

EXHIBIT A

GENERAL TERMS AND CONDITIONS

“BECAS SANTANDER LANGUAGES | ENGLISH TO BOOST YOUR CAREER- UNIVERSITY OF PENNSYLVANIA” PROGRAMME 2022/2023

Trustees of the University of Pennsylvania, with the financial support of Banco Santander, S.A., has developed the Santander Grants Programme **Becas Santander Languages | English to Boost your Career - University of Pennsylvania**, which will facilitate and promote that non-native English-speaking people, older than 18 years old at the time of application to the Programme call, and who are nationals or residents of Argentina, Brazil, Chile, Germany, Mexico,, Poland, Portugal, Spain, United Kingdom, USA and Uruguay to enhance its English knowledge in order to advance their careers in the global marketplace

I. Objectives

The “Becas Santander Languages | English to Boost your Career - University Of Pennsylvania” programme (“the Programme”) will assist non-native English-speaking persons, older than 18 years old at the time of application to the Programme call, and who are nationals or residents of Argentina, Brazil, Chile, Germany, Mexico, Poland, Portugal, Spain, United Kingdom, USA and Uruguay. The aim of the Programme is to give students the opportunity to explore their global career path, while building their vocabulary and improving their language skills to achieve their professional goals.

II. Recipients

This Programme will be open to non-native English-speaking applicants older than 18 years old, at the time of application to the Programme call, and who are nationals or residents of Argentina, Brazil, Chile, Germany, Mexico, Poland, Portugal, Spain, United Kingdom, USA and Uruguay and who also meet the selection criteria set out below.

Obtaining a free place on the training course that is offered under the Programme will be compatible with holding other classroom attendance scholarships 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 Programme will form part of Becas Santander Languages Programs and 1000 places will be made available.

The Programme offers three online courses (hereinafter known as the “Courses”), which will last for 5 weeks, will be given by University of Pennsylvania and it will be offered entirely in English.

The students will choose one out of three Courses offered, which are:

- English for Career Development
- English for Business and Entrepreneurship
- English for Science, Technology, Engineering and Mathematics

This Programme is designed for non-native English-speaking people who are interested in enhancing its English knowledge in order to advance their careers in the global marketplace. In this Programme, students will explore their global career path, while building vocabulary adapted to their sector of interest (Business, Stem, Career) and improving their language skills to achieve their professional goals.

The overall goal is to offer an online language skills Programme at University of Pennsylvania platform focused on professional development to achieve large social impact.

The Courses will be conducted between the 30th of January and 3rd of February at University of Pennsylvania online platform available at <https://upenn-catalog.instructure.com/login/canvas>

a. English for Career Development (400 seats)

By the end of the Course, students will develop their English language skills and understanding of career development in the global economy by:

- defining and using new, effective vocabulary to convey respect and confidence to prospective employers and colleagues
- comparing and contrasting the role of culture in the global job application process
- interpreting job descriptions accurately
- using appropriate salutations, openings and closings in cover letters and professional emails
- using appropriate word choice and verb tenses in resumes, cover letters, professional emails, and social media postings
- creating an appropriate resume and cover letter and adapting it for a specific job
- comprehending spoken interview questions and producing effective answers
- recognizing successful interview strategies and behaviors
- building an awareness of the value of networking
- drafting a potential career development plan

b. English for Business and Entrepreneurship (300 seats)

This course is designed for non-native English speakers who are interested in the global business economy. In this course, students will learn about executing and analyzing market research, writing a comprehensive business plan, and attracting investors and financial support. This course will also give students the opportunity to explore the practices of global entrepreneurship, while building their vocabulary and improving their language skills to achieve their business goals.

c. English for Science, Technology, Engineering and Mathematics (300 seats)

This course helps students improve their language skills for sharing scientific information in the context of global climate change. Topics covered include the chemistry and impacts of climate change, new energy systems, and advances in climate-focused nanotechnology. While examining these topics, students will learn the language of cause and effect, how to accurately describe effects, reading strategies for investigation, and developing research skills in English.

Faculty of the instructors

All instructors hold a Master's degree in TESOL or a very closely related field; a minimum of two years' experience teaching in university-level ESL programs, with EAP or ESP experience; experience using technology for instructional and administrative purposes.

Upon completion, students who earn an average grade of 70% or higher as an average across graded course assignments including discussion posts, check your understanding quizzes, and unit assessments will receive a **Penn Certificate** that states number of program hours for the course.

IV. Admission and Selection criteria*:

The requirements for applying to the Programme are:

- To be older than 18 years old at the time of application.
- To be a national or resident of Argentina, Brazil, Chile, Germany, México, Poland, Portugal, Spain, United Kingdom, USA and Uruguay;
- To be a registered user in Santander Grants (www.santander-grants.com) and apply for the Call of this Programme
- To complete the assessment test selected by the University as grantor of the Programme, and made available in the Santander Grants website, which consists of a set of tests to evaluate the competencies and skills of the candidates.

** No person will be recruited or admitted to the Programme who has been placed on the List of Specially Designated Persons by the U.S. Department of Treasury, Office of Foreign Assets Control (OFAC) is part of an organization that has been placed on such list, or is located in a comprehensively sanctioned country (currently Cuba, Crimea Region of the Ukraine, Iran, North Korea, and Syria) unless authorization has been obtained from OFAC. Such individuals, entities, or groups can be screened against the OFAC sanctions lists at: <https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.*

The selection criteria for assigning places are:

- Level of English (minimum equivalent to B1).
- Answers to the application form in www.santander-grants.com
- Results from the assessment test.

With a view to ensuring that the Programme will benefit from the greatest possible number of students, if the Working and Monitoring Group comprising an equal number of representatives from both University of Pennsylvania and Banco Santander, S.A.'s Universities division 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 students may apply.

The Working and Monitoring Group will consider a balance between the nationalities of the applicants and their gender when assigning scholarships.

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.

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.santander-grants.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 2022 Call of the Programme from the 6th of September and the 15th of November.

Places will be allocated to students between the 15th of November and the 4th of January, and it will not be possible to extend this deadline under any circumstances unless otherwise decided by

the Working and Monitoring Group. Allocation of places will be notified to beneficiaries on the 5th of January 2023. Students 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 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 scholarship according to their fiscal residence.

VIII. Personal 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: <ul style="list-style-type: none">▪ The Institution that has granted or must grant it the Programme: Trustees of the University of Pennsylvania▪ The Promoter that has sponsored, promoted or financed it: 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 Term and Conditions of the Programme

The fact of participate this Call for the Programme 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 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 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.santander-grants.com.

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