

EXHIBIT A

GENERAL TERMS AND CONDITIONS
“SANTANDER COURSE | USA SUMMER EXPERIENCE - PENN” PROGRAM 2025

Trustees of the University of Pennsylvania, with the financial support of Banco Santander, S.A., has developed the **Santander Course | USA Summer Experience 2025 - PENN**, 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, Spain, USA, Mexico, Peru, Poland, 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 | USA Summer Experience 2025 – PENN”** (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, Brazil, Colombia, Chile, Spain, USA, Mexico, Peru, Poland, 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 places 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 places 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 **14th July 2025 and 01st August 2025** 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 (the **“Website”**) on January 2nd, 2025. The deadline for registration will end on March 10th, 2025 and the awarding the places will be communicated on May 06th, 2025 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.
- To be a national or resident of Germany, Argentina, Brazil, Colombia, Chile, Spain, USA, Mexico, Peru, Poland, 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 maximum equivalent to C1/Advanced).
- Availability for travel to the United States from July 11th, 2025, to August 1st, 2025.

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 20rd, 2025.

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 4.000 characters.

Date of communication of those who will move on to the next phase will be April 22nd, 2025.

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 B1 /lower intermediate and maximum equivalent to C1/Advanced) to be selected.
- (ii) Send a copy of their passport or identity card to prove residence/nationality 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 PLACE INCLUDES:

- Flights from a major international airport in the participant's home country to Pennsylvania airport and return flight.
- Accommodation in a university residence for the duration of the course.
- 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 PLACE 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 January 2026 and, if their nationality requires an entry visa, must have a visa for entry into the United States. The required visa is US 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 2025 Call of the Program from January 2nd, 2025, and March 10th, 2025, 23:59 GMT+1 (Madrid time zone). Notwithstanding that the University may modify the deadlines.

Allocation of places will be notified to beneficiaries on May 06th, 2025, 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 place according to their fiscal residence.

VIII. Personal Data protection

The Data Controller is the Trustees of the University of Pennsylvania (hereinafter, the "Institution") bearing corporate 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 data of the users (hereinafter, the "User" or "Users") who register for this Program from the Santander Open Academy platform, whose data controller is Universia Holding, SL, in relation to participation in this Program. These data are: name, surname, country of residence, e-mail and date of birth and data relating to browsing and use of the Portal (the latter only insofar as applicable since the process is managed by the Institution through the Santander Open Academy platform).

Likewise, the Institution will include in the announcement of this Program 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 Program).

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 legitimizing 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 legitimizing 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 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, 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 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.

IX. Modification of Term and Conditions of the Program

The fact of participate 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 - PENN” PROGRAM 2025

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
Poland	
	Warsaw
	Krakow
Portugal	
	Lisbon
	Porto
United Kingdom	
	London
	Manchester
Uruguay	
	Montevideo
	Punta del Este
US	
	Any airport
Peru	
	Lima
	Arequipa
Colombia	
	Bogotá
	Cartagena