

Conditions of participation and data protection information

I. General Information

Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach announces the second edition of the programme *Santander Course | Your language course with Babbel: 12 months, 1 language – 2nd edition* (hereinafter referred to as 'Course' or 'Programme').

II. Validity

Participation in the *Santander Course | Your language course with Babbel: 12 months, 1 language – 2nd edition* programme is subject exclusively to the following terms and conditions of participation and the data protection provisions.

III. Publisher

The publisher of the programme is Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach (hereinafter referred to as 'Santander Germany'). Babbel GmbH (hereinafter 'Babbel') is a cooperation partner of Santander and is responsible for the distribution of the programme.

IV. Objective

The aim of the programme is to further expand the range of language learning programmes on the Santander Open Academy scholarship platform. Santander is therefore offering vouchers for various Babbel language courses in cooperation with Babbel, a provider of innovative language learning products that can be used online worldwide.

As part of the first edition of the programme, interested parties are given the opportunity to apply via Santander Open Academy for one of 500 vouchers for one language learning programme at Babbel in order to further their personal or professional development in one of the languages offered.

V. Participation and exclusion from participation

All persons aged 18 and over with permanent residence in the Federal Republic of Germany are eligible to participate. Babbel employees are excluded. The participation of persons who do not fulfil these conditions of participation cannot be considered.

Participation in the programme requires registration on Santander Open Academy and subsequent application to the programme.

By registering on Santander Open Academy, confirming the user account by e-mail and applying for the language learning programme in the period from **17.06.2025** to **28.07.2025**, the application for a Babbel voucher is complete.

VI. Programme Management

The application period is from **17.06.2025** to **28.07.2025**. The closing date is **Monday, 28.07.2025, 23:00 (CET)**. The date on which the applications (incl. personality test) for the language learning programme at Santander Open Academy are completed is decisive. The 500 vouchers will be allocated at random by **13 August 2025**.

This allocation will be communicated to the beneficiaries via Santander Open Academy, who will then have until the end of **20 August 2025** to accept the vouchers via Santander Open Academy. Only once the vouchers have been accepted will the respective beneficiaries receive the corresponding voucher code by e-mail.

If vouchers have to be reallocated because they were not accepted by the deadline, the reallocation will be carried out by 25 August 2025. Once the vouchers have been reallocated to beneficiaries, they have until the end of 1 September 2025 to accept the vouchers via Santander Open Academy. Only once the vouchers have been accepted will the beneficiaries receive an email with the corresponding voucher code.

By redeeming the vouchers, the beneficiaries can register for the use of Babbel products via a landing page provided by Babbel and complete a language learning programme for one of the 14 possible languages (Danish, Dutch, English, French, German, Indonesian, Italian, Norwegian, Polish, Portuguese, Russian, Spanish, Swedish, Turkish) over a period of 12 months. As part of the registration process, the beneficiaries agree to the Babbel Terms of Use in their current version, which can be accessed on the Babbel website (<https://www.babbel.com/legal/terms>). The voucher is valid for 12 months from the date of redemption. At the end of 12 months, the voucher loses its validity. The link to the landing page is included in the e-mail with the respective voucher codes.

Santander is responsible for the publication and administration of the language learning programme with Babbel on the Santander Open Academy scholarship platform as well as for the selection of beneficiaries and the dispatch of the voucher codes.

VII. Allocation information

Every person who meets the conditions under 'Participation and exclusion', has completed the registration on Santander Open Academy, confirmed his/her user account and applied for the language learning programme will be given the chance to receive a Babbel voucher. The 500 vouchers will be distributed at random (lottery).

VIII. Disclaimer of warranty

Participation in the programme is at the participant's own risk.

IX. Applicable law and place of jurisdiction

These conditions of participation are subject to German law. Should individual provisions of the conditions of participation be or become invalid, this shall not affect the validity of the remaining provisions. Legal recourse is excluded with regard to the selection decision and the allocation of vouchers. This applies in particular to the assessment of test results and the allocation of available places. Other legal claims of the participants remain unaffected by this.

X. Data protection information Santander Open Academy

The regulations for personal data applicable to the use of the Santander Open Academy platform are contained in the data protection provisions of Universia Holding S.L., which are available at <https://www.santanderopenacademy.com/de/legal/privacy.html>.

The controller for the Santander Open Academy platform and therefore for the collection, processing and use of personal data is Universia Holding S.L. (Universia for short). If you have any questions about the collection, processing or use of your personal data by Universia, please contact:

dpo@universia.net.

XI. Data protection information Programme

Your language course with Babbel: 12 months, 1 language – 2nd edition / Dein Sprachkurs mit Babbel: 12 Monate, 1 Sprache – 2. Ausgabe

Information in accordance with Art. 13 and 21 of the General Data Protection Regulation (GDPR).

