

A CONNECTING IDEA

ELEVATING THE BRAND

01

**A
CONNECTING
OPERATING
MODEL**

Integrated, interoperable
and technology enabled

02

**A
CONNECTING
IDEA**

That unites culture and
conversion, brand and
experience

03

**A
CONNECTING
EXPERIENCE
SYSTEM**

Primed to win in the
algorithmic era

**WE THINK ABOUT BRAND
A LITTLE DIFFERENTLY**

Because brands today are built in new ways



EXPERIENCES



CULTURE



ACTION

Brand and demand are converging as never before

87%

OF YOUNG CONSUMERS USE
SOCIAL AS THEIR MAIN SOURCE
OF SHOPPING INSIGHT

40%

PREFER TIKTOK
OVER GOOGLE
FOR SEARCH

373%

INCREASE IN FINANCIAL
CONTENT ON TIKTOK
YEAR ON YEAR



In the algorithmic era **EVERY** piece of content must perform

Because algorithmic decision-making determines if our content is visible at all

BASED ON A HOST OF DYNAMIC DATA SIGNALS

PASSION

Does it connect with my passion points?

PARTNERSHIP

Is it endorsed or co-created by the creators I follow?

PACE

Is it responding to the cultural moment?

PRESENCE

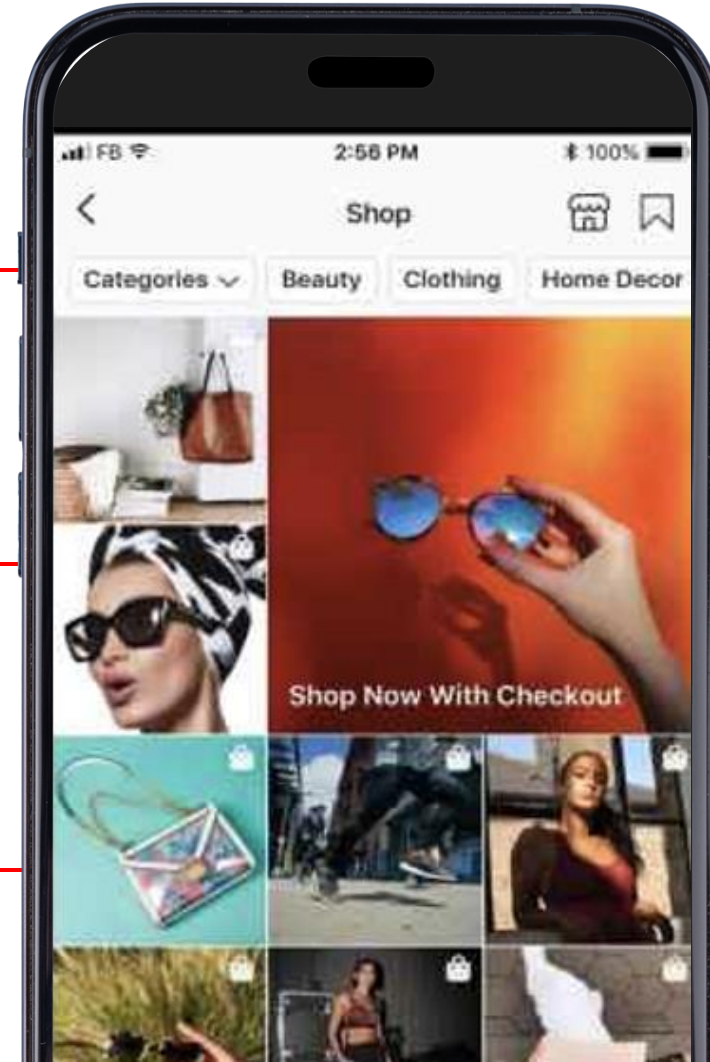
Does the brand sustain an always on presence ?

PERSONALISATION

Is it responding to my personal interest signals?

PERFORMANCE

Is it performing with my network?

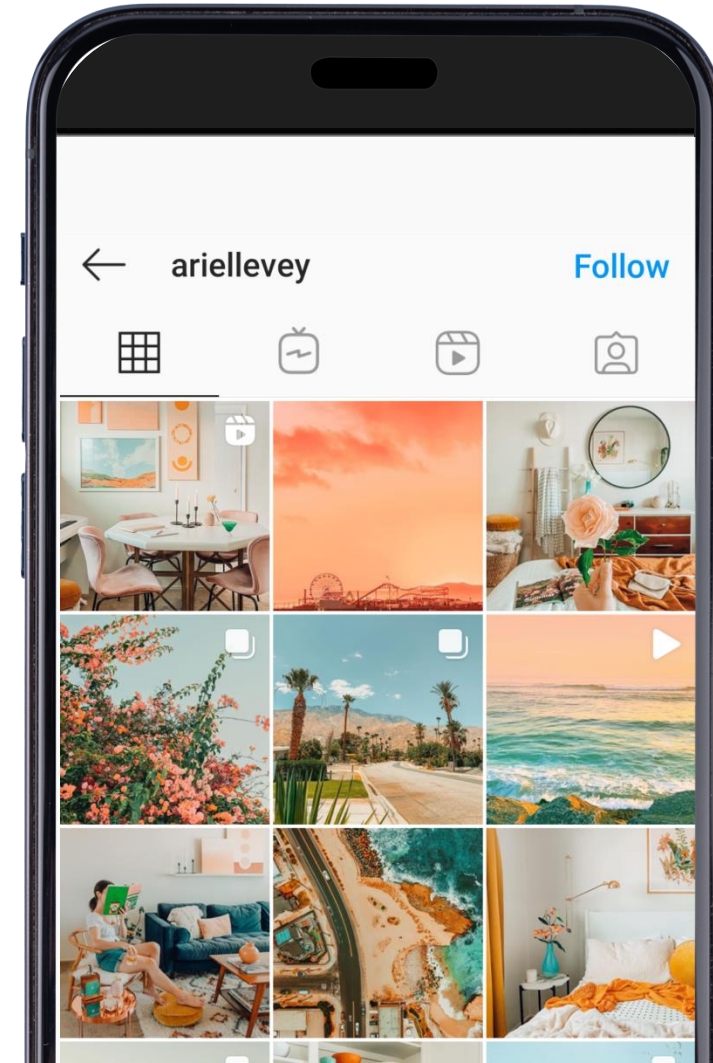


But optimising for the algorithm can create its own problems

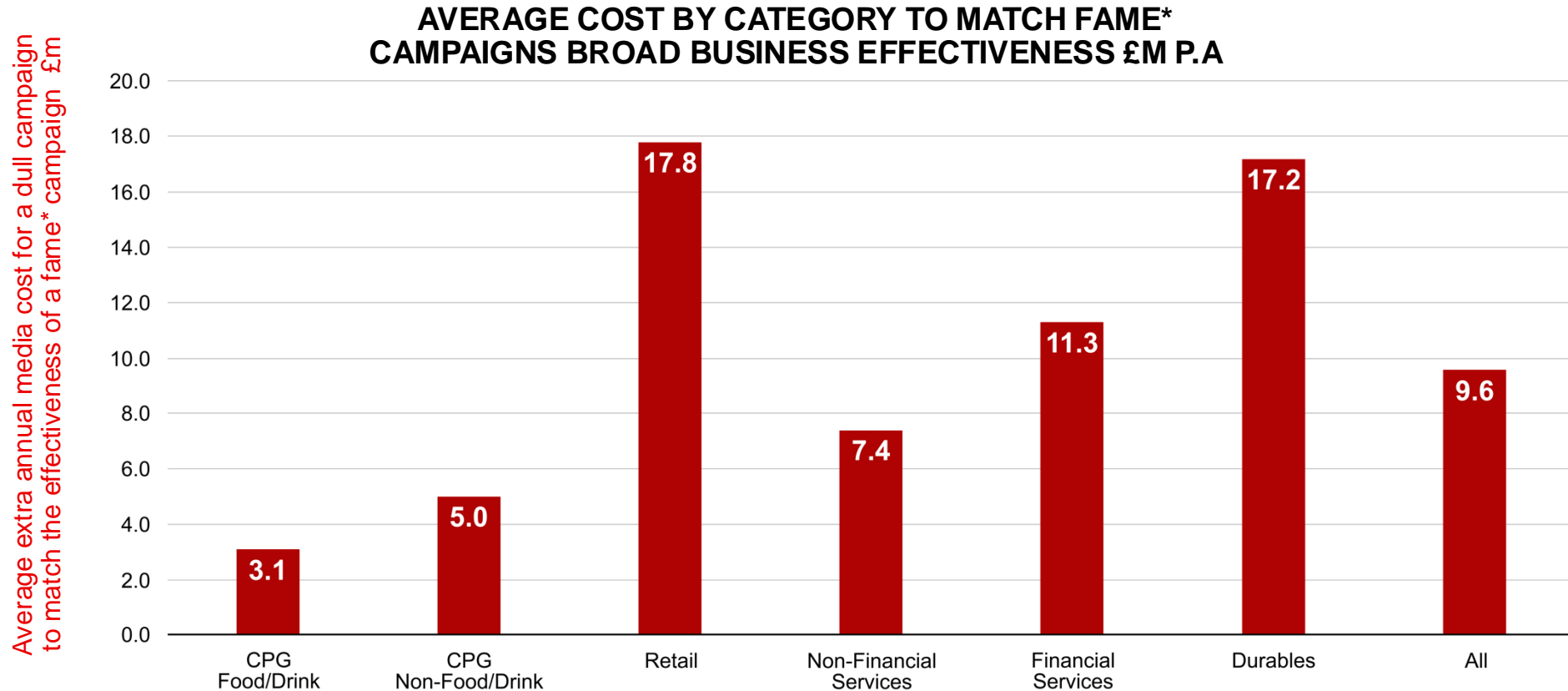
Every piece of content
LOOKS the same

Every piece of content is
TARGETED in the same way

DULLNESS RESULTS



And dullness is incredibly expensive



BASE: IPA effectiveness databank, 2010-2022 cases

*These are emotional ads that successfully inspire people to share or talk about them

DULL CAMPAIGNS MUST SPEND ALMOST 10X AS MUCH AS INTERESTING ONES TO GENERATE THE SAME EFFECTS, 11.3 X AS MUCH IN FINANCIAL SERVICES

Creating a vicious circle we call the **PERFORMANCE PARADOX**











BRANDS MUST SPEND MORE ON DEMAND
JUST TO STAY STILL

CONTENT IS COMMODITISED AND REPETITIVE
(SO IT COSTS EVEN MORE TO REACH PEOPLE)

BRAND AFFINITY AND DIFFERENTIATION
BEGIN TO SUFFER

WHICH MAKES CONVERSION EVEN
MORE EXPENSIVE

New players in Brazil and Argentina already rank as first in Affinity. Santander resists appearing in the top3 in five markets

Affinity					
					
% Santander 2023 (2022)	20 [▲] (18)	14 (12)	19 (18)	18 (19)	
Ranking 2023 (2022)	(3) (3)	(5) (5)	(2) (2)	(4) (4)	
					
30 (-)	27 (-)	21 (-)	33 [▲] (24)	28 (28)	9 (8)
(6) (-)	(2) (-)	(3) (-)	(2) (2)	(4) (4)	(9) (8)

