

Terms of Participation and Data Protection Information

for the Scholarship **Sorgenfrei Stipendium Deutschland 2025 – 4 x 2.500 € für dein Studium**

OVERVIEW

Since 1996, Santander has been committed worldwide to Education, Employability & Entrepreneurship – actively contributing to social progress. Over more than 28 years, we have invested over €2.4 billion, established partnerships with more than 1,100 universities and institutions in 14 countries, and supported over 3.7 million people and businesses.

In Germany, we have been pursuing this mission since 2012: With over €20 million invested in higher education and more than 400 projects with universities and higher education-related institutions, we have already supported more than 18,000 people – whether through scholarships, training, or innovative projects.

Our vision is clear: to empower everyone to achieve their educational goals. Therefore, with this scholarship, Santander offers students in Germany the opportunity to receive funding of €2,500 – flexibly usable for all expenses related to their studies.

1. SCOPE

The following terms of participation and data protection information apply exclusively to participation in the **Sorgenfrei Stipendium Deutschland 2025 – 4 x 2.500 € für dein Studium** (hereinafter referred to as "Scholarship").

2. ORGANIZER

The organizer of the Scholarship is **Santander Consumer Bank AG**, [Santander-Platz 1, 41061 Mönchengladbach](#) (hereinafter referred to as "Santander").

3. ELIGIBILITY

Eligible to participate are all individuals who:

- are at least 18 years old,
- have their residence in Germany,
- are enrolled at a German university or (technical) university of applied sciences and are pursuing a Bachelor's, Master's, or Doctoral degree at a participating institution,
- submit a complete application within the application period.

By applying for the Scholarship, participants agree to provide truthful, accurate, current, and complete information about themselves as requested in the application form. Employees of Santander are not eligible to participate.

4. APPLICATION PERIOD

The application period runs from **29 September 2025, 10:00 a.m. CEST (UTC+2) until 28 November 2025, 11:59 p.m. CET (UTC+1)**. The relevant time is the submission time of the application on the Santander Open Academy.

5. PROCEDURE AND SELECTION PROCESS

- Applications will be reviewed between **28 November and 10 December 2025**.
- Winners will be notified by e-mail on **10 December 2025, 11:59 p.m. CET (UTC+1)**.
- The scholarships will be awarded by lottery among all valid applications. Legal recourse is excluded. Transfer or assignment of the prize is not possible.

6. NUMBER AND AMOUNT OF SCHOLARSHIPS

A total of **four scholarships** of **€2,500** each will be awarded. Payment will be made exclusively to a German bank account (Girokonto).

7. VERIFICATION OF STUDENT STATUS

By submitting the application, participants expressly agree that the uploaded certificate of enrollment (**Immatrikulationsbescheinigung**) may be forwarded by Santander to the respective university. The university confirms the student status on this basis. Without this confirmation, payment of the Scholarship is not possible.

An objection to the forwarding of the certificate of enrollment leads to exclusion from participation.

8. USE OF THE SCHOLARSHIP AMOUNT

The Scholarship funds are intended exclusively for study-related expenses, in particular for:

- tuition fees,
- semester ticket,
- learning materials and technical equipment,
- housing costs including utilities,
- personal and professional development.

The winners commit to submitting **proof of use twice a year** (e.g., invoices, receipts, confirmations from the university). Proof must be provided within 28 days after 30 June and 31 December of the respective year. Documents can be sent digitally to universitaeten@santander.de.

The Scholarship must be used within 12 months of disbursement. If funds are used outside the agreed purpose, Santander reserves the right to reclaim them. Unused amounts may also be reclaimed.

9. DISCLAIMER OF WARRANTY

Participation in the Scholarship is at the participants' own responsibility.

10. PUBLICATION OF PHOTOS, VIDEO AND AUDIO RECORDINGS FOR ILLUSTRATION PURPOSES

By accepting the Scholarship, winners irrevocably agree that Santander may publish photos, video, and audio recordings for illustration and promotional purposes on common and relevant internal as well as external channels. Winners support Santander by making themselves available for corresponding photo, video, and audio recording sessions. A separate declaration of consent must be signed for this purpose.

11. APPLICABLE LAW AND SEVERABILITY CLAUSE

These terms of participation are governed by German law. Should any provision of this agreement be wholly or partially invalid or unenforceable, the validity of the remaining provisions shall remain unaffected. A valid regulation shall apply in place of the invalid provision, which comes closest to the economic purpose of the invalid provision.

Legal recourse regarding claims arising from the Scholarship is excluded.

12. LIMITATION OF LIABILITY

Santander shall be liable without limitation for intent and gross negligence in connection with the implementation of the Scholarship. Liability for breaches of obligations that are essential for the proper execution of the Scholarship, whose breach endangers the achievement of the contractual purpose, and on whose compliance the participant regularly relies, is limited to the typically foreseeable damage.

Beyond that, liability for slightly negligent breaches of duty is excluded, unless they concern damages resulting from injury to life, body, or health, or guarantees, or involve claims under the German Product Liability Act.

13. APPLICABLE LAW AND FINAL PROVISIONS

Exclusively German law applies.

