

EXHIBIT A

GENERAL TERMS AND CONDITIONS “SANTANDER COURSE | US SUMMER EXPERIENCE - UPENN” PROGRAM 2026

Trustees of the University of Pennsylvania, with the financial support of Fundación Banco Santander, has developed the **Santander Course | US Summer Experience - UPENN**, which will facilitate and promote that non-native English-speaking people, older than 18 years old and younger than 30 years old at the time of application to the Program, and who are nationals or residents of Germany, Argentina, Brazil, Colombia, Chile, Peru, Spain, USA, Mexico, Portugal, UK or Uruguay to enhance its English knowledge in order to advance their careers in the global marketplace.

I. Objectives

The main objective of the “**Santander Course | US Summer Experience – UPENN**” (the “**Program**”) is to offer young people the opportunity to improve their English language skills to achieve their professional goals.

II. Recipients

This Program will be open to non-native English-speaking applicants (hereinafter, the “**Participants**”) older than 18 years old and younger than 30 years old, at the time of application to the Program, and who are nationals or residents of Germany, Argentina, Brazil, Colombia, Chile, Peru, Spain, USA, Mexico, Portugal, UK or Uruguay and who also meet the selection criteria set out below.

Obtaining a free place on the training course that is offered under the Program will be compatible with holding other classroom attendance scholarships of a different kind that may be available to the student engaging in work experience under the Program, regardless of whether these are public or private in nature.

III. Characteristics of the Program

The Program will consist of the awarding of 90 scholarships for a summer course to be held at University of Pennsylvania (the “**University**”).

The Program offers a summer course which will last for 3 weeks, will be given by University of Pennsylvania and it will be offered entirely in English. The Program will be conducted between **13th July 2026 and 31st July 2026** at University of Pennsylvania. In addition to learning English, students will have a cultural/social agenda, the opportunity to get to know the country, students of other nationalities and visit the United States during their free time or weekends in the activities scheduled in the program’s agenda.

The Program will be published on the Santander Open Academy website, www.santanderopenacademy.com or any other additional domain that may be defined in the future (the “**Website**”) on **January 2nd, 2026**. The deadline for registration will end on **March 2nd, 2026** and the awarding of scholarships will be communicated on **April 16th, 2026** by the same means (www.santanderopenacademy.com).

The details are as follows:

The Course provides the beneficiary with the opportunity to learn about:

- Integrated Skills: An Academic and Cultural Experience (Core Course- All Levels)
- Communications and social media (Pre-Intermediate Level)
- Innovation and Technology (Intermediate and Advanced Levels)
- Leadership and Team Building (All Levels)
- Positive Psychology and Resiliency (Intermediate and Advanced levels)
- Professional Business Writing (Advanced level)
- Strategic Planning and Persuasive Communication (Advanced Level)
- Sustainability (Intermediate and Advanced levels)
- Lectures

IV. Admission and Selection criteria:

The requirements for applying to the Program are:

- To be older than 18 years old and younger than 30 years old, at the time of application before April 15th, 2026, included.
- To be a resident of Germany, Argentina, Brazil, Colombia, Chile, Peru, Spain, USA, Mexico, Portugal, UK or Uruguay
- To be a registered user in the Website and apply for the Call of this Program.
- To complete the assessment test selected by the University as grantor of the Program, and made available in the Website, which consists of a set of tests to evaluate the competencies and skills of the candidates (hereinafter, the “**Assessment Test**”).
- Level of English (minimum equivalent to B1/Lower Intermediate and not more than C1).
- Availability for travel to the United States from July 11th, 2026, to August 1st, 2026.

The selection criteria established are as follows:

PHASE I:

- (i) The completion of the admission requirements for applying to the Program.
- (ii) The results from the Assessment Test, starting with the highest scorers.

Date of communication of those who will move on to the next phase will be **March 12th, 2026**.

The top 500 candidates of this PHASE I will move on to PHASE II, where the following criteria will be taken into account:

PHASE II:

- (i) Complete an additional questionnaire on the Website.
- (ii) Motivation letter with a maximum of 4.000 characters.

Date of communication of those who will move on to the next phase will be **April 7th 2026**.

The top 150 candidates of this PHASE II will move on to PHASE III, where the following criteria will be taken into account:

PHASE III:

The selected candidates will be required to:

- (i) Take an English level test to ensure that they have a sufficient level (minimum equivalent to lower intermediate) to be selected.
- (ii) Send a copy of their passport o prove residence and age.

The University will select the candidates based on test results, documentation provided, and verification of English level.

Applicants should note the following:

THE SCHOLARSHIP INCLUDES:

- Flights from a major international airport in the participant's home country listed in Appendix B to Philadelphia International airport and return flight.
- Accommodation in a university residence for the duration of the scholarship.
- Meals
- Medical insurance
- Daily English classes (except weekends) tutored at the most appropriate level for each student.
- Certificate of attendance at the end of the course.
- Social program and cultural activities.
- Letter of invitation from the University for visa processing, if applicable.