Winning in the *ALGORITHMIC ERA*

PASSION

Tapping into cultural tensions and passion points

PARTNERSHIP

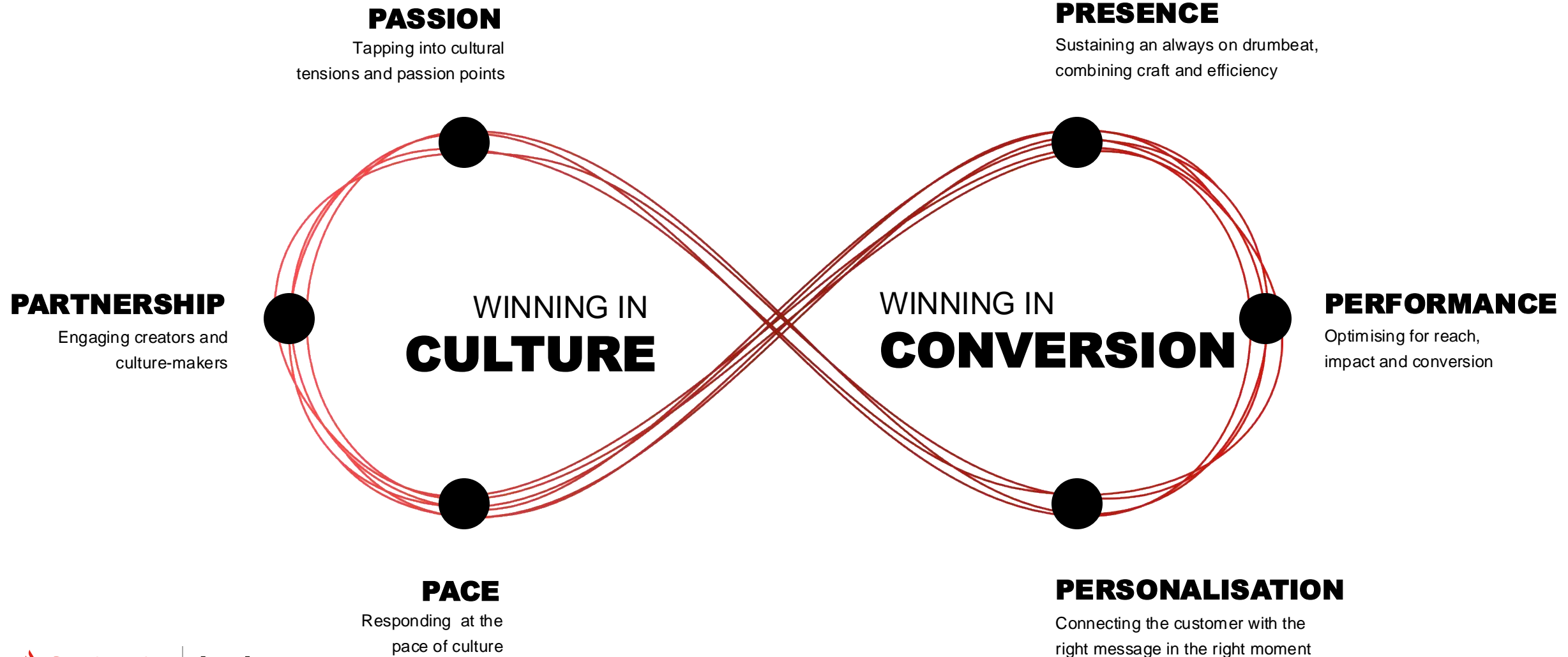
Engaging creators and culture-makers

WINNING IN
CULTURE

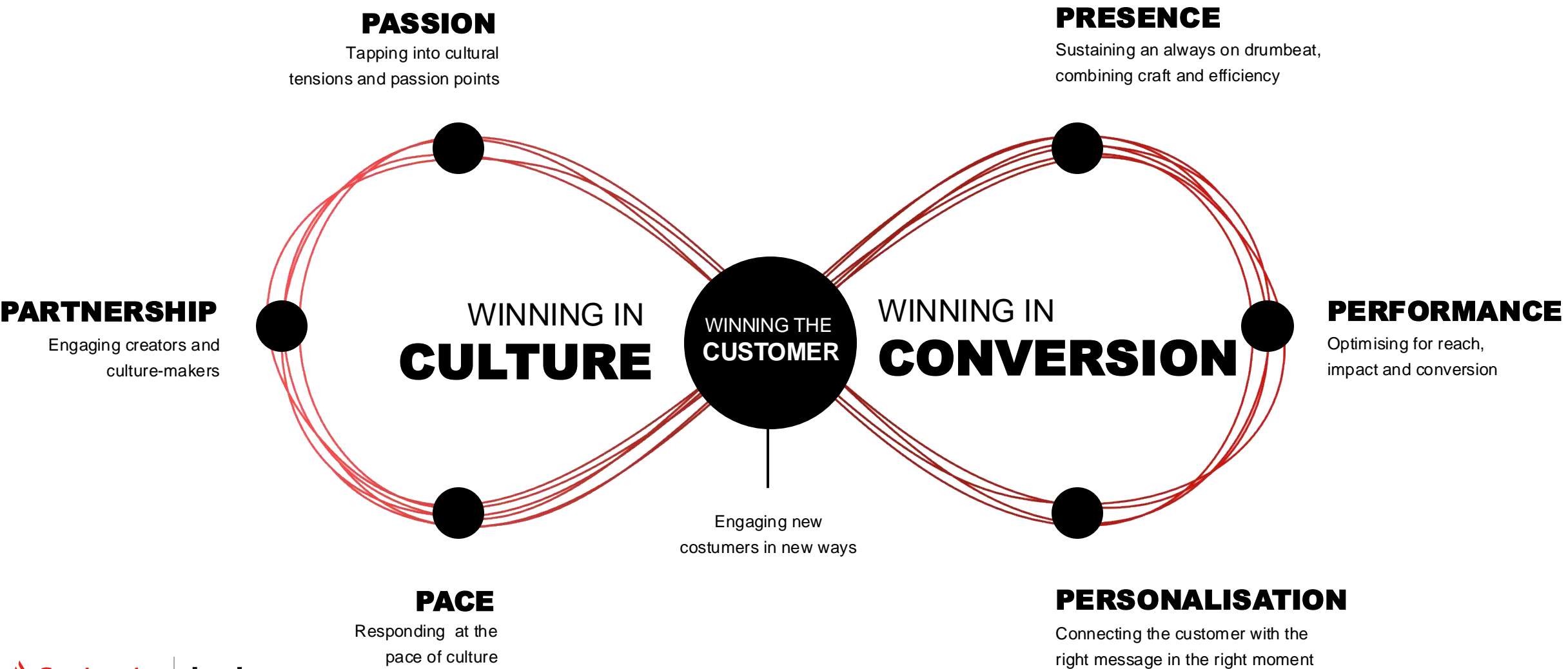
PACE

Responding at the pace of culture

Winning in the *ALGORITHMIC ERA*

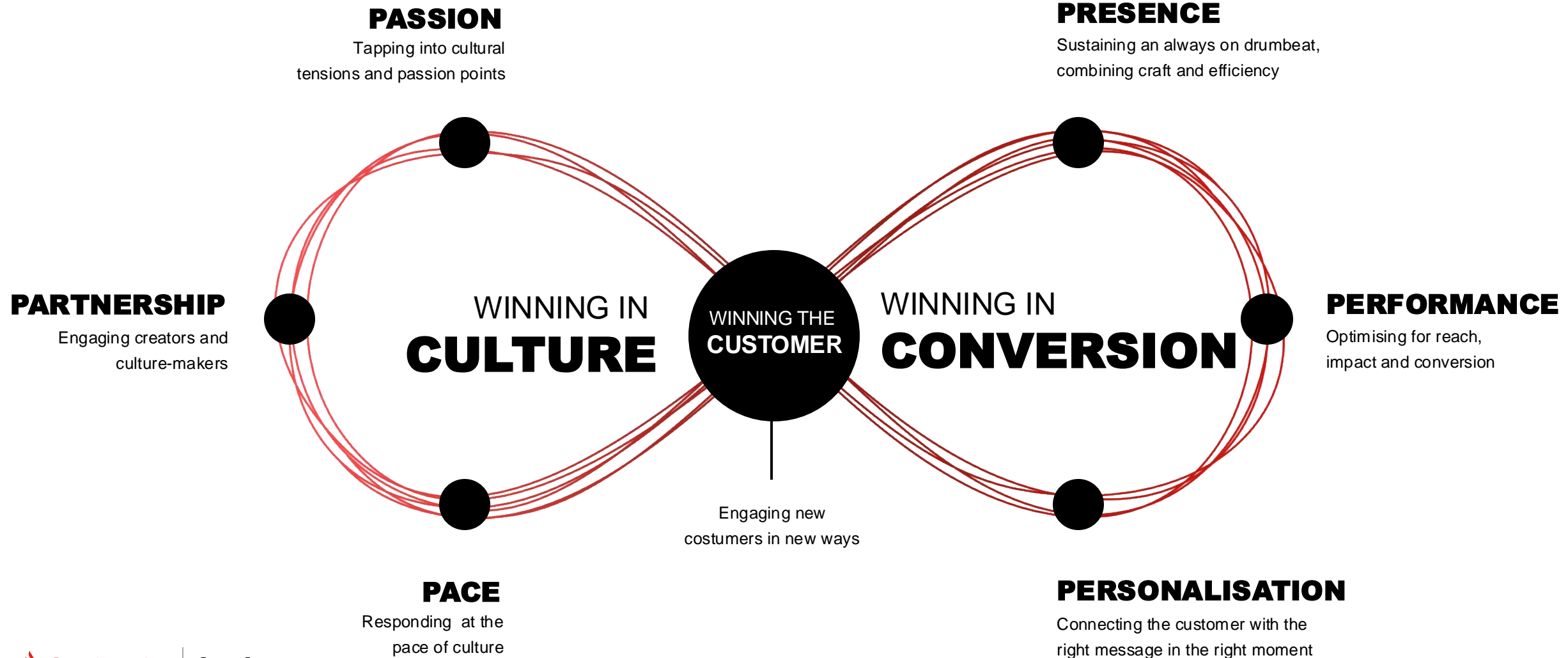


Creating a **CONNECTED EXPERIENCE ECOSYSTEM**, with the customer at the heart



Accelerated by a powerful connecting idea

THE CONNECTING IDEA



01.

THE CONNECTING IDEA

“IT STARTS HERE”

CAN BE MUCH MORE THAN A BRAND IDEA

A CUSTOMER EXPERIENCE PROMISE

To meet every customer where they are with the right possibility in the right moment

A CALL TO ACTION

To act now on that all important first step

A RALLYING CRY FOR EMPLOYEES

To step up and make a difference

A NORTH STAR TO GUIDE OUR TRANSFORMATION

It won't always be easy, but we have a plan and we know the path

BUT THERE'S A CHALLENGE:

STARTING IS BELIEVING

Starting anything in the world is an act of faith, hope and commitment.
It requires the belief that progress is possible.

And belief is in short supply

Millennials had it bad financially, but Gen Z may have it worse

Many millennials are worse off than their parents – a first in American history

Homeownership declines across EU as young adults find themselves locked out of market

31 May 2023

UK millennials are worse off than previous generations

Gen Z Is Afraid They Won't Be Able to Retire. Are They Right?

'Quiet quitting is the status quo': Workers are still proud to do the bare minimum

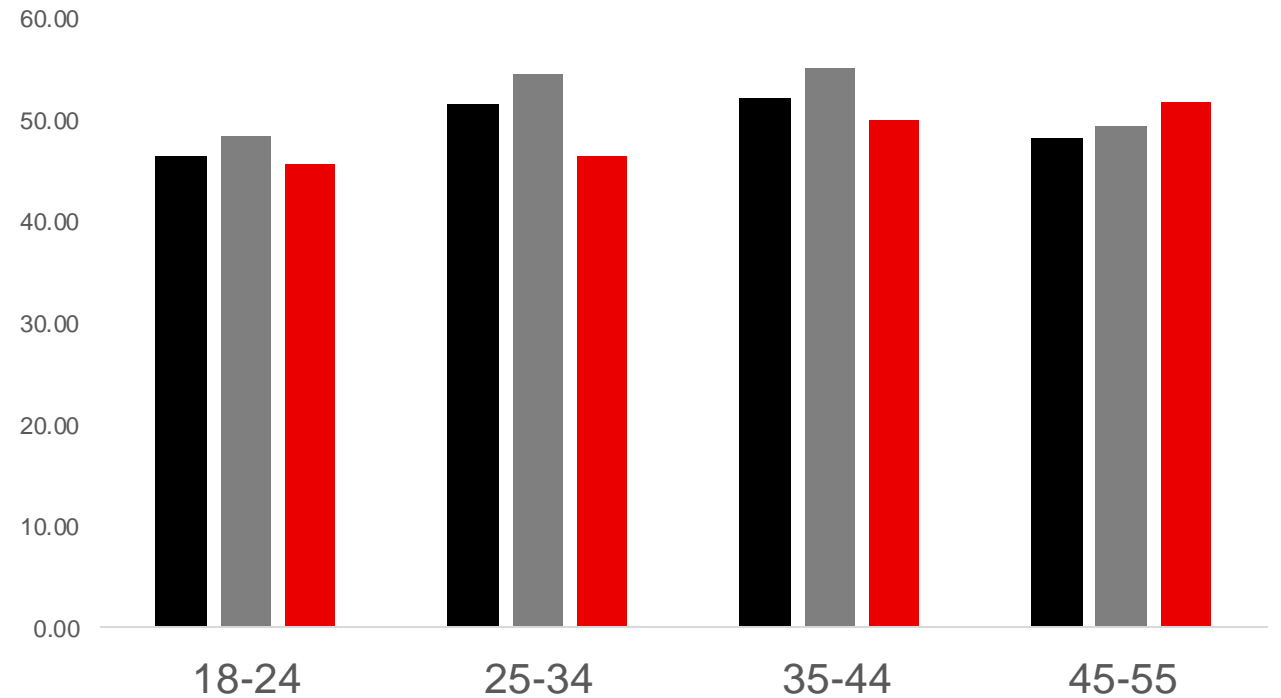
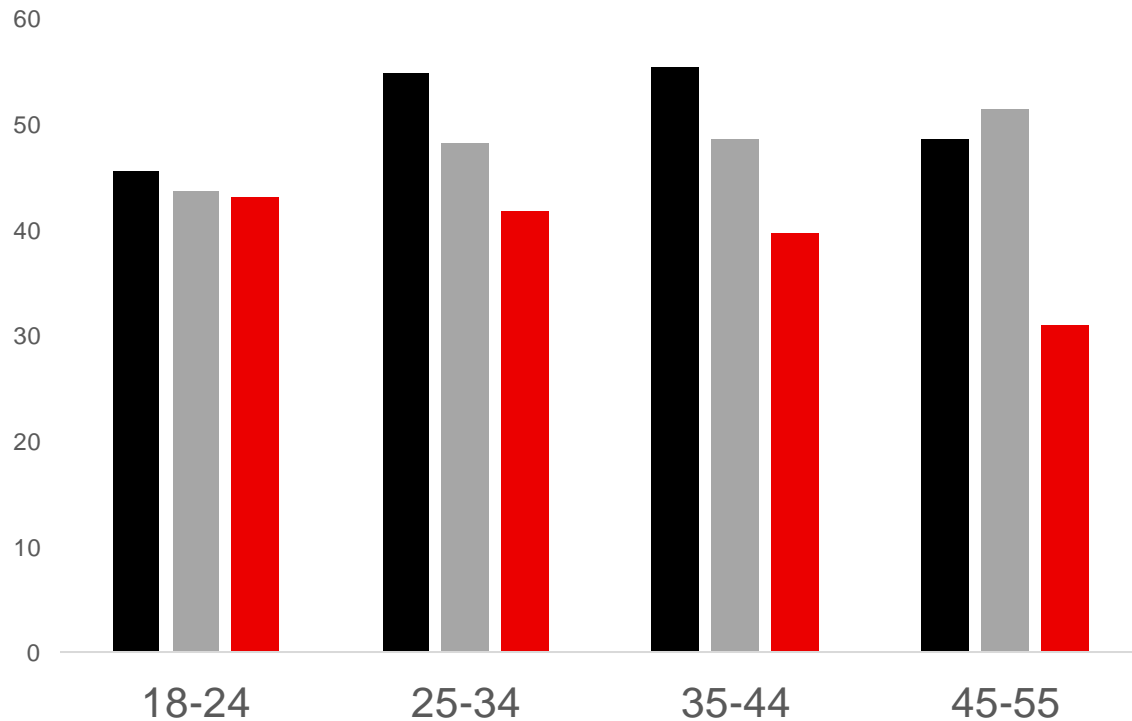
The old paths to prosperity have broken down



SPAIN



BRAZIL



- The things my parents take for granted - a house, a car, a comfortable standard of living - don't feel possible for my generation
- There's no way I can save for the future on my salary
- I can't imagine ever buying my own home

A perfect-and consistent-storm around the world



HOUSING

Almost universally, Millennials and Gen Z face significantly higher housing costs than their parents.



