

**Terms and conditions of participation  
and data protection information**

**for the ‘Tech4All – Apple devices for study, work and  
further education’ programme**

## **OVERVIEW**

Since 1996, Santander has been committed to education, employability and entrepreneurship worldwide, thereby actively contributing to social progress. In more than 28 years, we have invested over €2.4 billion, established partnerships with more than 1,100 universities and institutions in 14 countries, and supported over 3.7 million people and businesses.

We have also been pursuing this mission in Germany since 2012: with over €20 million invested in higher education and more than 400 projects with universities and university-related institutions, we have already supported over 18,000 people – whether through scholarships, further training or innovative projects.

Our vision is clear: to empower everyone to achieve their educational goals. That is why Santander is making it easier for participants in this support programme to access modern technical equipment and is giving away 25 Apple MacBook Airs including Tucano sleeves and 15 Apple iPads Airs including DEQSTER cases and pencils to a total of 40 participants.

## **I. General Information**

Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach, Germany, announces the first edition of the **‘Tech4All – Apple-Geräte für Studium, Beruf und Weiterbildung’ / ‘Tech4All – Apple devices for study, work and further education’** programme (hereinafter referred to as the ‘support programme’ or ‘programme’).

## **II. Scope of application**

Participation in the **‘Tech4All – Apple devices for study, work and further education’** funding programme is subject exclusively to the following terms and conditions of participation and data protection information.

## **III. Publisher**

The publisher of the programme is Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach (hereinafter referred to as ‘Santander’).

MacBook Air and iPad Air are trademarks of Apple Inc. The promotional programme is not conducted in cooperation with Apple or supported by Apple.

#### IV. Objective

The aim of the programme is to give participants access to modern technical equipment and thus support them in their studies, careers or further education. To this end, Santander is giving away 25 Apple MacBook Airls including Tucano cases and 15 Apple iPads Airls including cases and pencils from DEQSTER to a total of 40 participants.

#### V. Eligibility

All persons who meet the following criteria are eligible to participate:

- Are at least 18 years of age
- Are permanent residents of the Federal Republic of Germany
- Submit a complete application during the application period (registration on Santander Open Academy, confirmation of registration and subsequent application for the programme within the specified deadline).

By applying for the support programme, participants agree to provide truthful, accurate, current and complete information about themselves as specified in the application form. Participants do not need to have a university degree or be a Santander customer. Santander employees are not eligible to participate.

To participate in the programme, you must register with [Santander Open Academy](#), confirm your registration and then apply for the programme within the specified deadline. To complete your application, you must select the appropriate Apple device (MacBook Air or iPad Air).

After the application deadline, the devices will be randomly allocated to a total of 40 people. The MacBook Airls will be randomly allocated to those who selected the MacBook Air in the application form, and the iPad Airls will be randomly allocated to those who selected the iPad Air in the application form. A maximum of one Apple device will be allocated per person.

By registering with Santander Open Academy, confirming your user account by email and applying for the support programme between **February 3<sup>rd</sup>, 2026** and **April 15<sup>th</sup>, 2026**, your application for the Tech4All programme is considered complete.

#### VI. Application period

The application period begins on **Tuesday, February 3<sup>rd</sup>, 2026** and ends on **Tuesday, April 15<sup>th</sup>, 2026**, at **11 p.m. (CET)**. The date on which the application for the **'Tech4All – Apple devices for study, work and further education'** programme is completed in full is decisive. The 25 MacBook Airls and 15 iPad Airls will be allocated at random by **April 22<sup>nd</sup>, 2026**.

#### VII. Procedure and selection process

Santander Open Academy will notify beneficiaries of the allocation of Apple devices by email. Beneficiaries will then have **7 calendar days**, until **April 29<sup>th</sup>, 2026**, to confirm their place on the programme via Santander Open Academy. In addition, the complete and correct recipient address in Germany (name, street, house number, postcode, city) must be sent by email to [universitaeten@santander.de](mailto:universitaeten@santander.de) within the same period.

Post office boxes, parcel stations or similar collection or forwarding addresses are not permitted. Apple devices will only be shipped to physical residential or business addresses in Germany that are accessible by post.

The place is only considered accepted if both conditions – acceptance of the place via Santander Open Academy and timely transmission of the recipient's address by email – are fulfilled in full and on time. If either of these actions is not completed or is not completed within the specified time limit, the entitlement to the place and to receive an Apple device shall lapse without replacement. In this case, Santander reserves the right to allocate the place to someone else.

If seats on the programme need to be reallocated, this will be done by May 5<sup>th</sup>, 2026. Once the seats have been reallocated to beneficiaries, they will have 7 calendar days, until the end of May 12<sup>th</sup>, 2026, to accept their place via Santander Open Academy and send their delivery address by email to [universitaeten@santander.de](mailto:universitaeten@santander.de).

