



EXHIBIT A

TERMS AND CONDITIONS

Becas Santander | Excel for All.

Banco Santander, S.A., has developed the Santander Grants Program **Becas Santander | Excel for All**, which will facilitate and promote that residents of Germany, Argentina, Brazil, Chile, Spain, USA, Mexico, Poland, Portugal, UK and Uruguay, improve their employability through the development of their Excel skills.

I. Objectives

The **Becas Santander | Excel for All** program (the “**Program**”) will serve residents of Germany, Argentina, Brazil, Chile, Spain, USA, Mexico, Poland, Portugal, UK and Uruguay with the promotion of employability through the improvement of their technical knowledge of Excel.

II. Recipients

This Program will be open to residents of Germany, Argentina, Brazil, Chile, Spain, USA, Mexico, Poland, Portugal, UK and Uruguay and who also meet the admission requirements set out below. In addition, candidates may even be employees of Banco Santander, S.A and/or its subsidiaries (hereinafter, the “**Santander Group**”), provided they meet the admission requirements set out below.

Candidates who obtain a free place on the training course that is offered under the Program will be permitted to hold other grants of a different kind that may be available to the student, regardless of whether these are public or private in nature.

III. Characteristics of the Program

This Program will have TEN THOUSAND (10,000) places available to those candidates who fulfil the conditions, requirements and skills to participate.

The Program offers the possibility to the granted candidates to choose between two online courses (hereinafter known as the “**Courses**”) which will be offered in English, Portuguese or Spanish.

The characteristics of the Courses are as follows:

- The Courses will be taught entirely online and will be available through the following platform: www.udemy.com
- The Program will give the possibility to choose one of the two following Courses:
 1. Complete Excel Course
 2. Advanced Excel, Macros and Visual Basic Excel
- The Courses will be available in one of these three languages: English, Portuguese or Spanish.
- The Courses will start ten days after the scholarship has been awarded to the candidates and will be completed at their own pace.

Courses Content and Objectives

1. Complete Excel Course
 - Master Microsoft Excel from Beginner to Advanced
 - Build a solid understanding on the Basics of Microsoft Excel
 - Learn the most common Excel functions used in the Office
 - Harness the full power of Microsoft Excel by automating your day to day tasks through Macros and VBA
 - Maintain large sets of Excel data in a list or table
 - Create dynamic reports by mastering one of the most popular tools, PivotTables
 - Wow your boss by unlocking dynamic formulas with IF, VLOOKUP, INDEX, MATCH functions and many more
 - Access to a Professional Trainer with 10+ years of Excel Training
2. Advanced Excel, Macros and Visual Basic Excel.
 - Enhance your current Excel files & automate your work with VBA.
 - Master Excel VBA & Macros
 - Directly apply the Excel VBA example files included to your own work.
 - Reduce manual routine tasks to the click of a button.
 - Make your work-life easier.
 - Create simple solutions to complex problems by leveraging Excel functionality with Macros.
 - Formulas & Excel core functionality can't do everything. Use VBA when you reach a limitation.
 - Easily adjust VBA code you find online to fit your purpose.

IV. Admission Requirements and Allocation Procedure

The requirements for applying to the Program are:

- To be over 18 years old at the time of application
- To be resident of Argentina, Brazil, Chile, Germany, México, Poland, Portugal, Spain, UK, USA and Uruguay.
- To be a registered user in Santander Grants (www.santander-grants.com) and apply for the Call of this Program.
- To have a sufficient level of fluency in one of the three languages of the Courses.

The 10,000 places of the Programme will be assigned to candidates by means of a random draw before a Spanish public notary, which will be carried out on **October 13, 2022 (or on the next business day)**. Such random draw will also generate a waitlist of 3,000 additional places just in case some of the 10,000 places allocated are not accepted by the corresponding allocated candidates.

V. Management

Registration via the website created to this end at www.santander-grants.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.

VI. Allocation of places among candidates

The application for the Program is opened from **July 28, 2022** to **October 5, 2022**.

The present Terms and Conditions will be protocolised before a Spanish public notary.

Places will be allocated to candidates by means of a random draw before a Spanish public notary, which will be carried out **October 13, 2022 (or on the next business day)**. Such random draw will also generate a waitlist of 3,000 additional places just in case some of the 10,000 places allocated are not accepted by the corresponding allocated candidates.

Allocation of places will be notified to beneficiaries on **October 20, 2022**. Candidates who are notified that they have been allocated a place will have 7 calendar days to indicate their acceptance via the website www.santander-grants.com

In the event that, once the deadline has expired, some of the places allocated have not been accepted by candidates, Banco Santander, S.A. will allocate these places under identical conditions to other candidates on the waitlist who meet the necessary requirements or additionally requirements that it will consider with the aim that the places will not be deserted.

With a view to ensuring that the Program will benefit from the greatest possible number of candidates, if Banco Santander, S.A. 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 Program, and it may even extend the deadline by which candidates may apply.

In the event that demand for places from candidates exceeds the number available, Banco Santander, S.A. may examine any other selection criteria that it considers appropriate.

VII. Taxation of the Program

The corresponding tax regulations in force will be applied to the grants and that on occasions could give rise to the practice of withholdings for part of **Banco Santander, S.A.** and the obligation for the beneficiary of the grant to include the corresponding amounts in their annual income statement (compliance with the fiscal obligations of the beneficiary of the grant will be their sole responsibility).

VIII. Data protection

The following is the basic information of the Privacy Policy applicable to the Programme available on Santander Grant platform www.becas-santander.com/es/legal/privacy:

The Data Controller is Universia Holding S.L ("Universia"), with postal address Ciudad Grupo Santander. Avda de Cantabria s/n, 28660, Boadilla del Monte (Madrid), España and contact details of data protection officer: dpo@universia.net.

As a consequence of the registration of the participants to the present Programme the basic purposes that affect them of the Privacy Policy are the following:

Purpose of processing	Legal basis
-----------------------	-------------

Management of the User's registration on the platform and enjoyment of the Service	The performance of a contract put in place through acceptance of the General Conditions of Use of the platform.
Transfer of data to Institutions and Promoters for proper implementation of the Programme: Universia transfers the personal data provided by users at the time of registration to this Programme to the Institution that has granted the Programme: Banco Santander, S.A.	The performance of a contract put in place through acceptance of the General Conditions of Use of the platform and the terms and conditions of the Programme
Fulfilment of legal obligations	Compliance with the obligations imposed by law.

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, 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 it was given at any time.

Users may contact dpo@universia.net to exercise their rights or, where appropriate, by mail to Avda de Cantabria s/n, Santander Universidades, 28660 Boadilla del Monte (Madrid), Spain, providing proof of identity.

However, we recommend reading the Privacy Policy available on the Santander Grants platform (www.becas-santander.com/es/legal/privacy) for a better understanding.

IX. Modification of Terms and Conditions of the Programme

The fact of participate in this Program implies acceptance by the candidates 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.

Banco Santander, S.A. reserves the right to modify or amend any of the Terms and Conditions of the Programme, partially or totally at any time, even suspend, postpone or cancel the Programme if there is a sufficient, justified and objective reason with the purpose of preserving the social impact that **Banco Santander, S.A.** pursues with the present Programme. In any case, **Banco Santander, S.A.** shall inform to the candidates of any modifications, corrections or amendments made through the website www.santander-grants.com.

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