The processing of personal data in connection with participation in the *Your language course with Babbel: 12 months, 1 language – 2nd edition / Dein Sprachkurs mit Babbel: 12 Monate, 1 Sprache – 2. Ausgabe* programme run by Santander Universities, a division of Santander Consumer Bank AG (hereinafter Santander Germany), is carried out in accordance with the provisions of the European General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG). The following statements apply exclusively to the programme *Your language course with Babbel - 12 months, 1 language / Dein Sprachkurs mit Babbel - 12 Monate, 1 Sprache* in connection with Santander Germany as the publisher of this programme. They do not apply to the data protection information on Santander Open Academy mentioned in X., which is the responsibility of Unversia.

1. Who is responsible for data processing and who can I contact?

Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach, Germany, is responsible for the processing of your personal data. You can contact the company data protection officer at Data Protection Officer of Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach, Germany or datenschutz@santander.de.

2. What data does Santander Germany process and from what sources does it originate?

In connection with participation in the competition, we process the following data or categories of data that you submit when completing the entry form via the Santander Open Academy platform:

- *Gender, first name, surname, address, telephone numbers, date of birth, email address, sex, nationality, country of residence, university, degree, professional experience*

Santander Germany takes the above data from the application form for the programme of the Santander Open Academy of Unversia S.L. (General Terms of Use).

3. For what purposes does Santander Germany process your data and on what legal basis?

Santander Germany processes your personal data on the basis of the following legal bases for the following purposes:

Purpose / legitimate interest	Legal bases
Implementation of the programme.	Art. 6 para. 1 lit. b GDPR
Consent management (administration of declarations of consent and revocation under data protection and fair trading law).	Art. 6 para. 1 lit c GDPR
Data subject rights management (processing requests from data subjects for information, rectification, erasure, restriction of processing and data portability to fulfil the data subject's rights under data protection law).	Art. 6 para. 1 lit. c GDPR

4. How long will my data be stored?

Santander Germany will only process your data for as long as is necessary to fulfil the respective processing purposes. This means that Santander Germany will generally no longer process your data after completion and implementation of the programme or after you have withdrawn your consent to be contacted for advertising purposes. In addition, Santander Germany is subject to various retention and documentation obligations, including those arising from the German Commercial Code (HGB), which may prevent deletion. The retention and documentation periods specified there are up to six years.

5. Is data transferred to a third country or to an international organisation?

Santander Germany does not transfer your data to third countries or international organisations. Should Santander Germany transfer your data to third countries or international organisations in individual cases, you will be informed separately if this is required by law.

6. What data protection rights do I have?

Every data subject has the right of access under Art. 15 GDPR, the right to rectification under Art. 16 GDPR, the right to erasure under Art. 17 GDPR, the right to restriction of processing under Art. 18 GDPR and the right to data portability under Art. 20 GDPR. To exercise the aforementioned rights, you can contact the bodies named in the section - General information 'Who is responsible for data processing and who can I contact?'. If your personal data is processed to safeguard the legitimate interests of Santander Germany in accordance with Art. 6 para. 1 lit. f GDPR, you can object to this processing in accordance with the legal requirements in Art. 21 GDPR. Further information on your right to object can be found at the end of this data protection notice in the 'Information on your right to object under Article 21 GDPR'. In addition, you have the right to lodge a complaint with a data protection supervisory authority (Art. 77 GDPR) if you believe that your personal data is being processed unlawfully. The right to lodge a complaint is without prejudice to any other administrative or judicial remedy.

7. Do I have an obligation to provide data?

There is no legal or contractual obligation to provide data. If you decide to apply for the programme, you must provide the personal data required for the implementation of the programme. Without this data, Santander Germany will have to refuse you participation in the competition.

8. To what extent is there automated decision-making in individual cases and profiling?

Automated decision-making in accordance with Article 22 GDPR does not take place as part of the implementation of the programme. Likewise, the personal data collected will not be used for profiling.

Information about your right to object in accordance with Art. 21 General Data Protection Regulation (GDPR).

Right to object on a case-by-case basis

You have the right to object, on grounds relating to your particular situation, at any time to processing of personal data concerning you which is based on Article 6(1)(e) GDPR (data 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 (data processing on the basis of a balancing of interests); this also applies to profiling based on this provision within the meaning of Article 4(4) GDPR. If you object, Santander Germany will no longer process your personal data unless Santander Germany can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing serves the establishment, exercise or defence of legal claims.

Right to object to the processing of data for direct marketing purposes

In individual cases, Santander Germany processes your personal data for direct marketing purposes. You have the right to object at any time to the processing of personal data concerning you for the purpose of such advertising; this also applies to profiling insofar as it is associated with such direct advertising. If you object to processing for direct marketing purposes, Santander Germany will no longer process your personal data for these purposes.

Exercising the right to object

The objection can be made informally and should be addressed to the bodies named in the data protection information in the section 'Who is responsible for data processing and who can I contact?'.