



PROVISIONAL EVIDENCE OF COVERAGE

ZURICH COLOMBIA SEGUROS S.A.
NIT 860.002.534-0

CERTIFIES:

BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A. is insured under the Employee Infidelity program. The policy is in the process of being renewed, so we provisionally certify the following terms:

Policy holder/Insured: BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A.
NIT: 900.628.110-3

Additional insured: SANTANDER BANCA DE INVERSIÓN COLOMBIA SAS (NIT: 900.582.115-1)
S3 CACEIS COLOMBIA S.A. SOCIEDAD FIDUCIARIA (NIT: 901.108.765-1)
SANTANDER FINANCING SAS

Term of the Policy: From July 01, 2025, at 00:00 Hours
Until June 30, 2026, at 24:00 Hours.



Coverage: Criminal Act

Liability Limit: USD 10.000.000 per occurrence and USD 20.000.000 in the annual aggregate

Deductible:
USD 500,000 per claim for all coverages.

This certificate is valid until the respective policy is issued.

This is signed in Bogotá D.C., on July 08, 2025

Zurich Colombia Seguros S.A.
NIT 860.002.534-0

AUTHORIZED SIGNATURE

Zurich Colombia Seguros S.A. | NIT 860.002.534-0
Calle 116 # 7-15 Of. 1401 | T. +57 1 5188482 / 3190730
Bogotá, Colombia

ZURICH INSURANCE EUROPE Ag, Spanish Branch, established according to deed of July 15, 2009, with number 1012 of the order of protocol of the notary of Barcelona, Mr. Javier Martínez Lehmann, with N.I.F. W0072130H, entity registered in the Madrid´s Commercial Registry, volume 36766, sheet 1, entry 1, page M 658706, and with registered office at Paseo de la Castellana, 81, floor 22, 28046 MADRID,

HEREBY CERTIFIES

That the policy holder **BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A.** with Company registration number **900.628.110-3** and address **Street 116 # 7-15 Of. 1401 Bogotá, Colombia**, has signed an insurance liability policy number **CFFF-152686749-1**, with this company.

Indemnity Limit per Insurance Period: USD 10,000,000 per occurrence and USD 20,000,000 in the annual aggregate

Insured period: 01/07/2025 – 30/06/2026

Additional insurers:

SANTANDER BANCA DE INVERSIÓN COLOMBIA SAS (NIT: 900.582.115-1)
S3 CACEIS COLOMBIA S.A. SOCIEDAD FIDUCIARIA (NIT: 901.108.765-1)
SANTANDER FINANCING SAS

This policy guarantees the **Directors and Officers Liability**.

This document is not a sworn translation, in case of discrepancy between the Spanish and the English version, Spanish insurance contract should prevail. Also, in the case of dispute between this Certificate and the policy terms and conditions, the policy conditions will be applicable.

In Madrid, 24/07/2025



This certificate is issued as a matter of information only confers no rights upon the certificate holder. This certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the policy below. This certificate of insurance does not constitute a contract between the issuing insurer, authorized representative or producer and the certificate holder.

Without prejudice to the agreements in this certificate and in the insurance policy, no insurer shall grant cover, undertake payments, render services or grant the condition as a beneficiary, to any insured or third party inasmuch as such cover, payment or beneficiary could breach any applicable Trade or Commercial Sanction regulation.



Professional Liability Insurance Certificate

XL Insurance Company SE, Branch in Spain certifies that the following policy has been contracted and remains in force from 00:00 hours of the 19.12.2024 to 00:00 hours of the 19.12.2025 **Professional Liability Insurance Policy no. ES00031409EO24A**, being **SANTANDER CACEIS LATAM HOLDING I, S.L.** (CIF: B88546148) the Policy Holder and Insured.

This insurance policy acts as the Master Policy (Principal) within an International Professional Liability Insurance Program contracted by the Policy Holder and/or Insured (Principal) with the Insurer of this policy.

According to the terms, conditions, limits and exclusions stipulated in the policy, XL Insurance Company SE, Branch in Spain shall bear any non-contractual professional indemnity which the Insured may incur, in accordance with the current legislation, as a result of negligent acts, errors or omissions in the professional services provided by the Insured and caused to third parties with regards to the insured project/activity below/ detailed in policy.


The policy guarantees a maximum limit of indemnity for all coverages affected by the same claim of 2.500.000 EUROS per claim, and per insurance period in those cases in which it is applicable. Within this maximum limit, sub-limits are established for specific coverages, as more fully defined on the policy.

The company SANTANDER CACEIS COLOMBIA S. A. SOCIEDAD FIDUCIARIA is covered in the Policy under "Unlicensed" coverage.

This certificate only indicates the existence of an insurance policy and does not modify, extend or substitute the content of the General, Particular and Special Conditions that have been accepted by the Policyholder and the Insured and that govern the cover provided by the Policy therein contained.

In witness whereof, the present certificate is hereby issued in Madrid, on April 30, 2025.

The Insurer:

DocuSigned by:

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XL Insurance Company SE.
Branch Spain
Represented by XL Catlin Services SE.