If individual provisions of these terms of participation are or become invalid, the validity of the remaining provisions shall remain unaffected.

Legal recourse is excluded.

14. DATA PROTECTION

The personal data collected in connection with participation in the Scholarship draw will be processed exclusively for the execution of the Scholarship.

Disclosure of data will only take place to the extent necessary for the execution of the Scholarship or if there is a legal obligation. No further use of the data will take place.

After the conclusion of the program, the data will be deleted unless statutory retention obligations exist.

Further information on data protection can be found in the Information under Articles 13 and 21 of the General Data Protection Regulation (GDPR).

15. INFORMATION UNDER ARTICLES 13 AND 21 GDPR

Below, we inform you about the processing of your personal data in connection with your participation in the Scholarship program conducted by Santander as well as the rights to which you are entitled under the provisions of the European General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG).

15.1 Data Controller

The responsible entity for the collection, processing, and use of personal data is:

Santander Consumer Bank AG, [Santander-Platz 1, 41061 Mönchengladbach](#) (hereinafter: Santander).

For questions regarding the collection, processing, or use of your personal data by Santander, please contact:

Santander Consumer Bank AG
Data Protection Officer
Santander-Platz 1
41061 Mönchengladbach
Datenschutz@santander.de

15.2 Which data do we process and from which sources?

In connection with the application for the Scholarship, we process the following data or categories of data, which we receive f

rom you when filling out the application form on the Santander Open Academy platform:

- country of residence, university, first name, last name, email, date of birth, gender, phone, nationality, details on profession & studies, student ID number, information on the certificate of enrollment.

The above-mentioned data are taken from the application form for the Scholarship on the Santander Open Academy of Universia S.L. ([General Terms of Use](#)).

15.3 Purpose and legal basis

Data processing is carried out for the purpose of executing the Scholarship, including application review, lottery, notification, and payment.

Legal bases:

| Purpose / legitimate interest | Legal basis |
|--|---------------------------|
| Execution of the Scholarship, including lottery and delivery of the grants | Art. 6 (1) (b) GDPR |
| Consent management (management of data protection and fairness consent and revocation declarations) | Art. 6 Abs. 1 lit c DSGVO |
| Rights management (processing of data subject requests for access, rectification, deletion, restriction of processing, and data portability in order to fulfill the rights of data subjects under data protection law) – Art. 6 (1) (c) GDPR | Art. 6 (1) (c) GDPR |

15.4 Disclosure of data

Disclosure of data is made exclusively to:

- the respective university for verification of student status,
- internal Santander departments for execution,
- the university's payment office for disbursement.

We generally do not transfer your data to third countries or international organizations. If, in exceptional cases, we transfer your data to third countries or international organizations, we will inform you separately if required by law.

15.5 Data retention

We process your data only for as long as necessary to fulfill the respective processing purposes. This means that we generally no longer process your data after the completion and implementation of the Scholarship and after you revoke your consent to promotional communication.

However, we are subject to various retention and documentation obligations, including those arising from the German Commercial Code (HGB), which may prevent deletion. The prescribed retention and documentation periods are up to six years.

15.6 Data subject rights

Each data subject has the right to access (Art. 15 GDPR), the right to rectification (Art. 16 GDPR), the right to erasure (Art. 17 GDPR), the right to restriction of processing (Art. 18 GDPR), and the right to data portability (Art. 20 GDPR).

To exercise these rights, you may contact the entities mentioned in Section 15.1.

If the processing of your personal data is based on our legitimate interests pursuant to Art. 6 (1) (f) GDPR, you may object to this processing in accordance with Art. 21 GDPR.

In addition, you have the right to lodge a complaint with a supervisory authority (Art. 77 GDPR) if you believe that the processing of your personal data is unlawful.

15.7 Obligation to provide data

There is no statutory or contractual obligation to provide data. If you choose to apply for the Scholarship, you must provide the personal data required for the execution of the lottery. Without this data, we cannot allow you to participate.

15.8 Automated decision-making and profiling

There is no automated decision-making pursuant to Article 22 GDPR in the context of the Scholarship. Likewise, the personal data collected will not be used for profiling.

Information about your right to object under Article 21 GDPR

Right to object on a case-by-case basis

You have the right to object, at any time and for reasons arising from your particular situation, to the processing of your personal data based on Article 6 (1) (e) GDPR (processing for the performance of a task carried out in the public interest or in the exercise of official authority) or Article 6 (1) (f) GDPR (processing based on a balancing of interests); this also applies to profiling based on these provisions within the meaning of Article 4 (4) GDPR.

If you object, we will no longer process your personal data, unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights, and freedoms, or the processing is for the establishment, exercise, or defense of legal claims.

Right to object to data processing for direct marketing purposes

In individual cases, we process your personal data for direct marketing purposes. You have the right to object at any time to the processing of your personal data for such marketing; this also applies to profiling insofar as it is related to such direct marketing.

If you object to processing for direct marketing purposes, we will no longer process your personal data for these purposes.

Exercising your right to object

The objection can be made without formal requirements and should preferably be addressed to the entities mentioned in the Data Protection section under “Who is responsible for data processing and whom can I contact?”.