EMPLOYMENT

Job markets for younger generations are more precarious, with more contract work, gig opportunities, and fewer traditional, stable careers with pensions.



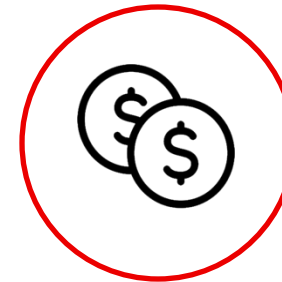
EDUCATION

While education levels are higher among Millennials and Gen Z, student debt burdens are also larger, impacting disposable income and savings capacity.



INFLATION

Economic instability, high inflation (notably in Argentina and Brazil), and living costs outpacing wage growth make financial independence and wealth accumulation harder.



WEALTH

With less access to wealth-building assets like homeownership and more exposure to volatile job markets, Millennials and Gen Z in these markets are likely to face more financial insecurity than previous generations.

With some vital local nuance to understand



Pessimism about economic prosperity dampens their expectations

Young Spaniards are pessimistic about economic prosperity, with many prioritizing global stability (22%) over personal success (4% - the lowest in the world) (Source: [Youthtalks.org](https://youthtalks.org) 2023)

78% of adults feel they lack the same opportunities to prosper as their parents did. (Source; Internal Research)



An era of postponed adulthood and a youth brain drain

- Limited opportunities and a housing crisis are delaying milestones of adulthood: education, independence, starting relationships, and having kids.
- As a result, 30% of young adults are emigrating for better opportunities (Source: Atlas of Portuguese Immigration, Emigration Observatory)



A generation of postponed dreams but also resilient hustlers

- 1 in 3 Gen Alpha and Z feel the need to help their family financially. This “family tax” makes many of them set aside their dreams for the benefit of their families (Source: Qual Research MindMiners by Dentsu)
- Despite this, 8 million Gen Zers are starting businesses, and 75% aspire to become influencers to secure wealth, support their families, and pursue their goals.[Source: [INFLR](https://inflr.com)]



Lack of control of their future as cost of living outpaces wage growth

- With wages failing to keep up with rising living costs, 3 out of 10 young Mexicans feel in control of their future, believing they cannot do much to change their lives. [Source: [YouGov](https://yougov.co.uk)]
- 70% of young adults say that buying a house or apartment feels impossible for them.[Source: [Expansión](https://expansion.mx) From 2005 to 2023, the price of housing has increased 225%, while salaries for young people only grew 19%. [Source: [Viri Rios & Ray Campos](https://viriarios.com)]



Saddled with debt, the future looks bleak

- 64% of Chilean millennials believe that the main obstacle to achieving prosperity is the high cost of living [Source: 2023 Cadem survey]
- Chile also leads OECD countries in household debt, much of it owed by younger generations [Source: 2022 OECD report]

With some vital local nuance to understand



Financial instability and job uncertainty drive Argentina's youth abroad

- Argentina's youth unemployment rate has consistently been above 20% in recent years, significantly higher than the overall unemployment rate [Source: Buenos Aires Times]
- 1 in 4 young people in Argentina have considered emigrating, with a substantial number actually making the move. (Source: International Organization for Migration (IOM))



Youth unemployment is disproportionately high inhibiting financial progress

- Inflation, unemployment, and slow economic growth make it difficult for young people to find stable, well-paying jobs and achieve financial security.
- The 2023 unemployment rate for youth 15-24 is around **26.16%** vs a national unemployment rate of 8.35%. [Source \(World Bank Data\)](#)



Limited economic mobility due to high housing prices and stagnant wages

- 42% of UK Millennials and Gen Z still live with their parents, the highest % since 1996 and a 17% increase since 2000 (Source: Statista)
- 60% of Gen Z prioritize travel and seeing the world suggesting that prosperity isn't solely about wealth, but the freedom it provides [Source: YouGov]



Young Poles are falling behind economically as purchasing power declines

- 64% of Polish millennials feel financially insecure, citing high living costs and lack of savings as primary concerns [Source: Deloitte]
- Since 2019, housing prices in major Polish cities have tripled and 1/3 of 25-34 yo's are living with their parents. The birthrate in Poland has declined since the 1990's. (Sources: Gazeta.pl, 2024 & "Demographic Changes in Europe in the 21st Century", SGH 2024)
- In 2023, the average purchasing power per capita in Poland is about 38% below the European average. (Source: GfK Purchasing Power Europe 2023)

The desire to
MOVE FORWARD
is the most fundamental
human desire

But for too many people
around the world, progress
feels impossible



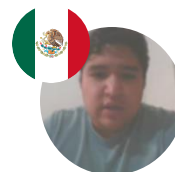
In Chile, the price of housing is one of the highest in the world, so it is practically impossible to have access to a home... as good as the salary is. It is no longer like in previous years where professionals could achieve that dream of owning a home”

Male, 25, Chile



For me, the cost of living is the number one... Everything's so expensive... salary is not going up as much as cost of living... which also means that you can't now afford to buy a property or invest or save”.

Female, 32, UK



Everything is more expensive, rent, housing, and it can also be harder to find a good job because salary levels are low....and that prevents our entire generation, including me, from having financial wellbeing”

Male, 27, Mexico

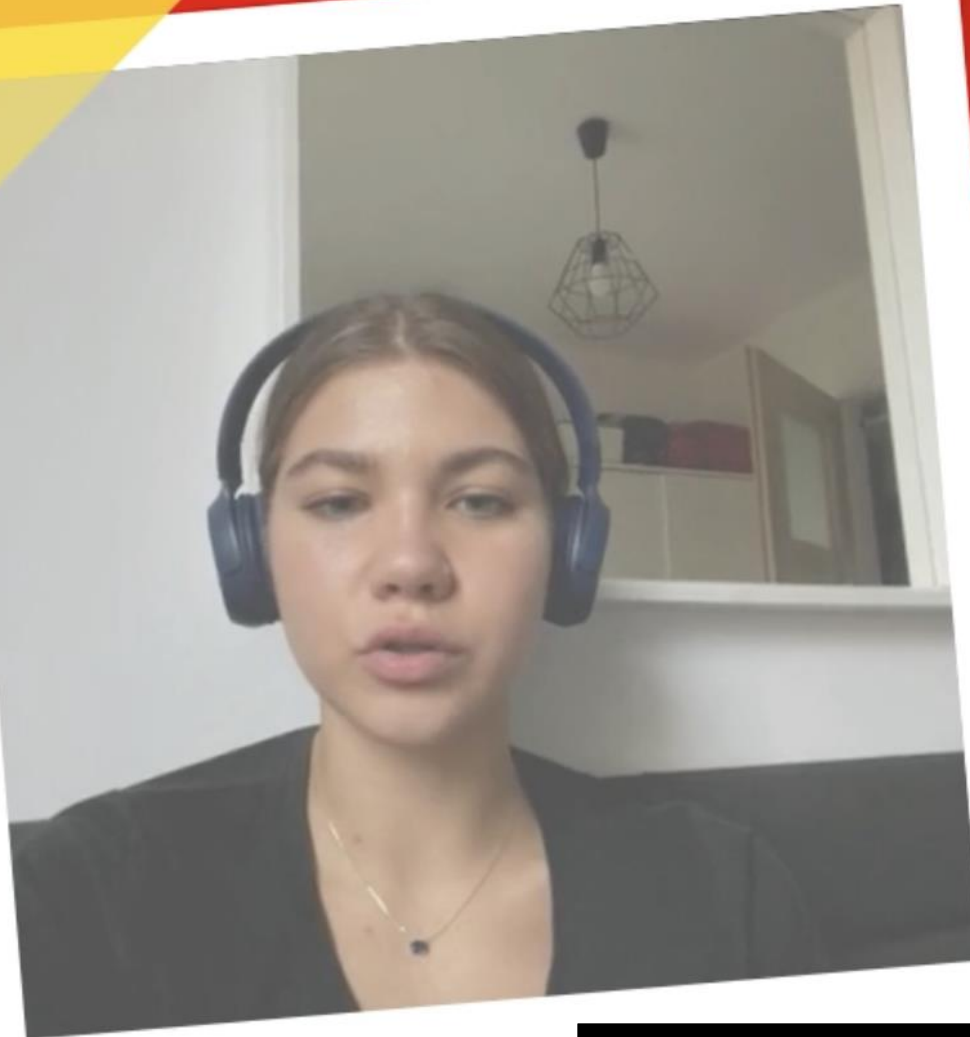
The power of
banking is the power
to help people make
the choices today
that define their
future tomorrow”

– ANA BOTIN

The power of
banking is the power
to help people make
the choices today
that define their
future tomorrow”

– ANA BOTIN

Too many people
are making choices
today based on the
belief that a
better tomorrow
will never come



18, Poland

[Click to View](#)

"It seems to me that everyone is somehow responsible for doing something for himself so that ... just everyone is responsible for arranging his own life. And of course, for example, inflation now or housing prices, wage rates are ... in the sense that wage rates are rising, they are higher. But, for example, the cost of living is huge and the cost of living in general is also increasing all the time. Therefore, it can be pretty burdensome, especially if, I don't know, someone is just entering the job market and immediately faces such simply huge costs."

A couple is sitting on the ground at night, illuminated by the warm glow of a campfire. The man is holding a smartphone, and the woman is looking at it. The background is dark, suggesting a forest or a campsite at dusk. The overall mood is contemplative and serene.

**BUT THERE
IS HOPE**

BECAUSE A NEW **PATH** TO
PROSPERITY IS OPENING UP

A PATH THAT CAN **START** FROM
ANYWHERE, AT ANY MOMENT,
FOR ANYONE

A PATH PRIMED FOR THE AGE
OF THE **ALGORITHM**

Powered by **PASSION**

“The gig economy and the “Uber for X” model are partly making way for the passion economy, where micro-entrepreneurs monetize their individuality and creativity.”

– **UTKARSH AMITABH,**
THE WORLD ECONOMIC FORUM

45%

Of Millennials in the
US are freelancers

41%

Of those living in Brazil's
favelas own a business

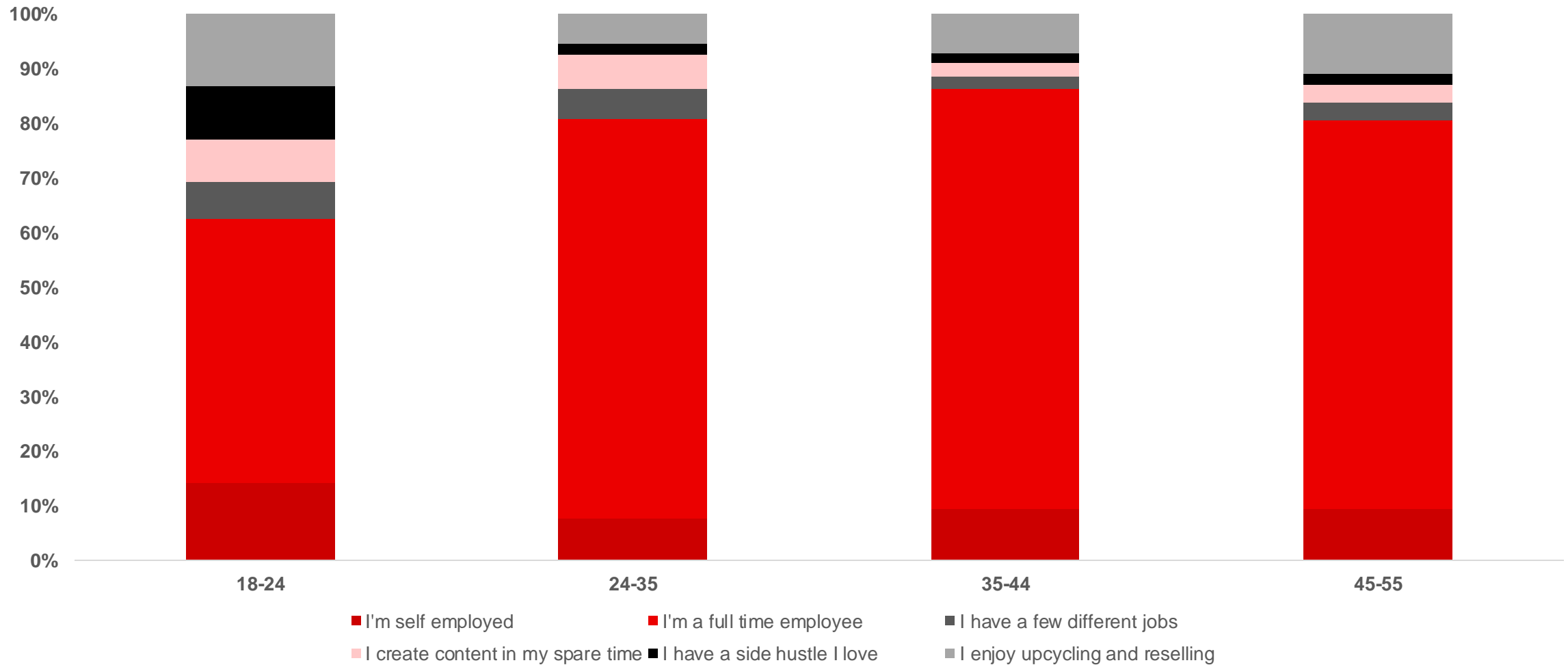
48%

Of Gen Z
have a “side hustle”