THE SCHOLARSHIP DOES NOT INCLUDE:

- Transfers to/from the airport in the United States or in the participant's home country.
- Visa arrangements and processing
- Fees related to flight document changes.

IMPORTANT INFORMATION

- Neither Santander nor the University will charge students any type of fee for participating in the Program.
- All participants in the Program must have a valid passport until February 2027 and, if their nationality requires an entry visa, must have a visa for entry into the United States. The

required visa is F-1 visas. The processing of these documents is the responsibility of the student. It takes between 8 and 12 weeks to process.

- Selected students will receive instructions from the University regarding their summer Program in the United States, but will not receive any help or support with visa applications.
- Classes will include students from different countries and cultural backgrounds.

V. Management

Registration via the Website is an essential requirement for anyone wishing to obtain a place, and the allocation of places will be notified using the management system provided.

Candidates should note that, in case of changing the e-mail account used for registration in the Program, during the time the call is open for enrolment at www.santanderopenacademy.com, the candidate will have to fulfill a new completion of the Assessment Test.

VI. Allocation of places among candidates

In order to allocate the places, the Candidates will be able to apply for the 2026 Call of the Program from January 2nd, 2026, and March 2nd, 2026, 23:59 GMT+2 (Madrid time zone). Notwithstanding that the University may modify the deadlines.

Allocation of places will be notified to beneficiaries on April 16, 2026, Students who are notified that they have been allocated a place will have 7 calendar days to indicate their acceptance via the website www.santanderopenacademy.com.

In the event that, once the deadline has expired, some of the places allocated have not been accepted by students, the University of Pennsylvania will allocate these places under identical conditions to other students who meet the necessary requirements.

Furthermore, in the event that demand for places from students exceeds the number available, the Working and Monitoring Group may examine any other selection criteria that it considers appropriate.

VII. Taxation of the Program.

In case of any potential tax implications for those students who participate in the program, students are responsible to pay any taxes that may be due on the value of the scholarship according to their fiscal residence.

VIII. Personal Data protection

The Data controller of the Users' personal data (hereinafter, the "User" or the "Users") for the purposes of administering and managing the program (hereinafter, the "Program"), for which you have registered through the Santander Open Academy platform, is The University of Pennsylvania (hereinafter, the "Institution"), with company number tax identification number 23-1352685, with registered address in 5th Floor, Franklin Building, 3451 Walnut Street, Philadelphia PA 19104-6205 and contact details for the Data Protection Officer: privacy@upenn.edu.

Data that we process and the source of the data.

The Institution obtains the Users' data who register for this Program from the Santander Open Academy platform, whose data controller is Universia Holding, S.L., solely in relation to their participation in this Program. Such data are those contained in the User's profile on the platform and provided for the registration in this Program: identification data, personal characteristics data, employment-related data, and academic and professional data.

Likewise, the Institution will include in the call for applications for this Program the questions and requests for information necessary to verify, assess, and manage the User's application. In this regard, in addition to the data provided by Universia Holding, the Institution may process other data, including: identification data, personal characteristics data, academic and professional data, and employment-related data.

Purposes for which the personal data will be processed.

The data of the Users collected for the purposes of this Program will be processed by the Institution in order to manage this call for applications, evaluate the applications and, where appropriate, grant or deny the Program. The legitimising basis that allows the aforementioned processing is the execution of these Particular Conditions or Legal Bases.

Likewise, the Institution may additionally process Users' data in order to comply with the legal obligations required by the legislation in force, the legitimising basis for this processing being therefore compliance with a legal obligation.

Recipients of personal data.

Users' personal data will only be communicated to public authorities and bodies for the performance of their functions when they are competent to request them. In some cases, the applicable regulations require information to be shared with public authorities or bodies in order for them to carry out their functions. For example, tax authorities or courts of law, which would use Users' data for their own purposes.

Likewise, for the proper development of the Program, Users' personal data will be shared with Fundación Banco Santander, S.A. (hereinafter, the "Promoter") that has sponsored, promoted or financed it so that the Program can be carried out.

Criteria for the conservation of personal data.

The data collected as a result of this call for applications may be kept by the Institution in the following manner:

- In the case of Users who are not admitted to the Program, the data will be kept for the duration of the call for applications and subsequently for the period of time required to carry out the necessary procedures until the closure of the same.
- With respect to the applicant Users admitted to the Program, the data will be kept for the entire period linked to the management of the call, will be incorporated, if applicable, into the student's file at the Institution and will be kept for the purposes of accreditation and certification of the award and any other related academic merit.

Users have the right to access their data, as well as to request the rectification of inaccurate data, object to its processing, request its erasure when the data is no longer necessary for the purposes for which it was collected, restrict its processing, and request the portability of the data when legally possible. Likewise, Users have the right not to be subject to automated individual decisions, including profiling. Within the framework of this Program, no decisions will be made based solely on automated processing.

Users may contact privacy@upenn.edu to exercise their rights or, where appropriate, at with registered address in 5th Floor, Franklin Building, 3451 Walnut Street, Philadelphia PA 19104-6205.