If, contrary to these terms and conditions of participation, delivery is nevertheless made to a parcel station, post office box or similar address, Santander shall not be liable for loss, damage or non-delivery.

Only upon acceptance of the place via Santander Open Academy and timely transmission of the recipient's address in Germany by email will *Converge Technology Solutions Germany GmbH* ship the corresponding Apple device, including accessories, to the recipient's address.

By providing the recipient address, the participant agrees that it may be passed on to Converge GmbH for the purpose of processing and providing the Apple devices. Further information on data processing can be found in Section XIII. 'Data protection'.

The programme is not affiliated with Apple in any way.

## VIII. Number and type of seats

A total of 40 seats are available under the programme. Of these, 25 MacBook Airs, including Tucano cases, and 15 iPad Airs, including DEQSTER cases and DEQSTER pencils, will be awarded to a total of 40 beneficiaries selected at random. Cash payments, exchanges or transfers of the devices to third parties are not permitted.

### 1. Apple MacBook Air

Apple MacBook Air 15', silver, M4 chip with 10-core CPU, 10-core GPU and 16-core Neural Engine, 16 GB, 256 GB, 35 W dual USB-C port power adapter, 15.3' Liquid Retina display with True Tone, 12MP Centre Stage camera, MagSafe 3 charging port, two Thunderbolt 4 ports, backlit Magic Keyboard with Touch ID.

MacBook Air accessories: Tucano sleeve

Tucano Top Second Skin, neoprene sleeve for Apple MacBook Pro 16" (2019/2021/2023), black anti-slip protection, additional accessory compartment, soft inner lining.

### 2. Apple iPad Air

Apple iPad Air 11" (2025), Wi-Fi, 128GB, Space Grey.

iPad Air accessories: DEQSTER case and DEQSTER pencil

DEQSTER Rugged Case #RT2 iPad Air 11" (M2) 2024, (M3) 2025, Black, Eco-Pack withstands drops from up to 1.2 m (MIL-STD-810H), pen holder for DEQSTER, Apple and other pens, full access to

camera, charging port and headphone jack, transparent back, magnetic flap, sleep/wake-up function.

DEQSTER Pencil C1.

## **IX. Allocation information**

**Any person who meets the conditions under 'Participation and exclusion from participation', has completed registration with Santander Open Academy and confirmed their user account, and has applied for the 'Tech4All – Apple devices for study, work and further education' programme will have the chance to receive an Apple device.**

The beneficiaries will be selected at random after the application deadline. The 25 MacBook Airs will be awarded at random to those who selected the MacBook Air on the application form, and the 15 iPad Airs will be awarded at random to those who selected the iPad Air on the application form. A maximum of one Apple device will be awarded per person.

## **X. Exclusion of warranty**

Participation in the programme is at the participants' own risk.

## **XI. Limitation of liability**

Santander shall be liable without limitation for intent and gross negligence in relation to the implementation of the programme. Liability for the breach of obligations, the fulfilment of which is essential for the proper implementation of the scholarship, the breach of which jeopardises the achievement of the purpose of the contract and on the observance of which the participants regularly rely, shall be limited to the typically occurring, foreseeable damage. Otherwise, Santander's liability – regardless of the legal basis – is excluded. This applies in particular to damage resulting from delayed, incorrect or omitted transmission of data by participants, from the provision of invalid or incorrect recipient addresses, and from circumstances beyond the organiser's control.

The above limitations of liability also apply in favour of Santander's legal representatives, employees and vicarious agents.

## **XII. Applicable law and place of jurisdiction**

These conditions of participation are governed exclusively by German law. Should individual provisions of these conditions of participation be or become invalid, the validity of the remaining provisions shall remain unaffected. Legal recourse is excluded. This does not affect any other legal claims of the participants.

## **XIII. Data protection**

### **1.1.1. Santander Open Academy data protection information**

The regulations governing the use of personal data on the Santander Open Academy platform are contained in the privacy policy of Universia Holding S.L., which can be found at <https://www.santanderopenacademy.com/de/legal/privacy.html>.

The controller responsible for the Santander Open Academy platform and therefore for the collection, processing and use of personal data is Universia Holding S.L. (hereinafter: Universia). If you have any

questions about the collection, processing or use of your personal data by Universia, please contact: [dpo@universia.net](mailto:dpo@universia.net).

### 1.1.2. Data protection information for the programme

Information pursuant to Articles 13 and 21 of the General Data Protection Regulation (GDPR).