29%

Of Gen Z workers in
Mexico have their own business

Seeing ***POSSIBILITIES*** not in one place, but in many

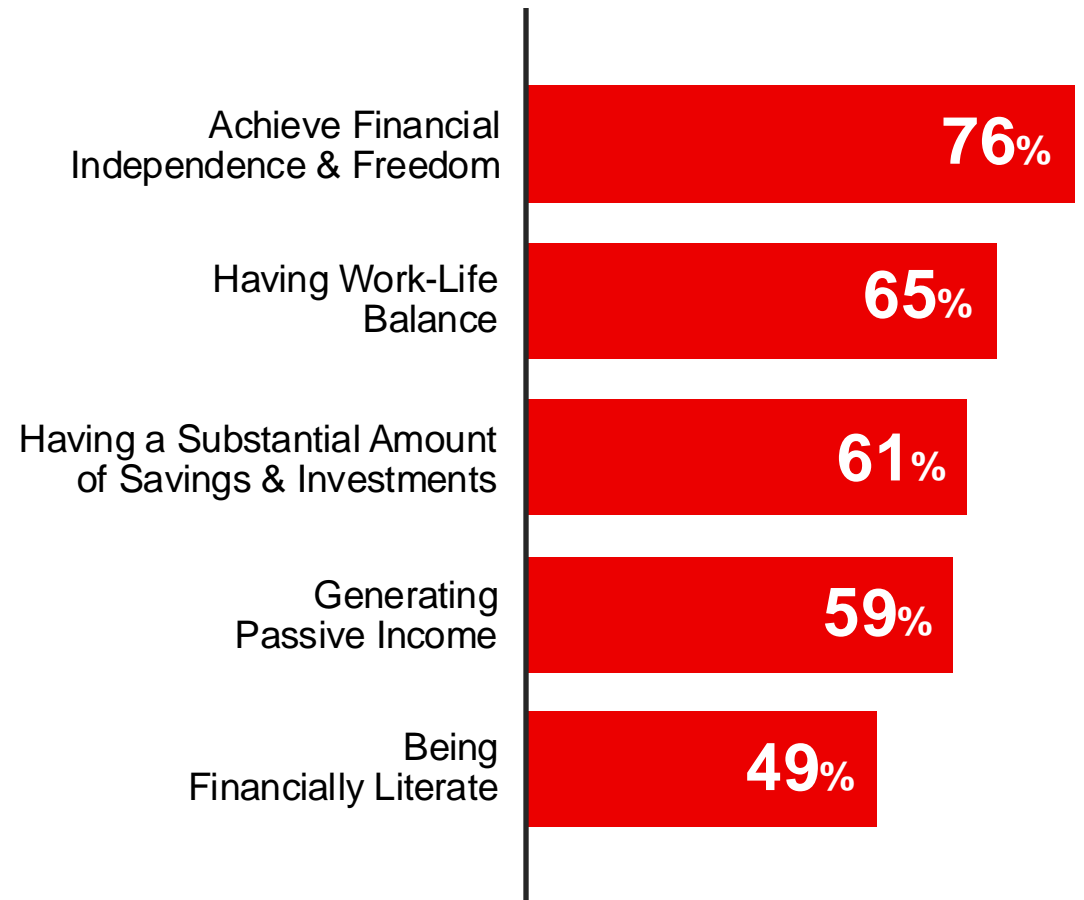


A deeply **PERSONAL** and individual path

“Millennials are the first generation to plan long-term for financial freedom instead of retirement.”

– MERRILL EDGE

WHAT DOES BEING FINANCIALLY SUCCESSFUL MEAN TO YOU?





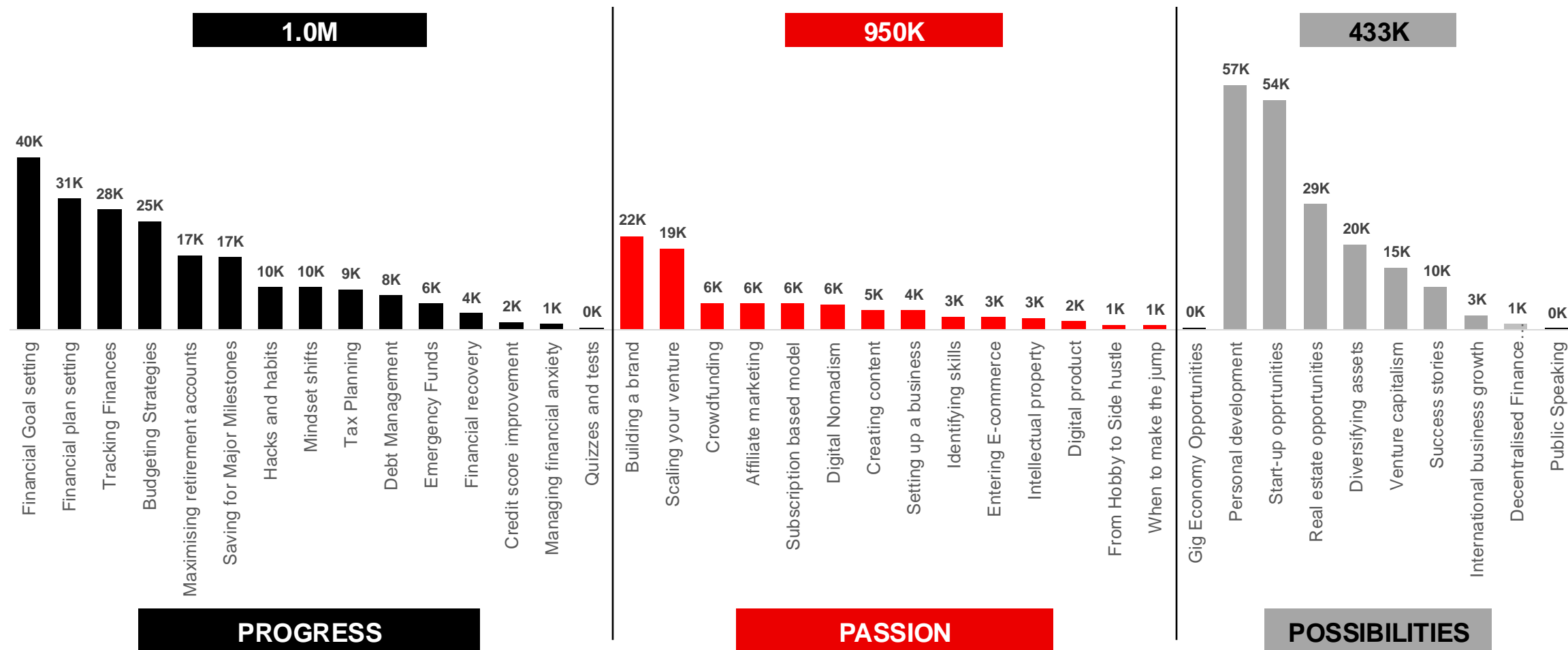
35, Argentina

[Click to View](#)

“For me, financial well-being would be economic independence. Financial success to me economic independence and having an emergency fund for anything that happens to me or to my children... Having financial peace of mind, and being able to travel and do everything I like, and I think that only comes from having economic independence.”

Which consumers around the world are exploring

We analysed 4.2M conversations about financial wellbeing in the US, UK, Spain and Brazil. While there are still many conversations about putting finances in order, faster growing conversations focused on pursuing passions, and exploring possibilities.



OLD PROSPERITY

- Milestones
- Achievement
- Career Paths

“YOU’VE ARRIVED”

NEW PROSPERITY

- Possibilities
- Progress
- Passion

“YOU’RE (ALWAYS) STARTING”



**BUT WE HAVE
A SECOND
CHALLENGE**

**A CUSTOMER
EXPERIENCE
CHALLENGE**

The way customers engage with their **MONEY** has changed

The way banks engage with **CUSTOMERS** has not

34%

Of Gen Z say
traditional banks
don't understand
their needs

28%

Of self-employed
workers struggle
to access
financial services

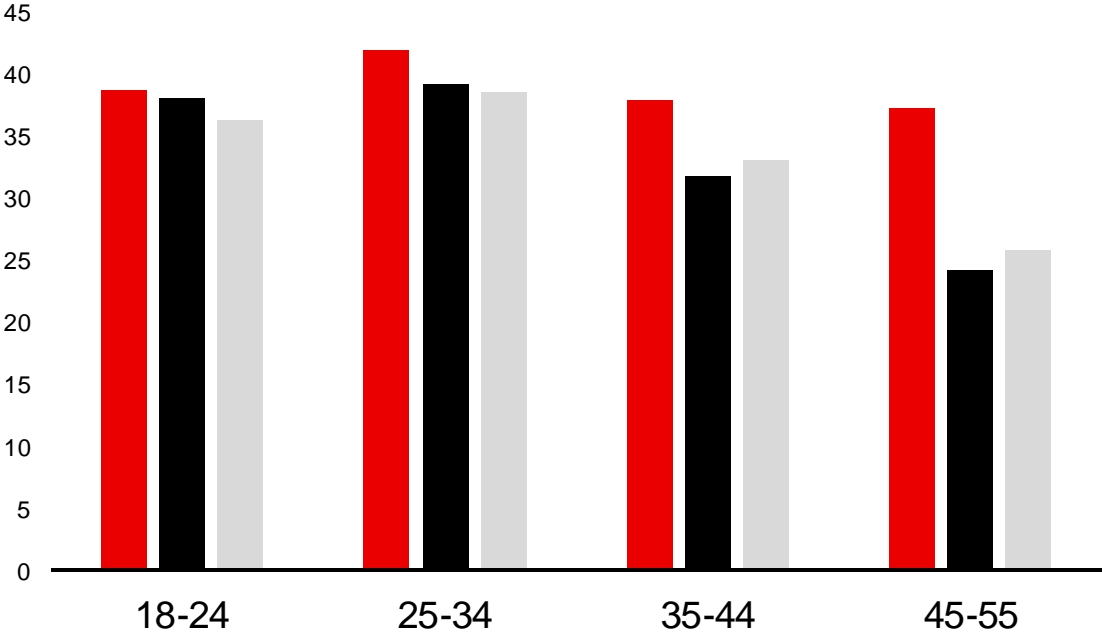
“Banks will need to move beyond highly standardized products to create integrated propositions that target “jobs to be done.” This requires embedding personalization decisions (what to offer, when to offer, which channel to offer) in the core customer journeys and designing value propositions that go beyond the core banking product”

– **MCKINSEY, BUILDING THE AI BANK
OF THE FUTURE**

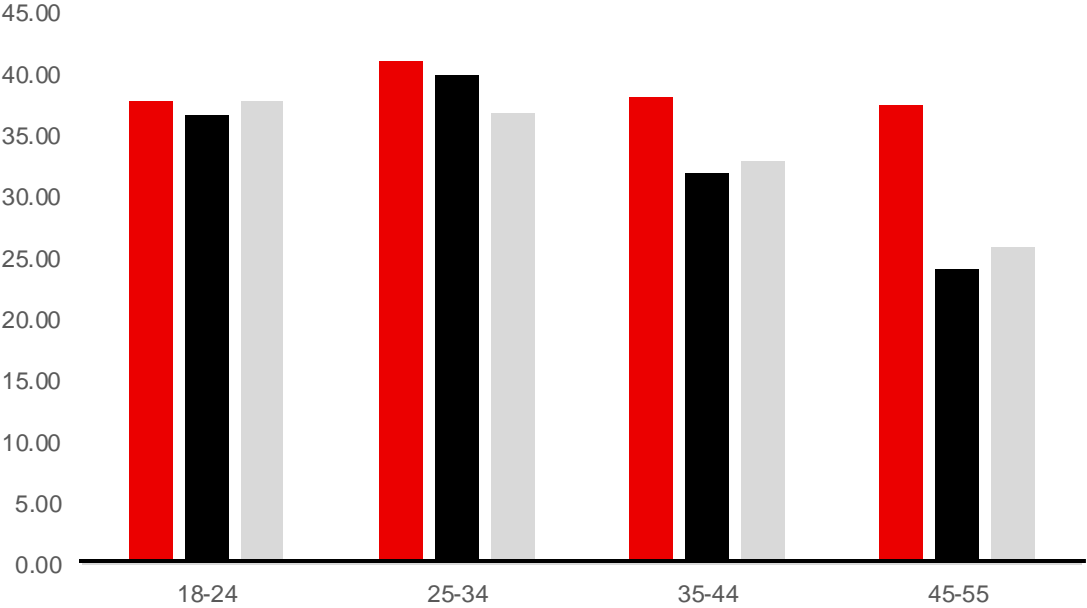
Customers are seeking fluid, flexible solutions



SPAIN



BRAZIL



My income is a bit unpredictable, traditional banks don't meet my needs

I'd be more interested in a financial platform from Google, Apple or Meta than my bank

New models like bitcoin and crypto currency are more interesting than traditional savings

BUT MOST BANKS STILL SEE POSSIBILITY IN NARROW, LINEAR TERMS



"I don't feel like my bank helps me, I have a very null, non-existent relationship with my bank".

Female • 24 • Portugal



"I don't know if they understand that this generation and the next ones have changed a lot. The way you see and handle money, since you can work from anywhere in the world without having to go to an office."

Female • 35 • Argentina

A Black woman with curly hair is smiling and looking at her smartphone. She is wearing a dark blazer. The background is a blurred city street at night with bokeh lights.

