transparency laws, the Bank hereby delivers the Pre-contractual Factsheet, which the applicant declares to have received.

Personal data (hereinafter "Data") that the holder of this agreement, as an individual, and any third party that plays a part in the same, including but not limited to guarantors, representatives or authorised parties (hereinafter individually the "Stakeholder" or jointly the "Stakeholders") provide to Banco Santander, S.A. (hereinafter the "Bank") in relation to this agreement will be processed by the Bank as data controller, mainly, for the following purposes and in accordance with rules and regulations as stated:

(i) Arranging, maintaining and monitoring the contractual relationship that the stakeholders have established with the Bank. This processing is necessary for executing this contract.

(ii) Sales actions targeting the stakeholder in general and offering and/or recommending Bank products and services that may of interest to them, taking products and services previously arranged by them into account. This processing is necessary to satisfy the Bank's legitimate interests.

(iii) Preventing, investigating and/or discovering fraudulent activity, including possible transmission of stakeholder data to third parties, whether they are Santander Group companies or not. This processing is necessary to satisfy the Bank's legitimate interests.

(iv) Recording of stakeholders' voices for maintaining service quality when they call the Bank and use of the recordings as proof at court hearings and outside the courtroom where necessary. This processing is necessary to satisfy the Bank's legitimate interests.

(v) Anonymisation procedures, after which the Bank will no longer be able to identify the stakeholders. The purpose of this processing is to use the anonymised information for statistical purposes and for creating standard behaviour models. This processing is necessary to satisfy the Bank's legitimate interests.

(vi) Transfer of stakeholder data to other Santander Group companies and subsidiary third-party companies and/or Santander Group partner companies if these stakeholders arrange any of these companies' products and/or services that are marketed by the Bank. This processing is necessary to satisfy the Bank's legitimate interests.

With regard to processing (ii) to (vi), stakeholders may exercise their right to object by addressing the privacy office/data protection officer, as indicated in point 3, explaining the reason for their objection.

The Bank may provide data to third parties in the following instances:

(i) To Santander Group companies and subsidiary and/or partner companies (e.g. insurance companies and financial asset management companies) for arranging any of these companies' products or services for the stakeholders and to comply with legal obligations. Stakeholders may see the full list of companies that their data is transmitted to by requesting it at their branch or at the following link: http://bsan.es/sociedades_banco_santander.

(ii) The data may be transmitted to competent public bodies, the Tax Office, judges and courts when the Bank is legally obliged to provide it.

(iii) Third-party service providers may occasionally have access to data on behalf of the Bank (e.g. technology and software service providers/call centre service companies/professional services firms). These providers include Salesforce Inc., a company located in the United States, with whom the Bank has signed typical contractual clauses.

Stakeholders may access, rectify, erase, object or request restriction of certain processing and may also request, receive and transmit their own data or oppose being subject to a decision based solely on automated processing and, in general, check any matter related to the processing of their data by sending an email to the Bank's privacy office/data protection officer at privacidad@gruposantander.es or by sending a letter to Gran Vía de Hortaleza, 3, 28033 Madrid.

In addition to the data provided to the Bank by the stakeholders themselves as part of this agreement, the Bank may process additional data obtained through third parties, specifically:

(i) External sources of information (e.g. official state bulletins and newspapers, public records, telephone books, official lists for the prevention of fraud, social media and the internet) and third-party companies to whom stakeholders have given their consent for the transmission of data to financial entities, credit institutions or insurance companies.

(ii) Companies that provide information on solvency, non-performing loans and, in general, financial or credit risk indicators.

Stakeholders may see additional information on how the Bank processes their data by contacting the Bank's privacy office/data protection officer via email at privacidad@gruposantander.es or viewing the privacy policy included in the legal disclaimer on the Bank's website www.bancosantander.es.

With relation to assets declared to belong to the applicant and which he/she wishes to use as collateral for the requested lending transaction, the applicant declares that he/she has been informed, and thus agrees to the following:
- For Banco Santander, S.A. to request a confirmation from the property registry to know the current status of ownership, occupation, encumbrances and liens, the cost of which amounts to ……………………………………euros for each one of the properties.
- For Banco Santander, S.A. to request an appraisal report from an authorised company to ascertain the market value, which has the following cost:
………………………………………….. euros for a residential property
………………………………………….. euros for a garage
………………………………………….. euros for commercial premises
………………………………………….. euros for ……..
- For Banco Santander to debit the amount of the cost of the services for obtaining the information referred to above, from the current account open in the applicant's name in the Bank.

Pursuant to Act 44/2002, of 22 November, the Central Risk Information Department of the Bank of Spain is a public service which provides risk data which are needed by Banks to conduct their financial activities, and Banco Santander, S.A., as declaring entity, is entitled to obtain reports on the risks of the natural persons or legal parties registered in the Central Risk Information Department, whenever they have applied for a loan or any other risk transaction from that Entity, or when they have acted as personal guarantor, or also when such natural persons or legal parties appear as obliged to payment or guarantors in exchange or credit documents which the Entity has been asked to acquire or negotiate.

The applicant is hereby informed that his/her personal details which he/has submitted to Banco Santander, S.A., will be added to the corresponding Bank file, and authorises the processing of the personal details in question for use in this application, the carrying-out of business actions (by post, telephone, fax, SMS, e-mail or any other digital channel), whether these be of a general character, or customised to his/her personal characteristics, for offering and contracting with the customer of the Bank's products and services. Moreover, this authorisation shall last, with respect to the latter, even after the Customer's relation with the Bank has come to an end, except in those circumstances where it has been revoked.

The interested party is hereby informed of his right to object to, access, rectify and cancel as regards his personal details under the conditions provided for in the Act, and can exercise this right in writing by means of a letter addressed to Servicio de Reclamaciones y Atención al Cliente, Gran Vía Santander, Gran Vía de Hortaleza, 3, Edificio La Magdalena, planta baja, 28033 Madrid. The provision of the requested details relating to the current document is compulsory. Banco Santander, S.A., whose address for this purpose is indicated above, is responsible for this record.

Notwithstanding the provisions of this clause, the applicant, by means of this document may refuse to have their data handled for purposes other than those related to the performance of the service, by ticking, if applicable, the following box:

The parties agree that the Policy applicant's personal data shall not be used for the offering or contracting of the Bank's other products or services.

BANCO SANTANDER, S.A. Applicant

By proxy,

ADDITIONAL INFORMATION (FOR THE BANK USE ONLY):

Intermediary ____________________

Reason for acquisition ____________________

Official registry details of property ____________________

Customer knowledge ____________________

Assessment home status ____________________

Customer potential ____________________

Additional guarantees ____________________

Branch code ____________ Agent ____________

Loan period ____________ Interest rate ____________

Commitment fee ____________ LTV% ____________