



# What to expect from Portugal?

A place to call home and a Bank  
to call your own.



Simple | Personal | Fair

“ Portugal is known for warm weather and warm welcoming.

Pedro Castro e Almeida  
CEO Banco Santander Portugal



Here in **Santander** you will find no difference. Santander Portugal is part of the Santander Group, one of the world's biggest financial groups, and it is also Portugal's biggest private bank.

Our purpose is to help people and businesses prosper, and the only way to do that is to be the best retail and commercial bank, earning the lasting loyalty of our people, customers, shareholders and communities. Known for our stability and strength, Santander has answers that fit your every need. With modern technology and simple solutions we give you **our welcome to Portugal.**

”

# What to expect?

①

Expect  
Trust

②

Expect  
Quality

③

Expect  
Inspiration

④

Expect  
More



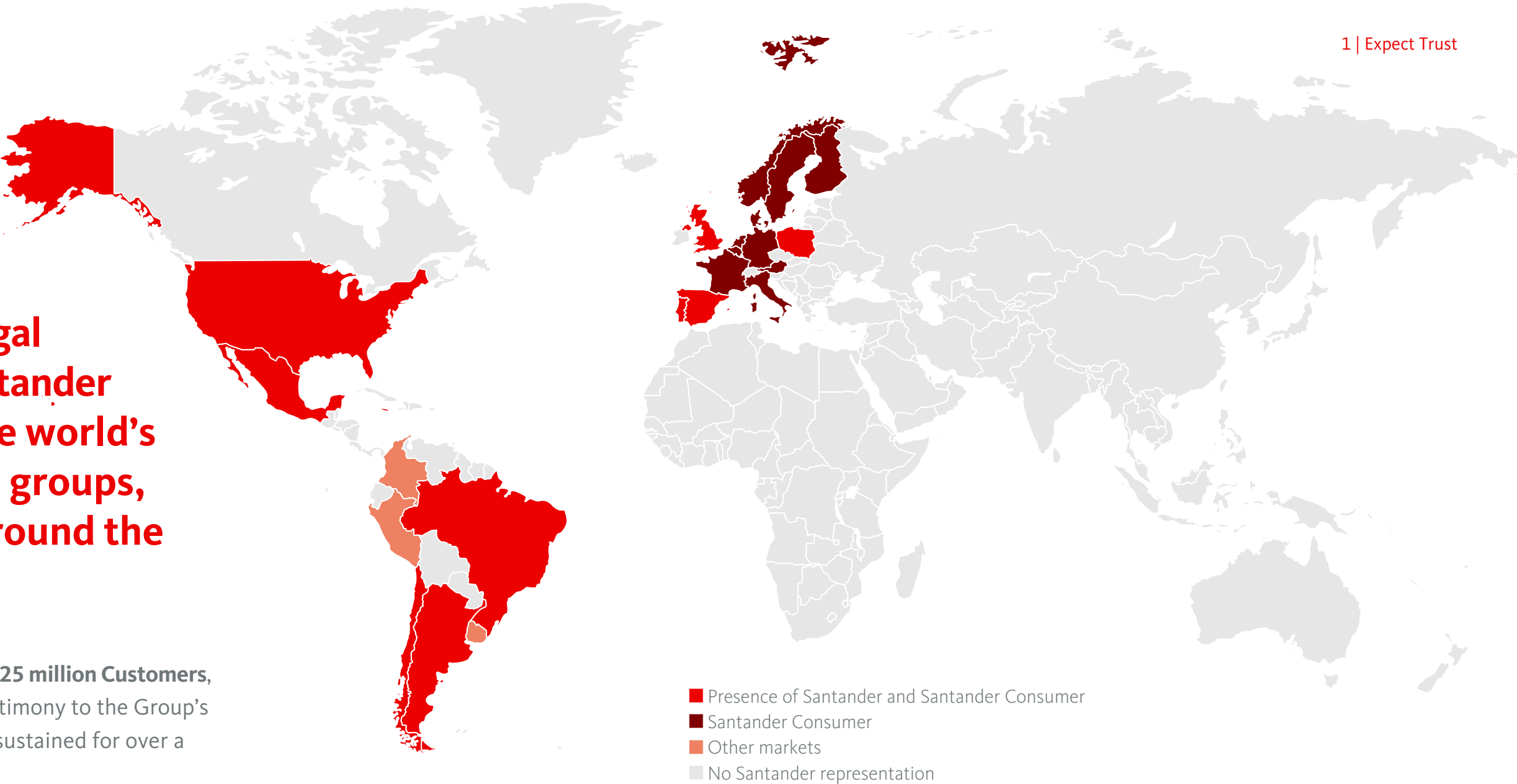
# ① Expect Trust

Expect votes of confidence  
from all over the world



**Santander Portugal  
is part of the Santander  
Group, one of the world’s  
biggest financial groups,  
with branches around the  
globe.**

The trust placed by more than **125 million Customers**, from all over the world, is a testimony to the Group’s history and financial stability, sustained for over a century.