SANTANDER IS DIFFERENT

A woman with short curly hair, wearing a red bandana and glasses, is smiling and looking down at a small object she is holding in her hands. The background is blurred, showing what appears to be a kitchen or workshop setting with various items and plants.

YOU SEE AND UNLOCK
POSSIBILITIES EVERYWHERE,
FOR EVERYONE, *IN EVERYONE*

All this Reframes the way we think about the claim

IT STARTS HERE

YOUR definition of
prosperity, on your terms,
whatever it looks like

Not starting once, but
MANY different
starts over the course
of a lifetime

Not with us, but with
you-your drive, passion and
ingenuity- and our backing.

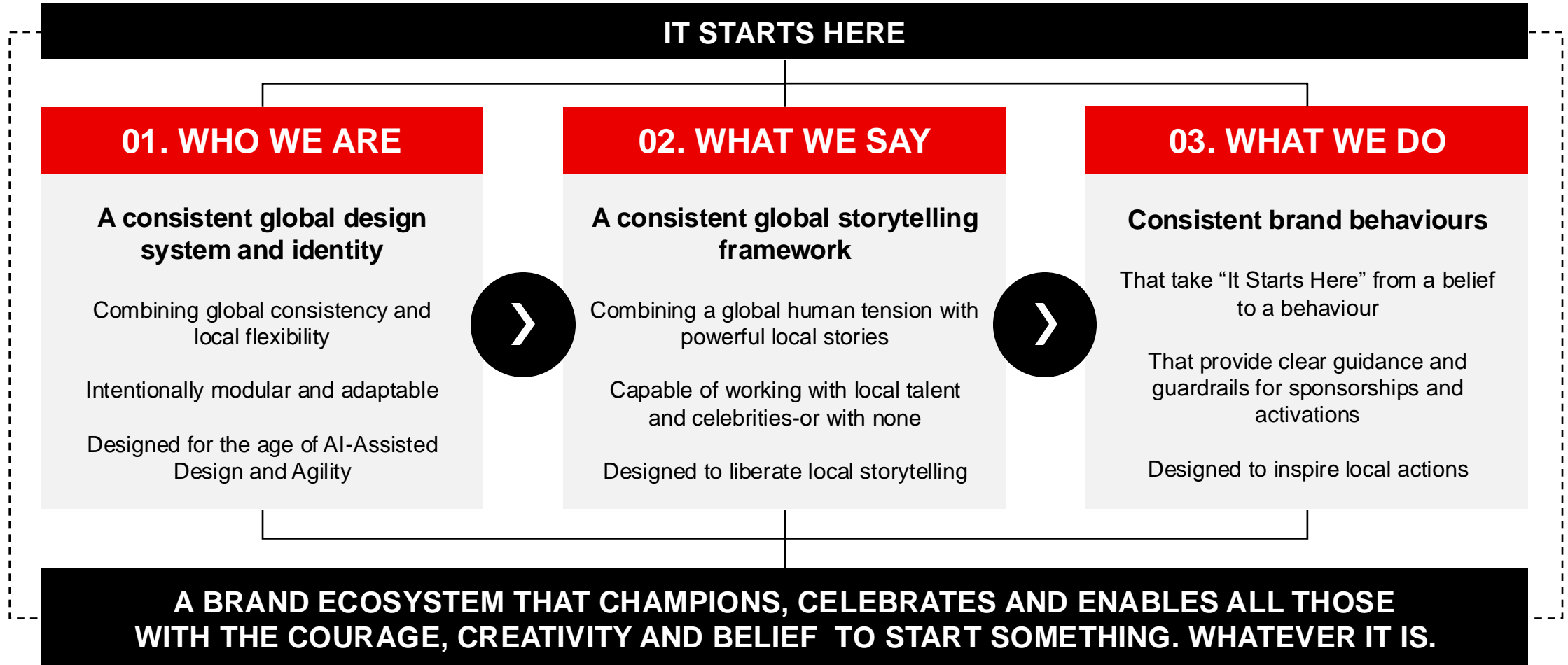
LIFE
IS MADE OF STARTS



[Click to View](#)

HOW WE ACTIVATE THIS IDEA CONSISTENTLY AROUND THE WORLD

Our **CONNECTING IDEA** Framework



**SO LET'S START
BUILDING**

01.

WHO WE ARE:

**A consistent global
design system**

[Click to View](#)



[Click to View](#)

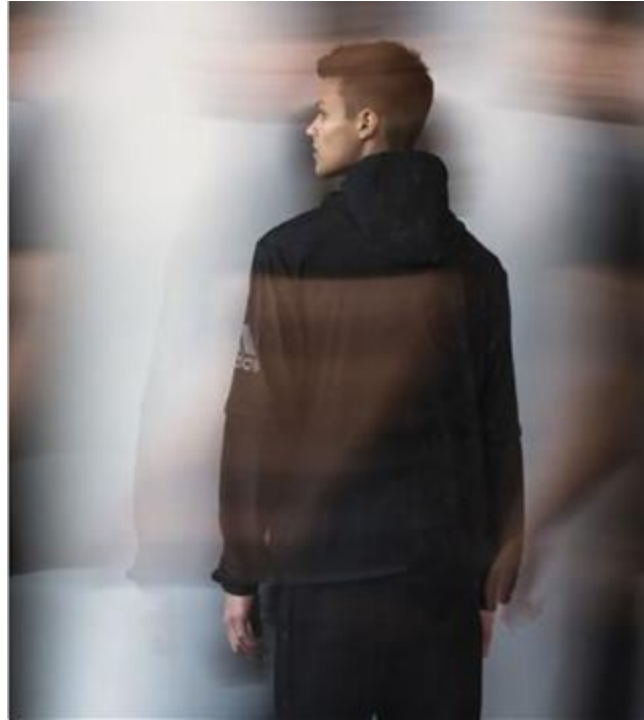
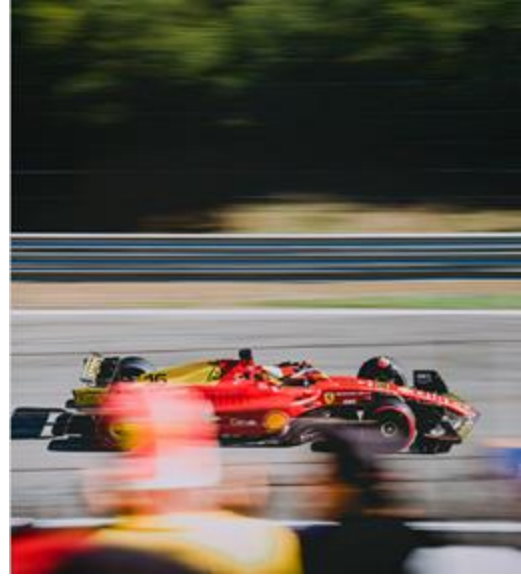
Design Approach

Building on the corporate identity's "Stair" concept, expanding it with additional steps & building blocks as a graphic element to represent the starting point and each stage of the customer's journey, emphasizing how Santander is there to support them every step of the way as they work to achieve their goals.



Photography Approach

Our photography keeps the main character sharply in focus, with movement in the surroundings to convey energy and momentum. This approach creates a dynamic, engaging look that draws the viewer's eye and reinforces our brand tagline, It Starts Here.



Brand World Hierarchy

The brand hierarchy is structured into three levels (Corporate, General Campaign, and Product-Focused Ads) for a cohesive look across all touchpoints.

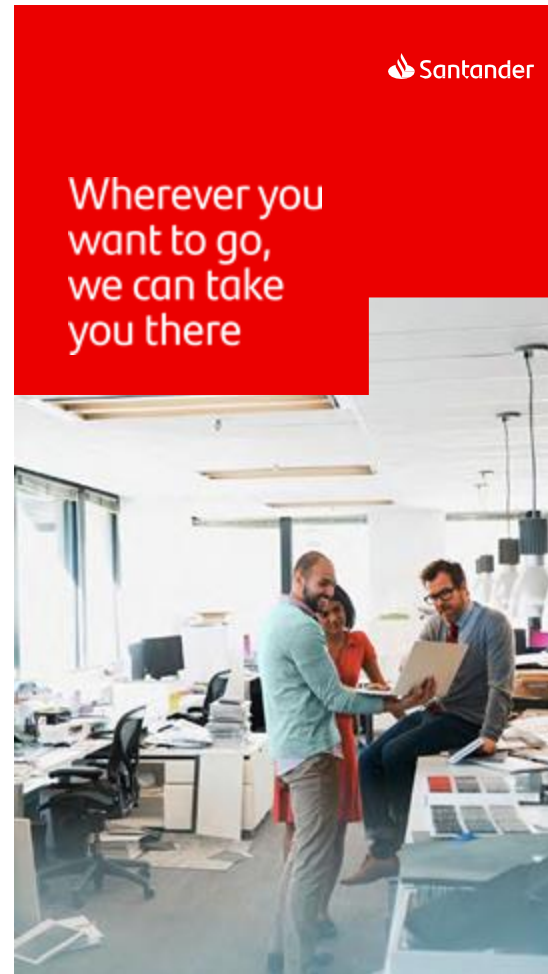
Corporate: Follows established corporate guidelines for a consistent, professional tone.

General Campaign: Builds on corporate guidelines with expressive layouts for greater engagement.

Product-Focused Ads: Uses zoomed-in layouts to highlight specific products with clarity and focus.

This approach ensures a unified brand experience across all levels.

