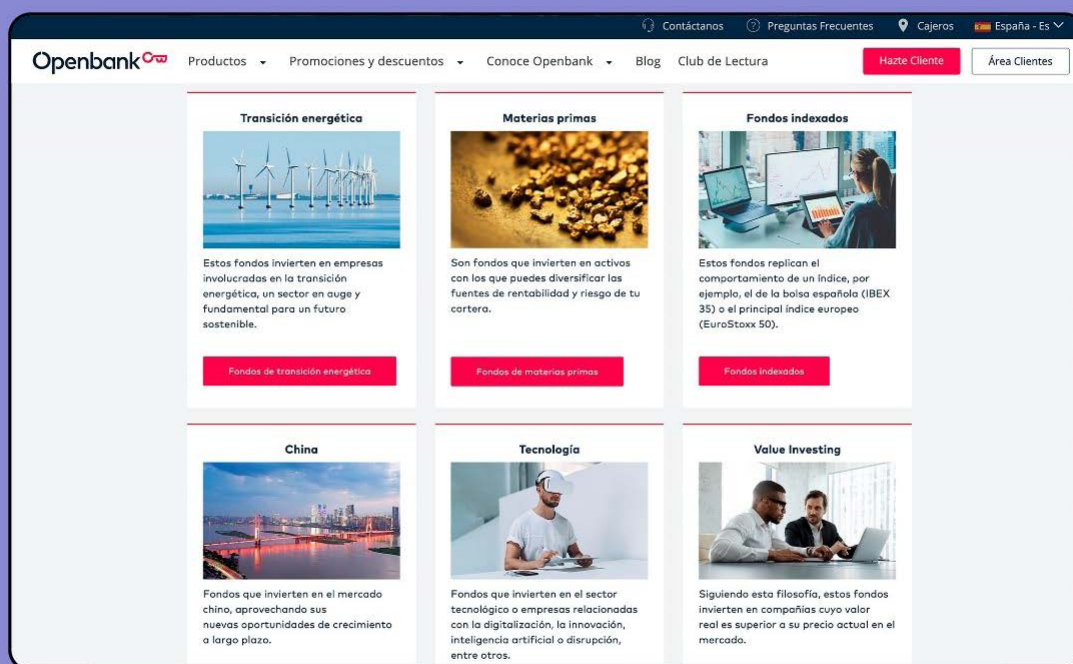


## Openbank facilitates investment in major global trends through themed funds

- The bank provides lists of funds that follow investment trends including the energy transition, commodities and technology.
- These trends are regularly updated and include the best products selected using long- and medium-term risk and return criteria.



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Openbank, the 100% digital bank of the Santander Group, provides customers with lists of investment funds that have been selected considering a range of current global economic trends.

Six trends (energy transition, commodities, index funds, China, technology and value investing), comprising six investment funds directly related to each trend, are already available to Openbank customers. To offer customers the best funds available in each category, each product is selected according to risk and return criteria corresponding to the previous three years.

Gonzalo Pradas, Head of Wealth Management at Openbank, says: “We are seeing an increasing demand from customers to invest in funds that are closely connected to forward-looking trends, such as artificial intelligence and the transition to a more sustainable and efficient economy. This selection of funds in a range of global trends helps customers to choose from the best products available, all of which have been picked out according to objective risk and return criteria.”

Customers can choose from six key trends, which will be expanded over time and updated in line with fund performance. All of the products included in the various investment trends are available through the Openbank Wealth investment platform, which allows customers to access over 3,000 funds from more than 130 world-class asset managers.

Openbank is currently offering a 1% bonus (up to €1,000) for new subscriptions, initial transfers, fund distributor changes and new investment fund contributions. The campaign applies to amounts over €500 invested in these products before 31 October and the payment will be deposited in the corresponding current account during the second half of November, provided that the investment balance is maintained for at least 12 months.