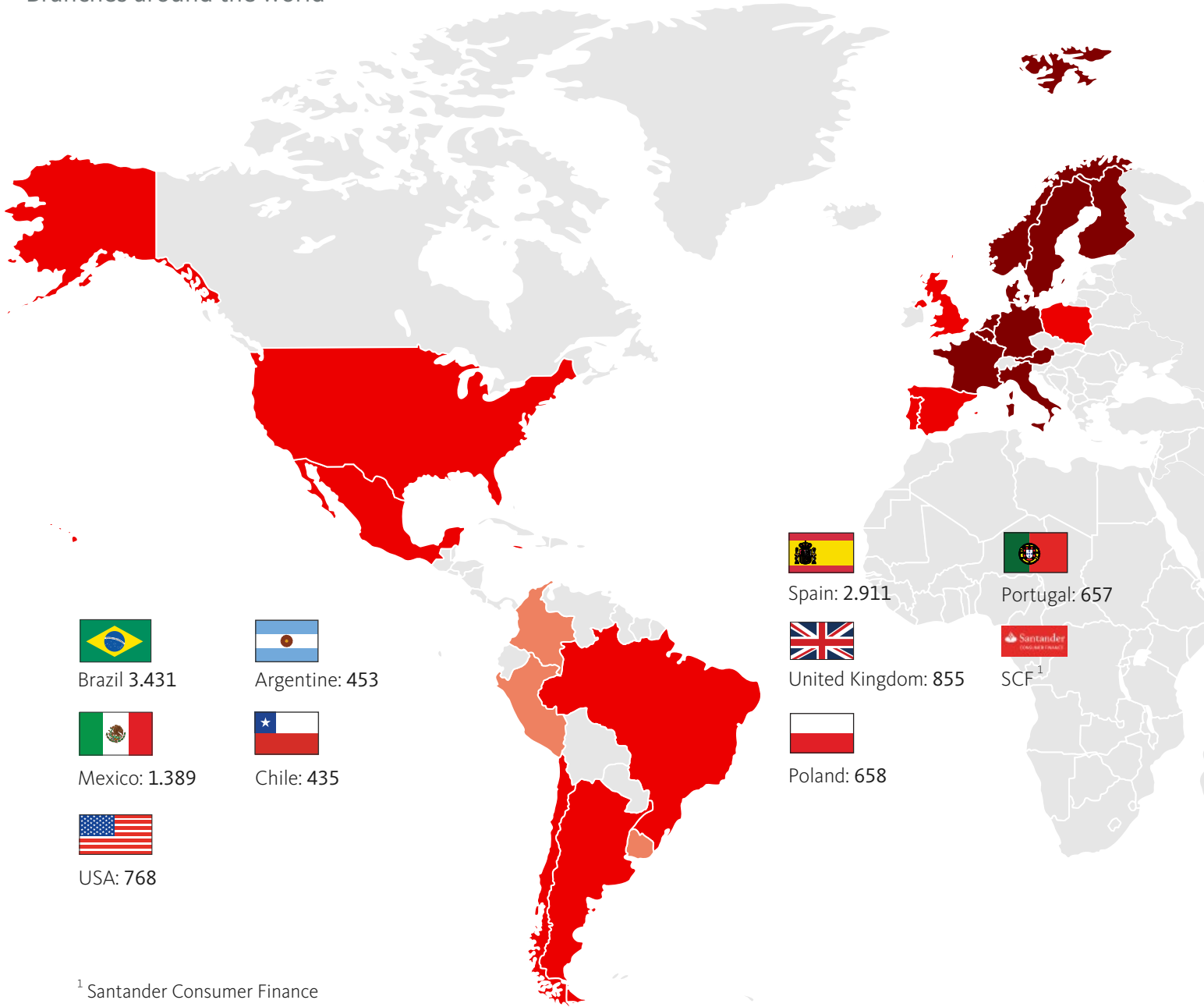




# At Santander we realize that the world is constantly changing.

Because progress means different things to different people, we have products and services specially created for each country.