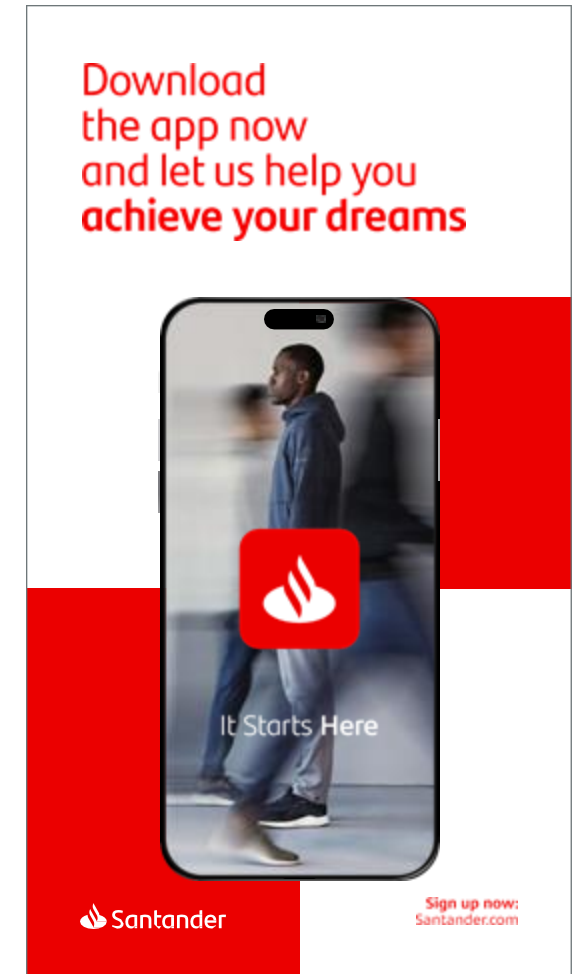
Corporate



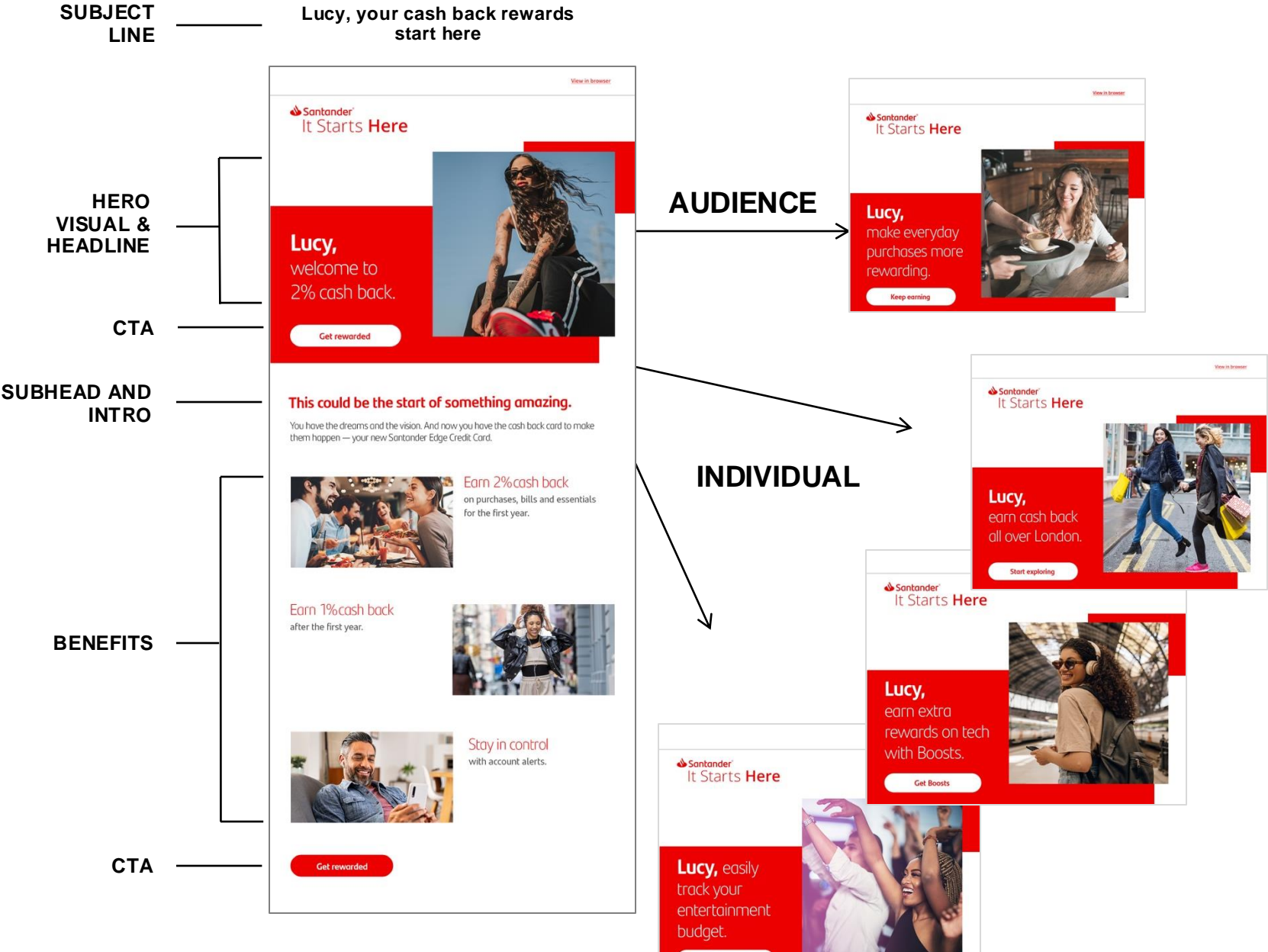
General Campaign



Product-focused Ads



Operationalizing the data-driven assembly of atomized content



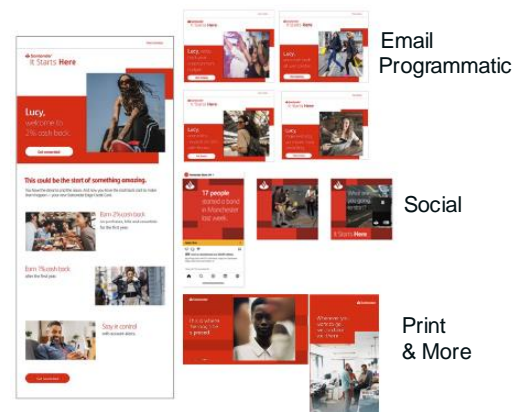


2. TEMPLATE LIBRARY



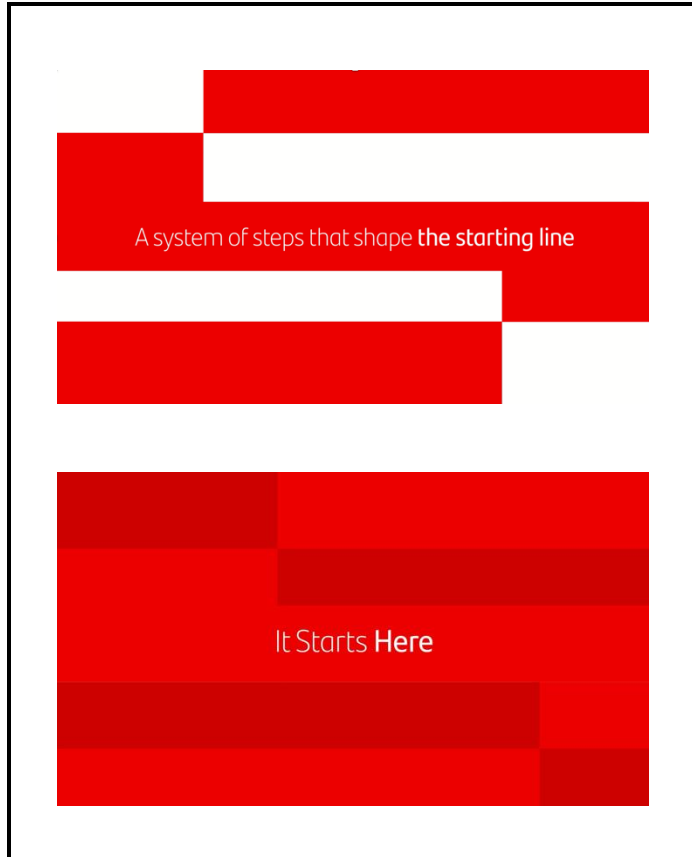
3. PERSONALIZED AND LOCALIZED CRAFTED CONTENT

AI-enabled personalisation and responsiveness, making it easy to respond to dynamic data signals via **Algorithmic Based Creative Content**.

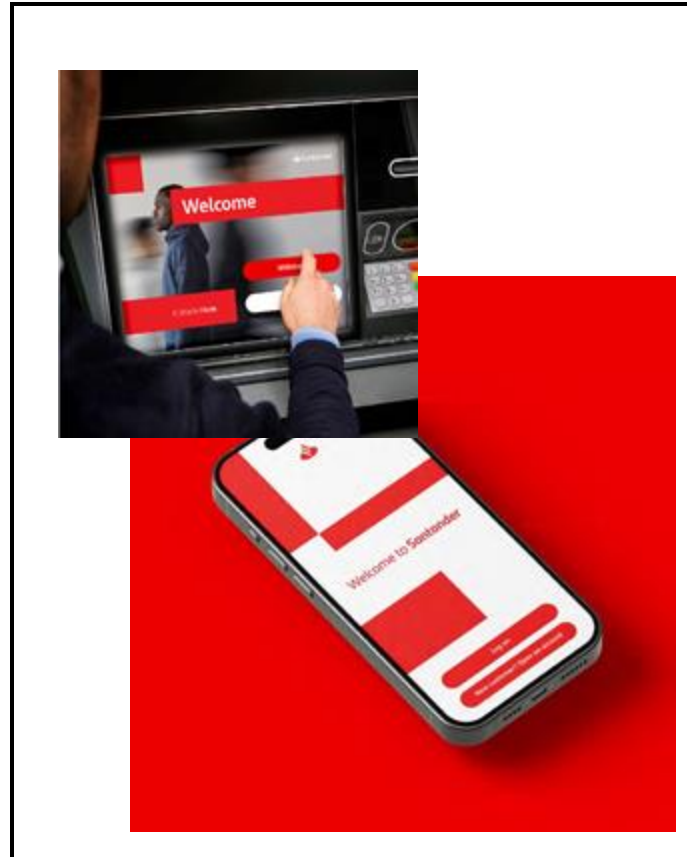


Brand world overview

INSPIRED BY STARTING



ALWAYS CLIMBING



ALWAYS IN MOTION



02.

WHAT WE SAY:

**A consistent global
storytelling framework**

A Consistent Global Storytelling Framework

IT STARTS HERE

WHAT WE SAY

LIFE IS MADE OF STARTS

We're here for the
FIRST STEPS

We recognise that the first step is often the hardest, but the most exhilarating, and the most memorable.

We throw back to
WHERE IT STARTED

We inspire those struggling to get started by reminding them that every great thing started small, and humble, and a little less great.

We celebrate
NEW BEGINNINGS

We recognize there's not just one start, but many intensely personal starts over a lifetime. Starting out, starting over, starting late, starting again.

FIRST

STEPS

2300 osób
w Warszawie
zaczęło jeździć
do pracy na
rowerze w tym
miesiącu

Co chcesz dzisiaj zacząć?



Nicolás y Sofía
empezaron la
primer blend shop
de yerba mate del
país.

¿Qué vas a
empezar vos?



2,300 people in Warsaw
started cycling to work
this month.

What are you going to
start?



Nicolas and Sofia started
the first yerba mate blend
shop in the country.

What are you going to
start?

670 estacionamientos
se convirtieron
en canchas de paddle
en 2024.

¿Vos qué querés
empezar?

 Es el momento

Hoy abrieron
352 nuevos negocios
en la CDMX.
¿Y tú que quieres empezar?

 Santander

Es el momento.



670 parking lots turned
into Paddle courts in
2024.

What are you going to
start?



352 new businesses
opened today in CDMX.

What are you going to
start?



ENG: 126 babies were born today in this hospital.

What are you going to start?

[Click to View](#)



Todo dia, 9722 brasileiros começam
uma reforma em suas casas.

O que você quer começar?

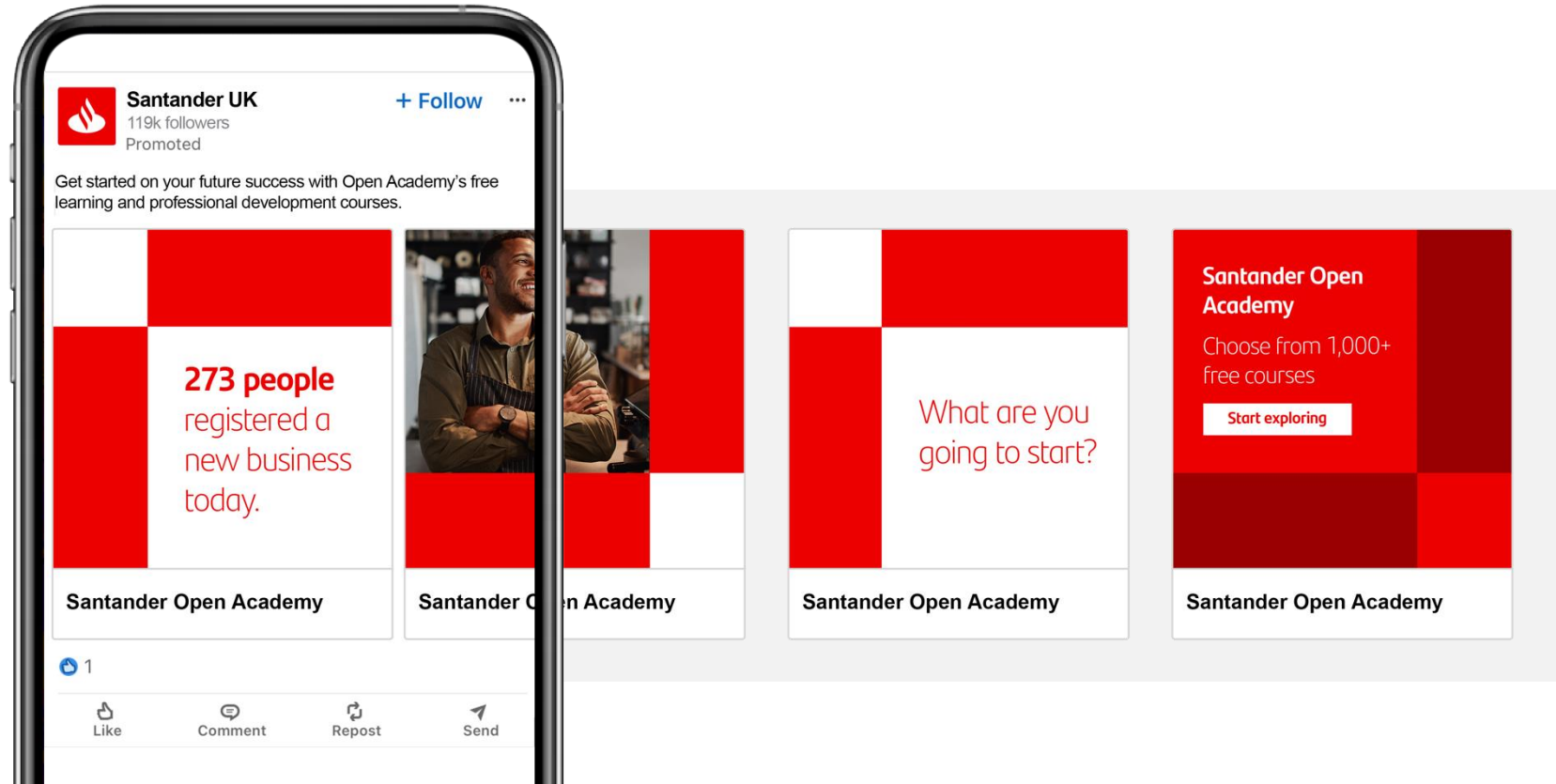
Começa agora



Every day, 9,722
Brazilians start a
renovation in their
homes.

What do you want to
start?

For both Retail and B2B customers





At **100 meters**
Franco had started
with his speciality
coffee store.

It's time to start
yours.

 It Starts Here



PERK & SIP

En el último
mes, hemos
ayudado a
827
empresas
a empezar
en nuevas
plataformas
de e-commerce.

 Santander

Es el momento



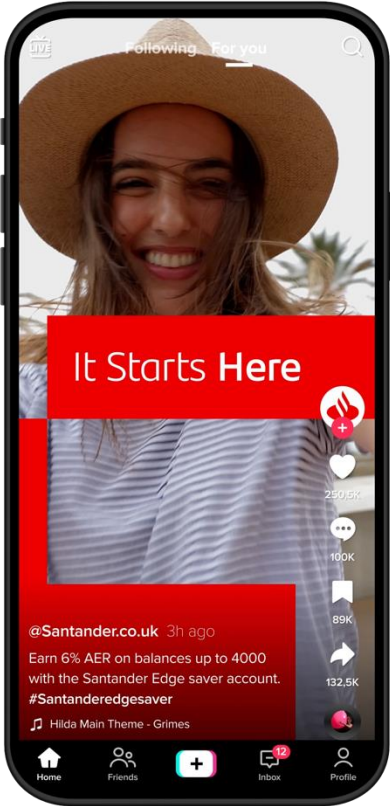
In the last month,
we've helped 827
companies start
adopting new
ecommerce
platforms.

What do you
want to start?

