



Exhibit 2

TERMS AND CONDITIONS

"Santander Courses | Business for All 2025 – Harvard Business Publishing" PROGRAMME 2025

Harvard Business School Publishing Corporation with the financial support of Santander, has developed the "Santander Courses | Business for All 2025 – Harvard Business Publishing" (hereinafter the "Programme"), which will facilitate and promote that adults develop their soft skills, in two areas: (i) Business Fundamentals, (ii) Management of their selves, in order to increase their employability opportunities.

I. Objectives

The Programme will assist adults who are residents of Argentina, Brazil, Chile, Colombia, Germany, Mexico, Peru, Poland, Portugal, Spain, UK, US and Uruguay at the time of the publication of the Programme call.

The aim of the online Programme is to implement and develop soft skills with **Harvard Business Publishing**, the Programme will be composed of 5,000 places divided into two courses: (i) "Business Fundamentals", (ii) "Managing Yourself". All of them will be imparted in three languages (Spanish, English and Portuguese).

II. Participants

This Programme will be open to adults who also meet the selection criteria set out below in section V.

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

III. Characteristics of the Programme

This online Programme will take place between August and October 2025. Exact dates will be notified to participants by Harvard Business Publishing as soon as they are scheduled. **5,000** places will be made available for one of the two courses offered: (i) "Business Fundamentals", (ii) "Managing Yourself". Candidates can choose the language of the course within Spanish, English or Portuguese.





The Programme offers two courses (hereinafter known as the "Courses" or individually as the "Course"), which will last for around 9 weeks, and it will be offered in English, Spanish and Portuguese.

The Courses will be taught by means of the following learning platform: Havard ManageMentor

IV. Subjects to be taught

The Programme will be carried out mainly online and will be estimated 9 weeks in length. Participants will include, but will not be restricted, to adults who comply with the selection criteria mentioned below.

The two Courses will have the following content,

Course 1: "Business Fundamentals" includes the modules:

- Finance Essentials
- Business Case Development
- Marketing Essentials
- Performance Measurement
- Negotiation
- Customer Focus

During the Course, participants will:

- Learn the fundamentals in core areas such as finance and marketing to make decisions, communicate with other units, and align their work in meaningful ways that are consistent with shared business practices across organizations.
- Learn to set targets, collect and analyse data, and use measurement to better understand and manage individual and team performance.
- Better understand their customers to meet their changing needs and improve their experience.
- Learn how to effectively prepare and conduct a negotiation and balance competing interests.

Course 2: "Managing Yourself" includes the modules:

- Career Management
- Decision Making
- Difficult Interactions
- Persuading Others
- Stress Management
- Time Management

During the Course, participants will:

- Learn how to manage a fulfilling career by getting to know themselves, finding opportunities in career setbacks, and making learning a habit.





- Learn to make smarter, more purposeful choices and evaluate alternatives that create the best outcomes, use their time most effectively, and mitigate harmful stress from their day.
- Understand how to build trust and establish their expertise with those they need to influence.

Upon completion of each module, participants who earn an average grade of 70% or higher will receive a **Certificate** that states number of equivalent coursework hours.

V. Admission requirements:

The requirements for applying to the Programme are:

- Being over 18 years old at the time of application.
- Having a sufficient level of fluency in any of the three languages (Spanish, English or Portuguese).
- Being resident of Argentina, Brazil, Colombia, Chile, Germany, Mexico, Peru, Poland, Portugal, Spain, UK, US or Uruguay.
- To be registered user in Santander Open Academy Platform (www.santanderopenacademy.com).
- To have completed the assessment test selected by Harvard Business Publishing as grantor of the Programme, and made available in the Santander Open Academy website, which consists of a set of tests to evaluate the competencies and skills of the candidates.

VI. Selection criteria:

The selection criteria for assigning places will be

- Answers to the application form in www.santanderopenacademy.com
- The results of the assessment test.

With a view to ensuring that the Programme will benefit from the greatest possible number of participants, if Harvard Business Publishing believes at any time that the planned number of places is not going to be filled, it may decide to apply other criteria for obtaining a place on the Programme, and it may even extend the deadline by which participants may apply.

In the event that, once the deadline has expired, some of the places allocated have not been accepted by participants, Harvard Business Publishing will allocate these places under identical conditions to other participants who meet the necessary requirements or additionally requirements that Harvard Business Publishing will consider with the aim that the places will not be deserted.

VII. Management

Registration via the website created to this end at www.santanderopenacademy.com is an essential requirement for anyone wishing to obtain a place, and the allocation of places will be notified using the management system provided.





In addition, once the participants have completed the Programme, the participants will receive a communication through Santander Open Academy platform so that they can transmit their satisfaction with the Programme by means of a short questionnaire in test mode.

Candidates should note that, in case of changing the e-mail account used for registration in the Programme, 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.

VIII. Allocation of places among candidates

Places will be allocated by Harvard Business Publishing to participants from 03 July 2025 to 11 July 2025 and it will not be possible to extend this deadline under any circumstances unless otherwise decided by Harvard Business Publishing. Participants 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 selected candidates, Harvard Business Publishing will allocate these places under identical conditions to other candidates who meet the necessary requirements or additionally requirements that Harvard Business Publishing will consider with the aim that the places will not be deserted.

IX. Data protection

The Data Controller is the Harvard Business School Publishing Corporation (hereinafter, the "Institution") bearing corporate tax number 04-3177990- and with postal address at 20 Guest Street, Suite 400, Brighton, MA 02135 USA and contact details for the Data Protection Officer: winona.hudak@harvardbusiness.org.

Data that we process and the source of the data.

The Institution obtains the data of the users (hereinafter, the "User" or "Users") who register for this Programme from the platform, whose data controller is Universia Holding, SL, in relation to participation in this Programme. These data are: name, surname, country of residence, e-mail and date of birth.

Likewise, the Institution will include in the announcement of this Programme the questions and requests for information necessary to accredit, evaluate and manage the User's candidacy. In this sense, it may process: identification data, data relating to personal characteristics, academic and professional data, data relating to employment, and data





relating to personality (the latter in relation to the assessment that the Institution may make of Users for the Programme).

Purposes for which the personal data will be processed.

The data of the Users collected for the purposes of this Programme will be processed by the Institution in order to manage this call for applications, evaluate the applications and, where appropriate, grant or deny the Programme. 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, the personal data of the Users will be shared with Fundación Banco Santander (hereinafter, the "Promoter") that has sponsored, promoted or financed it with the sole purpose 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 Programme, 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 Programme, 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, the limitation of its processing, the portability of their data or, where appropriate, to request its deletion when, among other reasons, the data is no longer necessary for the purposes for which it was collected, as well as not to be subject to automated individual





decisions. Likewise, users have the right to withdraw their consent for the purposes for which they gave it at any time.

Users may contact <u>winona.hudak@harvardbusiness.org</u> to exercise their rights or, where appropriate, at 20 Guest Street, Suite 400, Brighton, MA 02135 USA providing proof of their identity.

X. Modification of Terms and Conditions of the Programme

Participation in the call for the Programme implies acceptance by the candidates of its Terms and Conditions, 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.

Harvard Business Publishing and Santander reserve the right to modify or amend any of the Terms and Conditions of the Call of the Programme, 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 Harvard Business Publishing and Banco Santander pursue with the present Call. In any case, Harvard Business Publishing and Banco Santander shall inform to the Candidates about the modifications, corrections or amendments made through the website www.santanderopenacademy.com.

These terms and conditions shall prevail over any form of communication that candidates may receive from www.santanderopenacademy.com.