
Terms and Conditions

Programme Santander Course | Skills for Work Full Access - Coursera

Coursera Inc (hereinafter, "Coursera"), with the financial support of **Banco Santander, S.A.**, has developed the Santander Course Program | Skills for Work Full Access – Coursera, which aims to facilitate and promote opportunities for participants over 18 years of age residing in Germany, Argentina, Brazil, Chile, Colombia, Spain, the United States, Mexico, Peru, Poland, Portugal, the United Kingdom, and Uruguay to strengthen employability and professional development skills.

I. Objectives

Under the program **Santander Course | Skills for Work Full Access – Coursera** (hereinafter, the "Program"), 15,000 places will be offered across five different learning pathways (hereinafter, the "Course" or collectively, the "Courses"). Each pathway will consist of several courses, and participants may complete any course of their choice from those offered within each pathway.

- **Artificial Intelligence**
- **Data Analysis: from beginner to advanced level**
- **Cybersecurity: become a safer digital user and professional**
- **Soft Skills: the skills of the future**
- **Professional Certification Pathways**

II. Target Audience

Any individual over 18 years of age at the time of publication of this Program call, who resides in Germany, Argentina, Brazil, Chile, Colombia, Spain, the United States, Mexico, Peru, Poland, Portugal, the United Kingdom, or Uruguay, and who meets the admission requirements and selection criteria set out below, may benefit from this Program (hereinafter, the "Participant(s)").

The award of a place to participate in one of the training courses under the Program shall be compatible with the receipt of other types of assistance or aid of a welfare nature that are different from the purpose of this Program, regardless of whether such assistance is of public or private origin and to which the Participant may be entitled. Notwithstanding the foregoing, it shall be the Participant's responsibility to comply with the regulations governing such assistance in order to avoid any incompatibility in this regard.

III. Program Characteristics and Available Places

The Program shall consist of the award of 15,000 places to participate in a Course, which will be distributed across the five different learning pathways detailed above.

The Course will be delivered in an asynchronous, remote, and part-time format between April 28, 2026 and April 27, 2027, both dates inclusive. Participants must register in advance on Banco Santander's platform www.santanderopenacademy.com (hereinafter, the "Platform") and apply to the call by following the steps set out therein.

The Course will be delivered on the Coursera platform at <https://www.coursera.org/> once the user licenses have been activated. Each call and its associated licenses will have a duration of one (1) year. The Course will allow Participants to access the training content of the selected learning pathway with no usage limits, and from the moment the licenses are activated, Participants will be able to access Coursera's entire training portfolio.

a) Eligibility Requirements

Participants must cumulatively meet the following admission requirements:

- Be over 18 years of age at the time of enrollment in the selected Course.
- Be a resident of one of the following countries: Germany, Argentina, Brazil, Chile, Colombia, Spain, the United States, Mexico, Peru, Poland, Portugal, the United Kingdom, and Uruguay.
- Be registered on Santander's platform www.santanderopenacademy.com (hereinafter, the "Platform") and apply to the call by following the steps set out therein.
- Have completed the assessment test available on the Platform, which will consist of a series of evaluations aimed at assessing the candidates' competencies and skills for the purpose of selecting the Program beneficiaries.

b) Selection Criteria

Places will be awarded to beneficiaries based on the following selection criteria:

- Compliance with the eligibility requirements (as set out in Clause II of these Terms and Conditions).
- Results of the assessment tests completed on the Platform.

If at any time Coursera considers that the available places will not be fully allocated, or that there is excessive demand for them, it may choose to apply additional admission requirements for the allocation of places and may even extend the application deadline so that candidates may apply.

III. Management

Registration in the Program call through the Platform shall be an essential condition for the award of a place.

Candidates must complete their registration between January 8, 2026 and March 30, 2026, by 11:59 p.m. (GMT+1, Madrid time).

IV. Allocation of Places Among Candidates

The selection process for Beneficiaries will take place between April 3, 2026 and April 14, 2026. Selected Beneficiaries will be notified on April 15, 2026 via the email address used to register on the Platform.

Once notified of their selection, the Participant will have a period of four (4) calendar days from the date and time of the notification to formally accept the place, all through the Platform. Once this period has elapsed, if there are any awarded places that have not been accepted by the Participants, Coursera will assign them to other Participants who meet the aforementioned admission requirements or any additional requirements, in order to ensure that the places do not remain unfilled.