The processing of personal data in connection with participation in the **'Tech4All – Apple devices for study, work and further education'** programme run by Santander is carried out in accordance with the provisions of the European General Data Protection Regulation (GDPR) and the Federal Data Protection Act (BDSG). The following information applies exclusively to the **'Tech4All – Apple devices for study, work and further education'** programme in connection with Santander as the publisher of this programme. It does not apply to the data protection information on Santander Open Academy mentioned in 1.1.1, which is the responsibility of Universia.

The responsible body for the collection, processing and use of personal data is Santander Consumer Bank AG, Santander-Platz 1, 41061 Mönchengladbach (hereinafter referred to as the Bank). If you have any questions about the collection, processing or use of your personal data by Santander Consumer Bank AG, please contact:

Santander Consumer Bank AG  
Data Protection Officer  
Santander-Platz 1  
41061 Mönchengladbach  
[datenschutz@santander.de](mailto:datenschutz@santander.de)

### 1.1.3. What data does Santander process and from what sources does it originate?

Within the framework of the Tech4All funding programme, participants' personal data will only be processed to the extent necessary for the organisation, implementation and administration of the programme.

In connection with participation in the programme, we process the following data or categories of data, which we receive when you fill out the application form via the Santander Open Academy platform:

- Gender, name, address, telephone numbers, date of birth, email address.

We obtain the above data from the application form for the Santander Open Academy programme from Universia S.L. (General Terms and Conditions of Use).

### 1.1.4. For what purposes does Santander process your data and on what legal basis?

We process your personal data on the following legal bases for the following purposes:

Purpose / legitimate interest	Legal basis(es)
Implementation of the programme, including prize draws and delivery of prizes.	Art. 6(1)(b) GDPR
Consent management (administration of declarations of consent and revocation in accordance with data protection and fair trading laws).	Art. 6(1)(c) GDPR
Management of data subject rights (processing of requests from data subjects for information, correction, deletion, restriction of processing and data portability in order to fulfil the data protection rights of data subjects).	Art. 6(1)(c) GDPR

#### **1.1.4a. Who will my data be shared with? (Shipping service providers)**

The Apple devices awarded as part of the programme are shipped on behalf of Santander Consumer Bank AG by Converge Technology Solutions Germany GmbH.

For this purpose, the personal data of the beneficiaries required for the processing and shipping of the Apple devices, in particular their name and delivery address, is transferred to Converge GmbH. The data is transferred exclusively for this purpose and on the basis of Art. 6 (1) lit. b GDPR.

Converge GmbH processes the transferred personal data exclusively on behalf of Santander and is obliged to comply with the applicable data protection regulations. Converge GmbH does not use the data for any other purpose.

#### **1.1.5. How long will my data be stored?**

We only process your data for as long as is necessary to fulfil the respective processing purposes. This means that we will generally no longer process your data after completion and implementation of the programme and after revocation of your consent to receive advertising. In addition, however, we are subject to various storage and documentation obligations, which arise from the German Commercial Code (HGB), among other things, and may prevent deletion in this respect. The periods specified there for storage and documentation are up to six years.

#### **1.1.6. Is data transferred to a third country or to an international organisation?**

We do not transfer your data to third countries or international organisations. Should we transfer your data to third countries or international organisations in individual cases, we will inform you separately if this is required by law.

#### **1.1.7. What data protection rights do I have?**

Every data subject has the right to information under Article 15 GDPR, the right to rectification under Article 16 GDPR, the right to erasure under Article 17 GDPR, the right to restriction of processing under Article 18 GDPR and the right to data portability under Article 20 GDPR. To exercise the aforementioned rights, you can contact the bodies listed in the section – General information ‘Who is responsible for data processing and who can I contact?’ If the processing of your personal data is carried out to protect our legitimate interests in accordance with Art. 6 (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 privacy policy in the ‘Information about your right to object under Article 21 GDPR’. In addition, you have the right to lodge a complaint with a data protection supervisory authority (Article 77 GDPR) if you believe that the processing of your personal data is not lawful. The right to lodge a complaint exists without prejudice to any other administrative or judicial remedy.

#### **1.1.8. Am I obliged 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 allocation of places. Without this data, we will be unable to allow you to participate in the allocation process.

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

No automated decision-making pursuant to Article 22 of the GDPR takes place within the framework of the programme's implementation. Likewise, the personal data collected is not used for profiling.

**Information about your right to object under Article 21 of the General Data Protection Regulation (GDPR).**

Right to object in individual cases

You have the right to object, on grounds relating to your particular situation, object at any time to the processing of personal data concerning you that is carried out on the basis of 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 based on a balancing of interests); This also applies to profiling based on this provision within the meaning of Article 4 No. 4 GDPR. If you object, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing that override your interests, rights and freedoms, or the processing serves to assert, exercise or defend legal claims.

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

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

Exercising the right to object

The objection can be made informally and should, if possible, 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?'