Cookies Policy

1. Data Controller

Through this notice, Banco Santander S.A., a company registered with the Bank of Spain as number 0049, with registered offices at Paseo de Pereda 9-12, Santander and Tax Identification Code (CIF) A-39000013, listed in the Santander Mercantile Registry on Page 286, Sheet 64, Companies Book 5, Entry 1, the owner of this website (hereinafter "the Bank" or the "Website Owner", indiscriminately), informs the Users of the website www.santanderinternationalbankingconference.com (hereinafter the "Portal") about its Cookies Policy, so that they are aware of the cookies that will be used as they browse the Portal and can consent to these.

2. What are Cookies?

Cookies are files downloaded and stored on the User's computer as they browse the Internet containing a number that allows the User's computer to be unequivocally identified, even when the User's location or IP address changes.

Cookies are installed while browsing the Internet, either by the websites that the user visits or by third parties associated with the website. They allow the website to track the User's activity on the site or on others associated with it, such as the location from which it is accessed, the connection time, the device from which it is accessed (fixed or mobile), the operating system and browser used, the most visited websites, the number of clicks and data regarding the user's behaviour on the Internet.

While cookies do not need to be enabled to visit a website, the website may not work correctly if they are disabled. If the user decides not to send cookies to our systems, they may disable them on their browser, by removing them from their browsing history or cache when they leave the site.

3. Authorisation to use cookies

In accordance with the cookies notice displayed at the bottom of the website, website users or visitors agree that they are expressly authorising the use of cookies, as described below, by browsing the site, except when their browser settings have been configured to reject the use of cookies.

4. Types of cookies used on the Portal

Users browsing the Portal may find cookies inserted directly by the owner of the website, as specified in the section below:

4.1. Third-party cookies

A list of types of third-party cookies that may be downloaded onto your computer or terminal when using the Portal by a domain or device managed by a third party other than the website owner, and the purposes they serve, is provided below.

Analysis cookies: These allow the party responsible for them to monitor and analyse the
user's behaviour on the Portal. The information collected using these cookies is used to
measure activity on the Portal and to create browsing profiles for its users, in order to
make improvements based on analysis of usage data.

The table below provides more detailed information on these cookies:

Cookie	Owner	Expiry date	Functionality
utma	Google	20-07-2020	Analytics
utmc	Google	Never	Analytics
utmz	Google	09-01-2019	Analytics
_ga	Google	18-07-2020	Analytics
_ga_gtag_UA_121428899_1	Google	1 minute	Analytics
_gid	Google	1 day	Analytics

5. Revoking authorisation for the use of cookies and browser settings

Once the cookies have been installed, users may revoke their consent and remove them at any time using the contents and privacy options on their browser. The procedure for revoking and removing cookies may be one of the following, depending on the user's browser:

- Firefox
- Internet Explorer
- <u>Safari</u>
- Opera
- Chrome

6. Update to the Cookies Policy and contacts

This Cookies Policy may change depending on the cookies used.

The website owner advises you to review this policy every time you visit our website, to be fully informed of how and for why we use cookies, and to be aware of any changes to the types of data collected.

If the user has any questions about the Portal's Cookies Policy, or revokes their consent, they can contact the website owner at protocolo@gruposantander.com, stating "Cookies Policy" in the subject line.