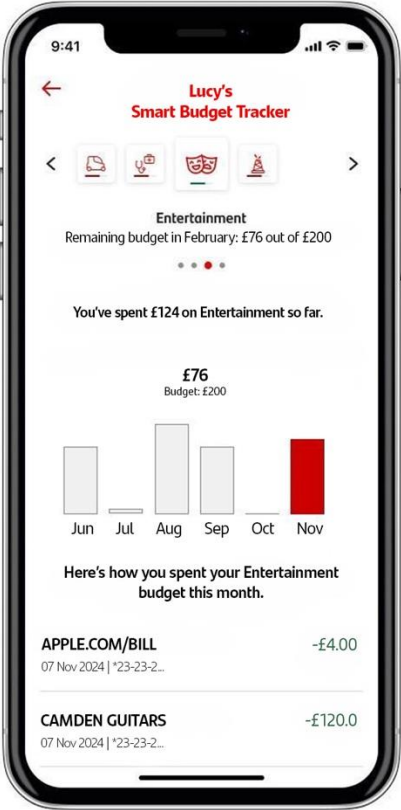
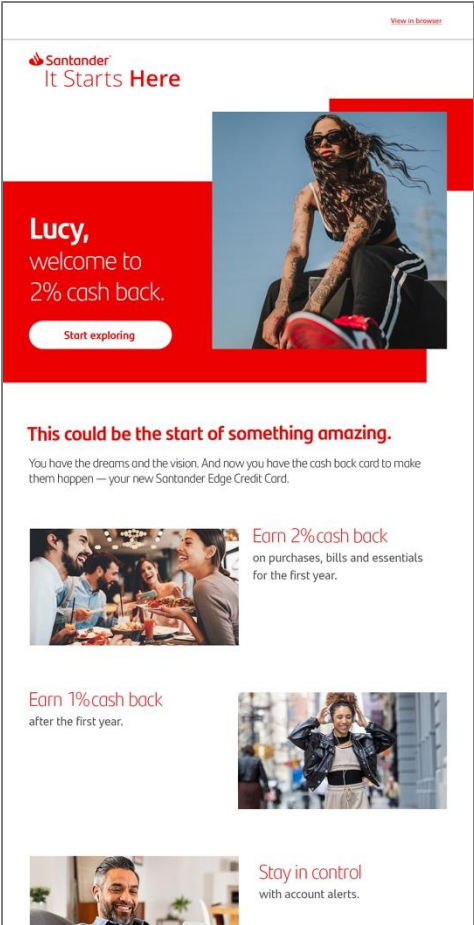
Brand to demand: Driving business impact creatively



It starts **as many**



It starts **as few**



It starts **as one**

BACK TO
THE START

The Room Where It Started

A social content series that transports legends back to their roots, rekindling the memories, emotions, and pivotal moments that set their path in motion.

From the bar where Oasis played their first gig to the clay tennis court in Mallorca where Rafa Nadal got his start, each episode brings audiences face-to-face with the birthplace of greatness, exploring the raw, unfiltered energy of their first steps.

“Whiskey A Go Go” club
Where Guns N' Roses got their start



Rafa Nada - Club Manacor



Oasis - The Boardwalk club



Checo Perez - Kartodromo Guadalajara



Bad Bunny - Barrio La Perla

ABBEY
ROAD NW8
CITY OF WESTMINSTER

The road where
everything **started.**
What will you start today?

 Santander[®] It starts here



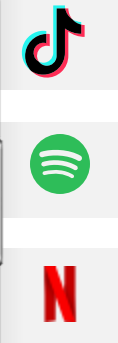
Leveraging passion points to generate events, content and experiences



Once in a lifetime gigs featuring world famous artists in local bars

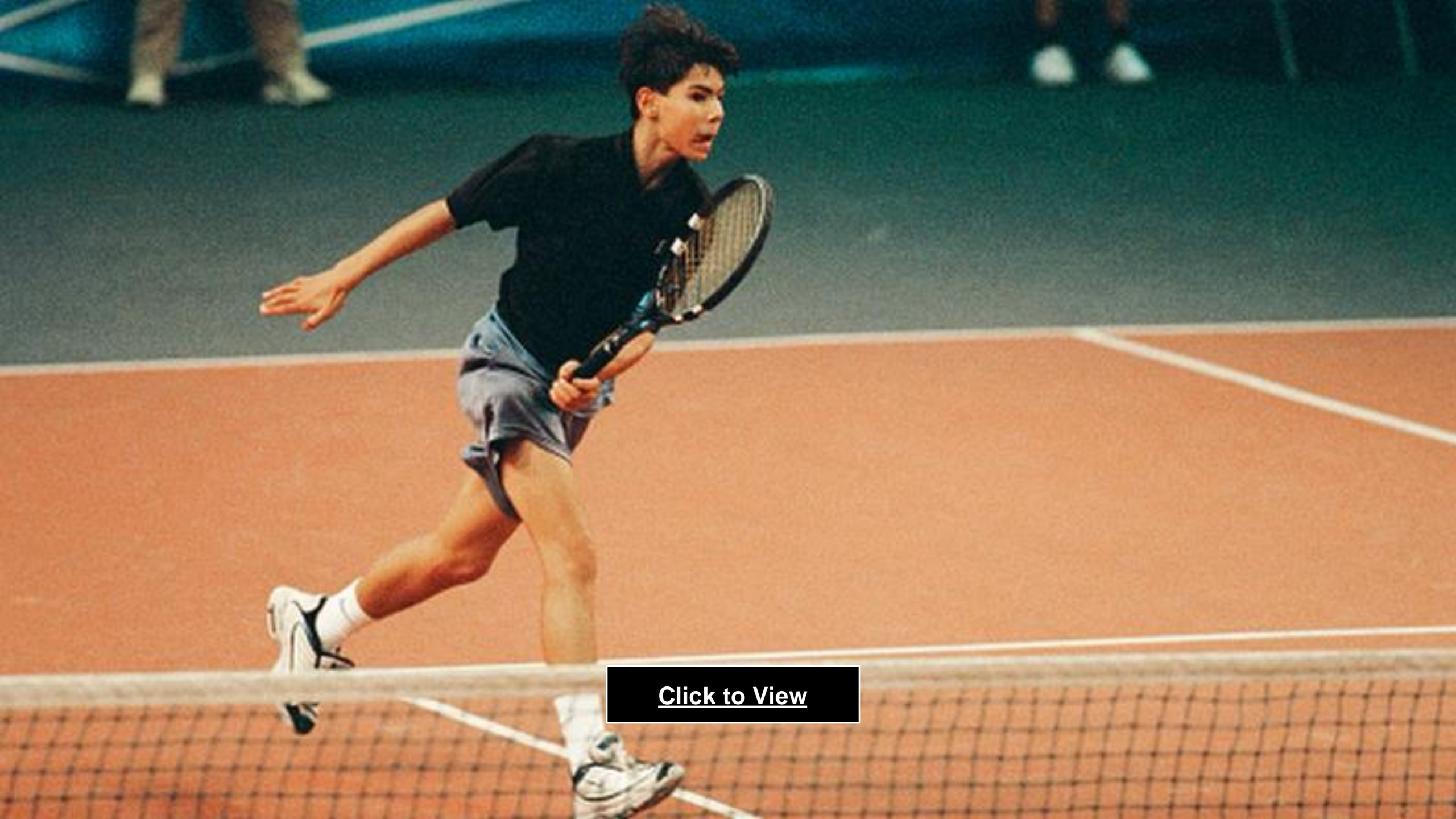


Live streamed through social channels or broadcast partnerships



Tours of famous “starters venues” and spaces

NEW **BEGINNINGS**



[Click to View](#)

Stories of new beginnings around the world



Joana Vasconcelos



Diego Forlan



Katya Celeste
Echazarreta González



Olga Nawoja Tokarczuk



John Rahm



Caio Castro



Rosalía



Ant & Dec

“DIEGO FORLÁN”

Always knew how to start over.

I started playing fútbol in my country, Uruguay.
Later I started my career playing professionally in Argentina.
After that in Europe.

And I became the best scorer.

But I knew I had to start over.
And became the best scorer in Europe,
for the second time in a row.

When I was in the Uruguayan national team,
I was voted the best player during the South African World Cup.
But we finish fourth.

And I realized that I had to start over.
And we won the Copa América the next year.

I started many times, in many places,
With many teams, without knowing the language or the culture,
But with the same passion.

Later I started a family.
I started as a trainer.
I started a foundation.
I started a cause.

And now I'm starting a new chapter...
Who knows what I'll start next?

Santander, it starts here.



“OLGA TOKARCZUK- THE BLANK PAGE”

We see Olga Tokarczuk in her library. Olga sits in front of the laptop and a blank page.

OLGA (off): Empty page. Does it scare me? Yes. But the curiosity is something that provokes me to put down word after word. You never know where the story is going to lead you.

The shoot of the Nobel Prize.

You may think I have reached the end of my story as a Nobel Prize Winner. Well...

Olga starts typing ones and zeros. The whole environment changes into hologram

What if I wrote digits instead of letters? What if my characters could learn from human beings?

The world begins to rebuild in a spacious, modern office with people who excitedly discuss the story with her.

I started a whole new story with the gaming industry. Does it scare me? Yes. I don't know where the story will lead me this time. But I'm not alone.

VO: At Santander we're here for all your starts.

Santander. It starts here.



“ANT & DEC – BACK TO BYKER”

Open on an exterior shot of the original Byker Grove building where it was all shot. Ant & Dec arrive. Interspersed are shots of the old TV show.

Ant: It started when you gave me one of your sweets.

Dec: You nicked one, more like it!

We see them walking the corridors.

Ant: We've done so many different things since then.

Dec: TV shows, movies ads...

Ant: ...some terrible bad rapping.

They continue walking, pointing at features they remember.

Dec: We've come a long way in 30 years.

Ant: But it all started here, as kids.

We see more shots of the building, and we see that it's now an Islamic faith school, with pupils walking around.

Dec: Looks like it's starting here for these kids too.

We see them chatting to kids, as the pupils show them work.

Ant: We were lucky to have people around us to guide us on our journey.

Dec: It's good to know there's help for the next generation starting out.

Ant: Who knows where they'll end up?

We end with Ant & Dec watching a show put on by the pupils, on the same stage they performed on 32 years ago.

End title: A great start can take you anywhere.

Santander. It starts here.



The Re-Starters Series

A 'career for life' is increasingly rare, with people having to start over and gain new skills.

We produce a YouTube content series of 'Re-Starters': people who are starting a new chapter, with Santander Open Academy.



A Consistent Global Storytelling Framework

IT STARTS HERE

WHAT WE SAY

LIFE IS MADE OF STARTS

We're here for the FIRST STEPS

We recognise that the first step is often the hardest, but the most exhilarating, and the most memorable.

We throw back to WHERE IT STARTED

We inspire those struggling to get started by reminding them that every great thing started small, and humble, and a little less great.

We celebrate NEW BEGINNINGS

We recognise there's not just one start, but many intensely personal starts over a lifetime. Starting out, starting over, starting late, starting again.



03.

WHAT WE DO:

Consistent Brand
Behaviours

Consistent Brand Behaviors

IT STARTS HERE

WHAT WE SAY

LIFE IS MADE OF STARTS

We're here for the
FIRST STEPS

We throw back to
WHERE IT STARTED

We celebrate
NEW BEGINNINGS

WHAT WE DO

WE ENABLE MORE STARTS, FOR MORE PEOPLE, IN MORE PLACES

**WE
ENABLE PROGRESS**

By providing practical tools and support to enable every individual to take their first step.

**WE
IGNITE PASSION**

By empowering those with a passion to start something with a platform to shine. Over time we innovate new products and propositions for the passion economy.

**WE
UNLOCK POSSIBILITIES**

By innovating new possibilities at the intersection of creativity and technology, both in marketing and beyond.

ENABLING

PROGRESS

RESTART by Santander

THE FIRST REAL ESTATE SPECIALIZED IN LOW-COST HOUSING

PROBLEM

To find an affordable house in big cities is increasingly harder for young people, students and still trainees or juniors in their jobs.

INSIGHT

Portugal interior regions need people. And houses' rents and prices are way cheaper there.

IDEA

Santander will launch Re-Start by Santander, a new Real Estate brand, with website, ads and physical pop up stores next to university campus and business districts.

In this real estate, the housing offer it's completely on the interior of Portugal, with Santander financial help and benefits in the loan or credit payment. An idea that can be the key to restart your life, restart the forgotten interior of the country.



IGNITING

PASSION



THE STARTING STAGE



We help new, diverse talents and small businesses get their start on the world's most popular intersection.

Each day for a week, we'll feature people and businesses in need of a strong start –think music bands, stand-up comedians, theater plays, dance groups, fashion designers, local businesses– giving them one of the biggest platforms in the world to give their first steps.



STARTING BLOCKS



Let's give our employees the flexibility and the time to truly start something great with Starting Blocks. A chunk of time once a week that employees can block off to use as time to start something new. That something could be anything—a family, a side hustle, a college degree, house hunting, you name it.



Starting Blocks will be untouchable, a sacred time for employees to organize, prioritize and work towards your next big adventure.

OB > RD1 Brand & YSLT Design
Outlines V10D: Full Team Internal
Microsoft Teams Meeting
Carolyn Fine

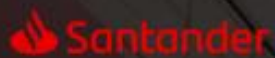
SB & demo | Openbank 2025 Campaign
R1 Tactical Executions Creative Review
Microsoft Teams Meeting
Wesley Blair

We'll introduce the program with a custom **Starting Blocks starter kit** for every employee, containing information about the program along with a few perks to inspire their new starts, like discounts on cooking classes and a yoga mat to start your wellness journey.

OB > RDT Brand & YSLT Design
Guidelines Valid: Full Team Internal
Microsoft Teams Meeting
Carolyn Fine



UNLOCKING **POSSIBILITIES**



LAP OF DREAMS

Giving a blind man his first F1 start

Ross Minor is an American "Blind Accessibility" content creator. One of his most popular videos features him testing out "Blind Mode" in a car racing video game.

As a bank dedicated to helping people give their first steps and start, we are excited to help Ross achieve something never done before.

Using advanced guidance systems and real-time haptic feedback, Ross will make history by completing the opening lap of the Las Vegas Grand Prix as the first blind person to drive an F1 car.