Branches around the world



<sup>1</sup> Santander Consumer Finance

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# Expect Quality

Expect the best of Portugal







**In Portugal,  
as in the rest of the world,  
Santander is a hallmark  
of financial stability,**  
with over 3,8 million loyal  
customers and branches  
all over the country.

We're always aiming to improve our quality of service and meet our customers needs, and we do that by having a commercial strategy focused on personal relationships. Each case is approached individually, so to provide the products and services that best suit our customers.



# The most recognized Bank in Portugal.

What did  
you expect?

Note: The attributing bodies are exclusively responsible for these awards



FIVE STARS AWARD  
ATTRIBUTED BY U-SCOOT



BEST BANK IN PORTUGAL



SAFEST BANK IN PORTUGAL



BEST PRIVATE BANK IN PORTUGAL



BANK OF THE YEAR IN PORTUGAL



BEST PRIVATE BANKING  
IN PORTUGAL



BEST BANK IN PORTUGAL

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# Expect Inspiration

Expect a bank that will live up to  
your expectations







Expect a home.  
Expect a business.  
**Expect new plans.**

**At Santander, we're expected to make our customers feel welcome and at home.**

Whatever plans you may have for your new life in Portugal, rest assured that we'll handle them properly.

Be it starting a family, a university course, a startup business, a company, or simply beginning a new life, at Santander you'll find a wide range of solutions tailored to your needs.





**Thousands of people,  
from all over the world,  
have already come to  
Portugal to follow their  
different dreams and start  
new chapters in life.**

Our role was (still is and will keep on being)  
to help each of them follow through.  
This is how we've done it.



**Jean Marc**  
and **Viviane** have  
each other and a home  
surrounded by nature.  
**Just as they  
expected.**

## 7 Home Loan

If having a house you can call your own is something you long for in Portugal, then you should try our home loan solutions.

With competitive rates and extended terms, we'll help you navigate the mortgage process and find a home loan that's right for you.





**Didier** has quality vegetables from the south of Portugal and sales requests from the north of Europe. **Just as he expected.**

## 7 Santander Advance Empresas

Bring your work to Portugal and sell it to the world. Thanks to Santander Advance Empresas, this is far from being wishful thinking. Santander Advance Empresas is an innovative service that makes use of the Bank's financial assets and business know-how to boost your company's competitiveness, innovation and growth.



Advance  
Empresas





**Jean François**  
has impeccable taste,  
a business built on it,  
and a personal manager  
that never lets him down.  
**Just as he  
expected.**

## 7 Santander Select

At Santander, we want you to feel welcome in your new country, that's why we created Santander Select, a personalised service with exclusive advantages. Besides having exclusive products and services and a personal manager, Santander Select Customers have access to discounts and unique deals with our partnering businesses.

 **Santander Select**





**Elena** has big plans  
and a savings account  
that keeps on growing.  
**Just as she  
expected.**

## 7 Santander Universidades

If your plans involve a higher education, then Santander is your go-to Bank. Through Santander Universidades, we collaborate with universities from all over the world, supporting international mobility, internships and training programmes. We also have partner discounts and financial solutions available to students only, tending to their needs.





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# Expect More

Expect a bank that you  
can call a partner





# Expect a Bank that is always with you.



View account details



Pay mobile service providers



Make payments



Manage credit cards,  
savings and loans



National and international  
money transfers



Manage investments



Loan calculators and tools



Check and set up alerts



Check balances and statements

**Whether you're in Portugal, your home country or elsewhere in the world, Santander is sure to stay within arm's reach.**

Thanks to modern technology, it's easy for us to maintain close relationships with our customers. Through our digital services, such as online and mobile banking, you can easily access your accounts and financial information in a safe way that saves you time and money.





**In a relationship of trust, communication and transparency are of the utmost importance, that's why we have all of the Bank's forms and information available online in Portuguese and English.**

Also, the Santander App (available in english), with its functional and intuitive design, gives you immediate access to your customer data with maximum security and in complete privacy. To access your accounts, just download the App - on the App Store or Google Play - and register.

**It's as easy as that.**



App  
Santander





# Expect a life in Portugal.

**Expect great benefits.  
Expect Santander.**

**Good weather, beautiful beaches and tasty food aside, Portugal still has a lot to offer.**

Rated as one the european countries with best quality of life, it has (still) untapped business potential, a temporary residence permit program for investment purposes and a special tax regime for foreign residents.





# International Locations

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