Likewise, once candidates have accepted the place through the Platform, they will have a period of sixteen (16) calendar days from that moment to access and register on the Coursera platform (<https://www.coursera.org/>). Failure to do so within this period will result in the place being assigned to another Participant in accordance with the same criteria described in the preceding paragraph.

V. Program Taxation

The Program shall be subject to the applicable tax regulations in force at any given time, which may, in certain cases, result in the application of tax withholdings by Coursera and in the arising obligation for the Program beneficiary to include the corresponding amounts in their annual income tax return. Compliance with the Program beneficiary's tax obligations shall be their sole and exclusive responsibility.

VI. Personal Data Protection

The data controller for the processing of users' data (hereinafter, the "User" or the "Users") for the awarding and management of the program (hereinafter, the "Program") to which you have applied through the Santander Open Academy platform is Coursera, Inc. (privacy@coursera.com) (hereinafter, the "Institution"), with U.S. tax identification number 45-3560292 and registered office at 381 East Evelyn Ave., Mountain View, California, USA. The Institution shall only be responsible for the processing of the personal data of its own students.

Data Processed and Source of the Data

The Institution obtains the data of Users who apply to this Program from the Platform, whose data controller, in relation to participation in this Program, is Universia Holding, S.L. Such data corresponds to the information contained in the User's platform profile and provided for the purpose of applying to this Program, including: identification data, data relating to personal characteristics, employment-related data, and academic and professional data.

Likewise, the Institution will include in the call for this Program the questions and information requests 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, data relating to personal characteristics, academic and professional data, and employment-related data.

Purposes of the Processing of Personal Data

The data collected from Users in connection with this Program will be processed in order to manage the present call, assess candidates, and, where applicable, grant or deny participation in the Program. The lawful basis for such processing is the performance of these Specific Terms and Conditions or Legal Bases.

In addition, the Institution may process candidates' and beneficiaries' data in order to comply with legal obligations imposed by applicable legislation, the lawful basis for such processing being compliance with a legal obligation.

Recipients of Personal Data

Users' personal data will only be disclosed to public authorities and bodies for the performance of their functions when they are legally entitled to request such data. In some cases, applicable regulations require the sharing of information with public authorities or bodies so that they may carry out their functions, such as tax authorities or courts of justice, which would use the 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"), which has sponsored, promoted, or financed the Program, solely for the purpose of enabling the Program to be carried out.

Personal Data Retention Criteria

The data collected in connection with the Program call may be retained by the Institution as follows:

- With respect to applicant Users who are not admitted to the Program, the data will be retained for the duration of the management of the call and subsequently for the period necessary to complete the required administrative procedures until its closure.
- With respect to applicant Users admitted to the Program, the data will be retained for the entire period linked to the management of the call, may be incorporated, where applicable, into the student's file at the Institution, and will be retained for purposes of accreditation and certification of the award and of any other related academic merit.

Users have the right to access their data, request the rectification of inaccurate data, object to processing, request restriction of processing, request data portability, or, where applicable, request erasure when, among other reasons, the data is no longer necessary for the purposes for which it was collected. Users also have the right not to be subject to automated individual decision-making. In addition, Users have the right to withdraw their consent at any time for those purposes for which it was granted.

Users may exercise their rights by contacting the Institution at 381 East Evelyn Ave., Mountain View, California, USA, or via email at privacy@coursera.com.

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

VII. Amendment of the Program Terms and Conditions

Participation in the present Program Call implies the Participant's acceptance of these Terms and Conditions and of the final decision adopted thereunder, which shall be final and not subject to appeal. It also implies the waiver of any type of claim in relation to any aspect provided for herein, including, without limitation, matters such as allocation, selection, and admission criteria.

Coursera and Banco Santander reserve the right to amend or modify any of the Terms and Conditions of the Program Call, in whole or in part, at any time. They may also suspend, postpone, or cancel the Program Call, where justified by an objective and duly substantiated reason, and with the aim of preserving the social impact pursued by the Parties through this Program Call. In all cases, candidates will be informed of any amendments or modifications introduced through the Platform.

These Terms and Conditions shall apply to any type of communication received by candidates through the Platform.