Likewise, the User may file a complaint with the Spanish Data Protection Agency if they consider that their data protection rights have been infringed (www.aepd.es).

IX. Modification of Term and Conditions of the Program

The fact of participating in this Call for the Program implies acceptance by the students of its Terms and Conditions, and its resolution, which will be final, as well as the waiver of any type of claim on any aspect stipulated in them, such as allocation, selection and admission criteria.

The University of Pennsylvania and Santander reserves the right to modify or amend any of the Terms and Conditions of the Call of the Program, partially or totally at any time, even suspend, postpone or cancel the Call if there's a sufficient, justified and objective reason with the purpose of preserving the social impact that The University of Pennsylvania and Santander pursue with the present Call. In any case, The University of Pennsylvania and Santander shall inform to the Candidates of any modifications, corrections or amendments made through the website www.santanderopenacademy.com.

EXHIBIT B

**LIST OF INTERNATIONAL AIRPORTS FROM ORIGIN COUNTRIES
 “SANTANDER COURSE | US SUMMER EXPERIENCE - UPENN” PROGRAM 2026**

COUNTRY	CITY
Germany	
	Frankfurt
	Munich
Argentina	
	Buenos Aires
	Cordoba
Brazil	
	Sao Paulo
	Rio De Janeiro
Chile	
	Santiago
	Antofagasta
Spain	
	Madrid
	Barcelona
Mexico	
	Mexico City
	Cancun
Portugal	
	Lisbon
	Porto
United Kingdom	
	London
	Manchester
Uruguay	
	Montevideo
	Punta del Este
US	Any airport
Colombia	Bogotá
Peru	Lima

EXHIBIT C

CERTIFICATE OF IDENTIFICATION OF BENEFICIAL OWNER

In **[CITY]**, on **[DATE]**.

Pursuant to Law 10/2010, of April 28, 2010, on the prevention of money laundering and financing of terrorism, the following is the identification data of the legal person or legal instrument with which Santander establishes a business relationship or a transaction within the framework of its foundational purposes (hereinafter, the "Legal Entity").

Corporate name:

Legal form:

TAX ID NUMBER:

Registered office:

Hereby, the undersigned(s), in the capacity of legal representative of the Legal Entity under which he/she/they are acting/acting (one of the options must be checked):

Secretary of the Board of Trustees

Secretary of the Board of Directors

Other (please indicate):

DECLARES

1°.- That the identification data of the real owners of the Legal Entity are as follows (you must check one of the options and complete the corresponding identification data):

The natural persons who own or control 25 percent or more of the voting rights of the Board of Trustees, in the case of a foundation, or of the representative body, in the case of an association, taking into account the agreements or statutory provisions that may affect the determination of beneficial ownership.

When there is no natural person or persons who meet the criteria established in the preceding paragraph, the members of the Board of Trustees and, in the case of associations, the members of the representative body or Board of Directors, shall be considered as beneficial owners.

- Board of Trustees
- Representative Body
- Board of Directors

Name and surname(s):

Identity document nº:

The natural person(s) on whose behalf a business relationship is to be established or on whose behalf any transactions are to be carried out.

* Name and surname(s):

* Identity document nº:

The natural person(s) who ultimately owns or controls, directly or indirectly, more than 25 percent of the capital or voting rights of the Legal Entity, or otherwise exercise control, directly or indirectly, over the management of the Legal Entity (except for companies listed on a regulated market in the European Union or equivalent third countries).

Where there is no natural person who owns or controls, directly or indirectly, more than 25 percent of the capital or voting rights of the Legal Entity, or who otherwise exercises control, directly or indirectly, over the Legal Entity, such control shall be deemed to be exercised by the director(s). When the administrator appointed is a legal person, it shall be understood that the control is exercised by the natural person appointed by the legal person administrator.

* Name and surname(s):

* Identity document nº:

* Relationship with the Legal Entity (check whichever is applicable):

- Percentage of capital / voting rights
- Control of the management of the Legal Entity:
- Administrator (if there are several, there will be one):
- Director (if there are several, there will be one)

The natural person or persons owning or controlling 25 percent or more of the assets of the Legal Person administering or distributing funds, or, where the beneficiaries have yet to be designated, the category of persons for whose benefit the Legal Person is created or primarily acts.

Where there is no natural person who directly or indirectly owns or controls 25 percent or more of the assets referred to in the preceding paragraph, the natural person or persons ultimately responsible for the direction and management of the Legal Entity, including through a chain of control or ownership, shall be considered the beneficial owner.

* Name and surname(s):

* Identity document n°:

* Relationship of the person (check as appropriate):

Percentage of control of the assets:

Beneficiary (if there are several, all of them must be identified).

Responsible for the direction and management (if there are several of them, all of them must be identified)

2º.- That all of the above is true as of today, committing the representative(s) to communicate to Fundación Banco Santander as soon as possible, any modification of the data previously stated.

Mr. / Ms.:

Identity document n°: