

GLOBAL CONFIRMING®

Strengthening the ties between customer and suppliers

Improving the supply chain and working capital optimization is of key importance for corporates.

The supply chain finance solution brought by Santander, called Global Confirming®, comes to meet these needs and offers you financing opportunities at competitive conditions.

Confirming® helps for over 27 years improving the working capital management and liquidity generation of thousands of companies world-wide by lowering costs and limiting disruptions in the operational flow.

If you decide to join Santander's Global Confirming® program you will be eligible for two new services:

1 Early Confirmation of your Invoices

- We will notify you of the payment date of your invoices as soon as your client validates them.

2 Advance Payment at an exceptional rate

- Advance 100% of your invoice's value;
- Get financing without using any credit lines;
- Use your current bank account.

For more information, we are available to assist you at:



Europe: +34 91 257 40 92
Asia: +86 800 819 0636



Europe: confirmingdesk@gruposantander.com
Asia: confirmingasiacn@gruposantander.com



www.santanderglobalconfirming.com

Benefits for suppliers

Improved working capital position.

Lower effective interest rate than traditional forms of financing (e.g. Factoring).

Finances 100% of the invoice value.

Does not consume your bank credit lines.

Simple process. Does not require that you open an account at Santander. All payments are made through your current bank.

Straight forward documentation.

Only 2 steps to benefit from Confirming®

1

You will receive notice of payment orders for your invoices by email or through the online platform.

These include invoice amount, payment date and the option to advance payment.

2

Select the invoices you wish to advance online or via e-mail:

Europe: confirmingadvancedpayments@gruposantander.com
Asia: confirmingasiacn@gruposantander.com

The advance payment letter outlines the terms & conditions.

It's so easy!

Web Portal



Free online access to our web portal, where you can see the status of your invoices and also request advance payments.

Automatic Advance Payment



Collect payment on invoices as soon as they are confirmed by the customer.

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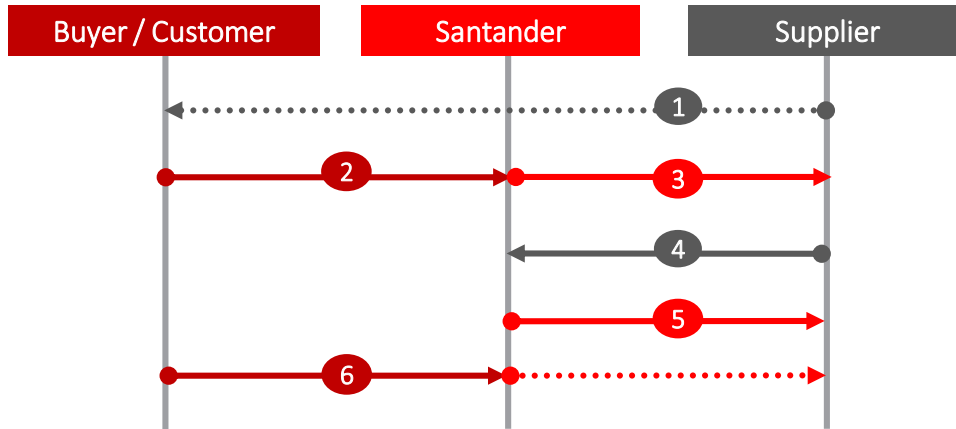


Santander

GLOBAL CORPORATE BANKING

GLOBAL CONFIRMING®

Use Santander Global Confirming® and don't wait until the maturity of your invoices.



Quick and simple operating flow

- 1 The supplier sends invoices as per the normal process to the buyer.
- 2 The buyer confirms to the bank the information of the invoices and their payment on due date.
- 3 The bank automatically notifies the supplier of the invoices uploaded to the platform and the possibility to discount these invoices.
- 4 The supplier requests the advance payment of the confirmed invoices either on individual or automatic basis. If no action is taken, the supplier will receive its funds at due date.
- 5 If the supplier discounts, the invoice settlement information is sent by the bank.
- 6 The buyer performs the payment at maturity of the invoices confirmed. The bank would further remit the funds in case the supplier does not request an advance of the payment.

DEDICATED TO SUPPLIER PAYMENTS

INFO HOTLINE

Europe: confirmingsupplierdesk@gruposantander.com

Asia: confirmingasiacn@gruposantander.com

Opening hours are Monday - Friday 8am-5pm CET

Toll Free Number per Countries:

Germany	0800 180 66 10
China	108 001 340 003*
	+86 800 819 0636
Italy	800 872 744
France	0800 912 525
UK	0808 101 22 94
Spain	91 257 40 94
Other countries	(+34) 91 257 40 92

* Available from 5am-2pm CET

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