IT STARTS HERE

WHO WE ARE

A global brand identity inspired by starts

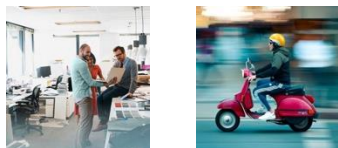
DYNAMIC PATHWAYS



ALWAYS IN MOTION



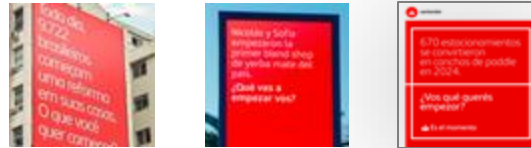
ALWAYS CLIMBING



WHAT WE SAY

Life is made of starts

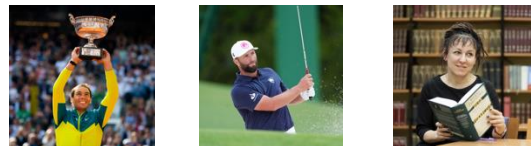
WE'RE HERE FOR THE FIRST STEPS



WE THROW BACK TO WHERE IT STARTED



WE CELEBRATE NEW BEGINNINGS



WHAT WE DO

We enable more starts, in more places,
for more people

WE ENABLE PROGRESS



WE IGNITE PASSION



WE UNLOCK POSSIBILITIES



A brand ecosystem that champions, celebrates and enables all those
with the courage, creativity and belief to start something.

HOW THIS WORKS FOR YOUR SPONSORSHIP PROPERTIES

We use our Sponsorship Properties to celebrate starts and help people get ***THEIR*** start

We use our sponsorship properties to unlock possibilities for those who might not previously have had the opportunity to step up and shine.

We identify possibility gaps in our key vehicles such as Music, Sports and Sponsorships and work to close the gaps.

For Example: Formula One

The start is the most critical moment in an F1 race.

A strong start in terms of pole position, acceleration speed and first lap advantage dramatically increase the chances of success.

Like an F1 race, a good start on one's financial journey is key to financial success.

There's no better opportunity than Formula 1 to show the importance of where you start and no better partner than Santander to ensure that you get a head start.

We start with simple storytelling on the power of starts but can progress to powerful brand actions.



WINNING :60

This film is a single, continuous shot. One camera, stuck to the ground, making its way through an F1 racetrack.

The track is empty of cars but the stands are full of fans.

There's an emerging juxtaposition between the silence of the film in contrast with the bigness of the stage.

A camera moves swiftly through the racetrack, we hear a voice.

VO: Some people believe winning is defined by skill and precision, by how you handle pressure, and the unknowns around every corner.

They say it's about your team and how quick they move, about the voices in your ear, the advice that guides you.

They say it's about your strategy about knowing when to push, when to hold back.

They believe winning is about your focus. Your commitment. Your drive. But here's the thing...

At this point the camera pivots and comes head to head with the starting grid. The silence is broken with the roar of all 20 cars revving their engines a second before green light.

VO: ...when everyone is on the same track, winning is defined by how and where you start.

We hear the sound of Go. Cars speed forward to camera. Cut to black.

SUPER: SANTANDER
Proud partner of F1 and every one of your starts.

LOGO: SANTANDER. IT STARTS HERE.



WHAT WE DO

F1 RACE
LAP 1/71

Santander x F1 ACADEMY

START THE FUTURE

A new pole position reserved for the next generation of female drivers

In Formula One, female drivers remain extremely underrepresented.

As a champion of new beginnings, Santander will sponsor the F1 Academy to support young girls and women in starting their own journeys within Formula

To highlight our partnership with the F1 Academy, we will introduce a symbolic 'Pole Position for the Future'—an extra, dedicated position on the starting grid that represents the upcoming generation of female F1 drivers. This new starting spot will be dynamically brought to life for viewers globally through an advanced AR overlay on broadcast channels, allowing fans to visualize the future of women in F1, right alongside the current race lineup.

ESPN



THE STARTING LAP

20% of all small businesses fail in their first year, with lack of brand awareness being one of the top reasons.

That's why Santander will help small businesses launch their brand with space in the most coveted media platform in the planet: an F1 car.

The first F1 car sponsored by small businesses

Every race in the 2025 season will be officially open with the STARTING LAP: One opening lap by an F1 car displaying the logos of local small businesses.

Between races, we'll release content about the new, local, small business logos that are making its way onto the car.



HOW THIS WORKS FOR CASHBACK AND REWARDS

IN OUR MORE PROMOTIONAL STORIES “IT STARTS HERE” BECOMES A POWERFUL CALL TO ACTION

Encouraging customers to jump on the right financial opportunity, one that starts right here and now.

We start with simple calls to action, but in the spirit of engines **Unlocking Possibility and Enabling Progress**, we can also use even our promotional mechanics as a force for progress, entrepreneurialism and financial inclusion.

What that means for Cash Back and Rewards

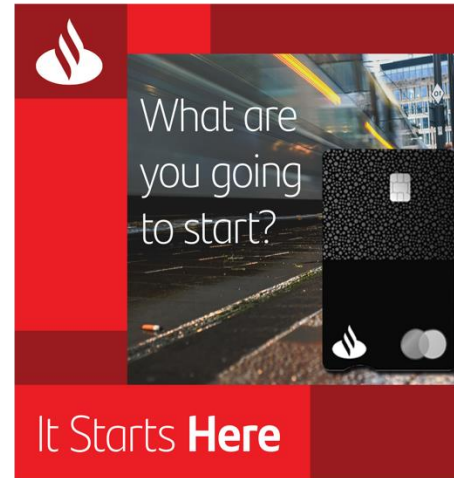
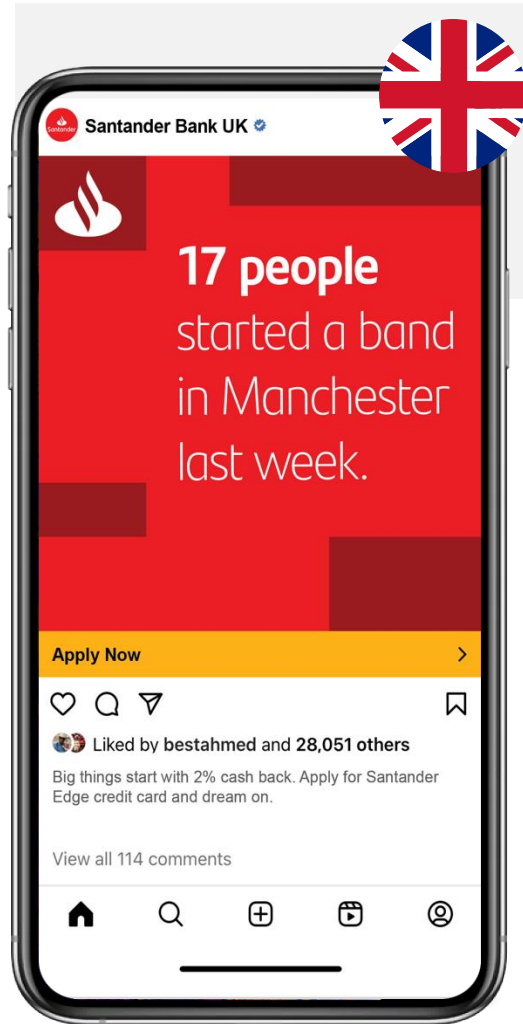
Given the financial headwinds faced by Gen Z and Millennials, they have had to wait longer than other generations to achieve financial stability and success. Yet, they are also known for their impatience, driven by a desire for instant results and autonomy.

This tension—between waiting and wanting things on their terms—presents a unique messaging opportunity for Cashback and Rewards; positioning our rewards schemes as a helping hand to make getting started just a little easier.

Whether starting to pursue your passion in life, or starting to enjoy the little luxuries you've had to hold back on. Starting a new venture, or a new Friday night tradition.

But we can also use rewards for social good; small rewards add up to more when we act together, and come together to benefit the community as a whole.

Positioning Cashback as the enabler of your starts



Big things start with 2% cashback. Apply for Santander Edge Credit card and dream on.

A consistent approach to Rewards

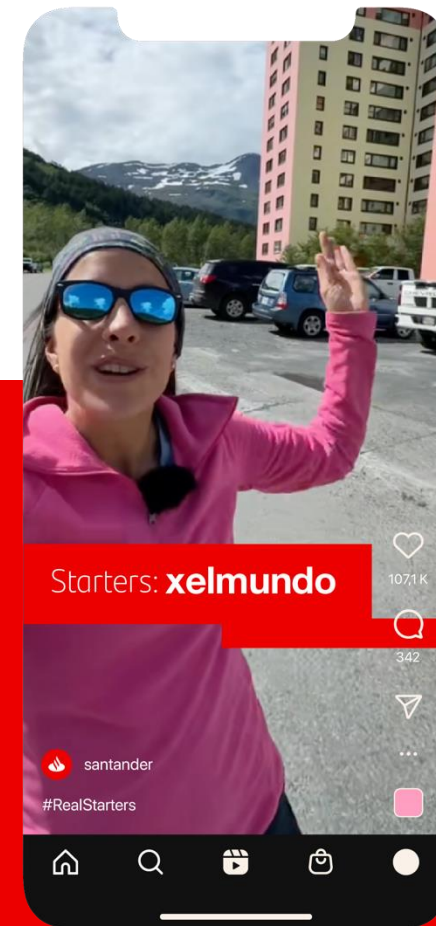


276 people started their home baking business last month.
Great things start with SuperClub+ points on your purchases.

(SuperClub+ points can be redeemed for technology, home appliances, experiences, Airmiles and more. Similar approaches can be applied to different rewards mechanics in different markets).

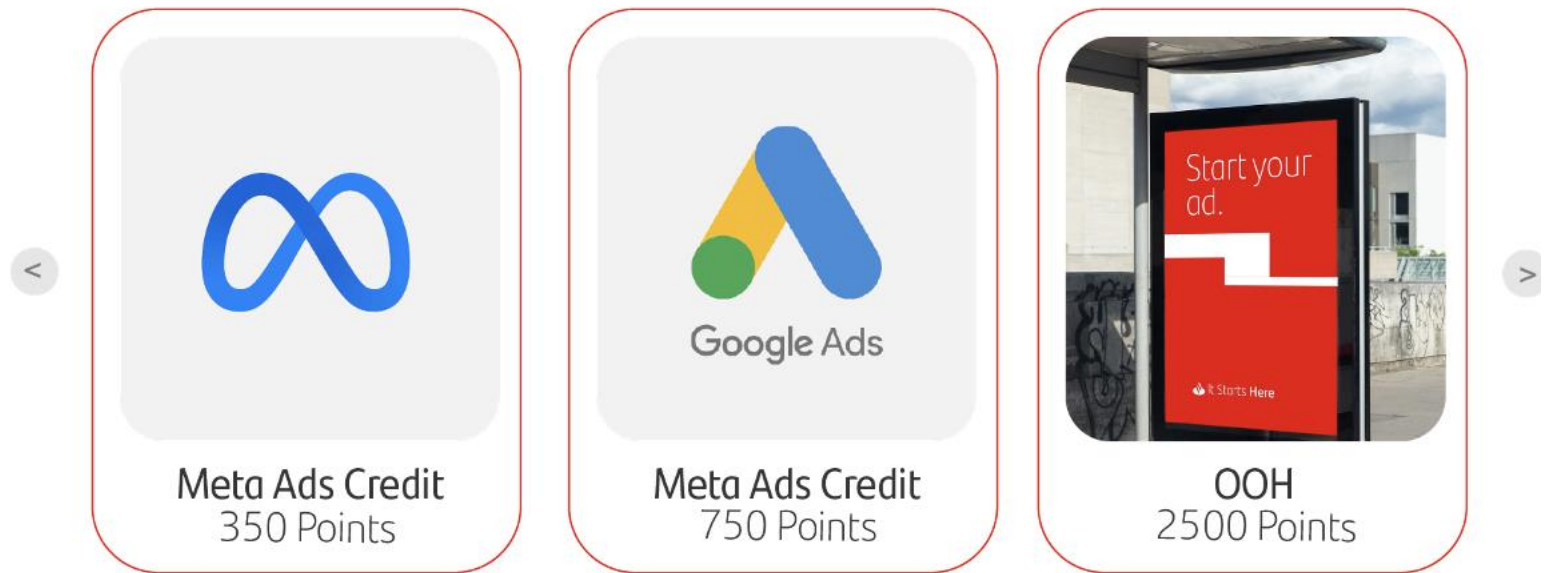
Real Starters

We'll generate social media content, telling the stories of real people that have used their points as starting points. Stories about entrepreneurs getting the equipment / training they need to start. People beginning new journeys around the world. And more.



Starting on Media

As part of the program, we'll give our starters the chance to redeem their starting points into paid media to promote their new projects or business. Allowing them to get credit on digital media packs and even OOH ad spaces owned by Santander, alongside advice and tutorials on Santander Open Academy.



Shop & Start

Many people choose where they'll be eating, shopping or just having a coffee, by the discounts or benefits they can enjoy. So in order to support recently started small businesses, we'll offer double rewards points to our clients. Encouraging people to go to these stores and getting more reward points at the same time.



IT STARTS HERE

WHO WE ARE

A global brand identity inspired by starts

DYNAMIC PATHWAYS



ALWAYS IN MOTION



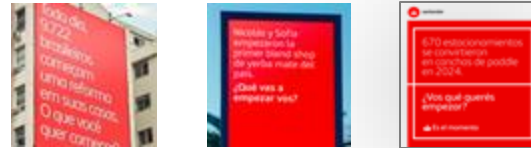
ALWAYS CLIMBING



WHAT WE SAY

Life is made of starts

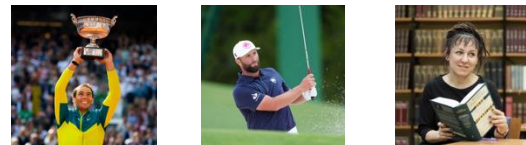
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