

The rates are right

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Ready. Set. Grow.

With Santander® small business financing.

For a limited time only

BUSINESS LINES OF CREDIT
— RATES AS LOW AS —

**PRIME
+1.00%***

FOR THE FIRST 12 MONTHS

BUSINESS OWNER-
OCCUPIED COMMERCIAL
REAL ESTATE MORTGAGES

— RATES AS LOW AS —

4.75%**

FOR THE FIRST 5 YEARS

ORIGINATION FEE WAIVED UP TO \$10,000†
CLOSING COST REIMBURSEMENT UP TO \$1,500††

[get started](#)

Dear {{(cust_first_name)}},

I'm {{(form_camp_to_submit_employee.emp_first_name)}}, a Santander {{(form_camp_to_submit_employee.emp_title)}}. I'm reaching out to let you know about two great offers that may help your business.

Please contact me at {{(form_camp_to_submit_employee.emp_phone)}} or {{(form_camp_to_submit_employee.emp_email)}} to discuss how:

A Santander® Business Line of Credit can provide flexible working capital financing for anything from purchasing inventory to paying off high-interest credit card balances.

- No financial statements or pledged

A Santander Business Owner-Occupied Commercial Mortgage can be the right tool for purchasing or refinancing your commercial property. Additional available product options including

- 10-year fixed rates

collateral required at time of qualified applications on lines of credit up to \$100,000¹

- Next business-day credit decisions available¹
- Waived \$250 origination if you have a Santander Business Checking or Business Checking Plus account²

- Up to 30-year fixed terms
- Low rates on investment real estate financing, too

Sincerely,

{{(form_camp_to_submit_employee.emp_first_name)}}

{{(form_camp_to_submit_employee.emp_title)}}

[learn more](#)



1.877.768.1145



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Financing is available to qualified business applicants only. To apply for either of these offers, a signed and completed application and any other information requested by Santander Bank, N.A. ("the Bank") must be received by the Bank by 12/31/2015. All terms, offers, and rates, are subject to the underwriting and credit rules, policies, guidelines, and criteria of the Bank, which are determined by the Bank in its sole discretion and are subject to change at any time without prior notice. All of these advertised terms are only available to small businesses with annual revenues up to \$3 million who apply on or after 10/1/2015, whose approved applications do not require a guarantee from the U.S. Small Business Administration, and are not available retroactively or to currently existing Santander Bank credit products.

To qualify for either of these introductory rates, the approved business applicant must: (i) either have or open at time of business line of credit ("BLOC") and/or commercial real estate mortgage ("CREM") credit product closing a Santander Bank Business Checking or Business Checking Plus account, and (ii) have or sign up to have implemented at time of respective BLOC and/or CREM closing automatic pre-authorized internal payment (E-Pay) transfers from that Santander Bank business checking account as payments for that closed BLOC and/or CREM. Applicable rates, including but not limited to introductory rates, are at all times subject to the terms and conditions of the respective transaction documents.

***Business Lines of Credit ("BLOC"):** For a limited time, on BLOC between \$10,000 and \$500,000, qualified and approved applicants will receive an introductory variable interest rate for 12 months following the date of the closing of the BLOC of either, depending on credit worthiness, Prime Rate +1.00% or Prime Rate + 3.00%. "Prime" or "Prime Rate" means a variable per annum rate of interest selected by the Bank from time to time as its Prime Rate, which is subject to change at any time without prior notice and may not be the lowest or most favorable rate of interest offered by the Bank. The Prime Rate is 3.25% as of 8/26/2015. Beginning on the first anniversary date of the closing of the BLOC, the interest rate will convert to Prime Rate plus a margin set forth in the documents evidencing the business line of credit. Offer expires 12/31/2015.

****Commercial Real Estate Mortgage ("CREM"):** For a limited time, on business-owner occupied CREM loans between \$25,000 and \$1,000,000 with terms up to 20 years for properties in which the business owner applicant occupies at least 50% of the indoor square footage of the property, qualified and approved business applicants will receive, depending on credit worthiness, an introductory 5-year fixed rate of either 4.75% or 5.25%. These introductory fixed rates and all applicable interest rates are at all times subject to the terms and conditions of the CREM documents. At the conclusion of the introductory 5-year fixed rate period and at the

beginning of each new 5-year interval of the CREM, the rate will be reset and fixed for a 5-year period based on the variable rate of the Treasury Index at the time of reset PLUS an additional percentage amount not to exceed 5.75%. The specific amount of additional percentage added to the Treasury Index will depend upon creditworthiness, as determined at time of approval. "Treasury Index" in this context means the weekly average yield on United States Treasury securities adjusted to a constant 5-year maturity. CREM loans are available in amounts of up to 80% of the real estate purchase price or appraised value. Offer expires 12/31/2015. Competitive rates and terms are also available on investment properties. Competitive rates also available for CRE loans with terms from 20-30 years.

[†]**CREM waiver:** As of 10/1/2015 Santander Bank will waive the 1% up-front origination fee on new business owner-occupied CREM loans between \$25,000 to \$1,000,000. Maximum amount of CREM origination fee waiver is \$10,000. Additional fees, terms, and conditions may apply.


^{††}**\$1,500 reimbursement:** Approved applicants who qualify for the promotional rate of either 4.75% or 5.25% for the first five years of a business owner-occupied CREM loan may be reimbursed in an amount up to but not exceeding \$1,500 for closing costs actually incurred, as evidenced in form and substance satisfactory to Bank. Approved applicants will be responsible for CREM-associated costs in accordance with Bank policies and procedures both prior to reimbursement and generally. Eligible closing costs that may count towards the maximum \$1,500 reimbursement amount include the costs of appraisals, environmental reports, plot plans, title insurance premiums, recording and filing fees, and fees and expenses of the Bank's attorney(s). Reimbursement will be credited to the approved applicant's Santander Bank business checking account linked by E-pay to the CREM within 60 days of the CREM closing. The Santander Business Checking account linked to the CREM through E-pay must be open and in good standing at time of reimbursement to receive up to \$1,500. Limited to one reimbursement up to \$1,500 per business entity, as identified by business entity's Taxpayer Identification Number (TIN). The Bank strongly urges you to consult your tax advisor regarding the tax treatment of closing costs, any reimbursement, and interest.

¹**Decisions:** For BLOC applications between \$10,000 and \$100,000, if any of the following are applicable to your business, next business day credit decisions are not available and both financial statements and pledged collateral will be required at the time of application: (1) your business is a not-for-profit organization; or (2) your business' currently-existing Santander Bank business credit exposure at time of loan application in addition to the loan application request amount exceeds \$100,000; or (3) your business' currently-existing Santander Bank business credit exposure at time of loan application in addition to the loan application request amount is more than 10% of your business' most recent annual sales.

²**BLOC waiver:** For approved business applicants, as of 10/1/2015, Santander Bank will waive the one-time up-front origination fee of \$250 on a new BLOC between \$10,000 and \$500,000 if the applicant either has or opens at time of BLOC closing, a Santander Bank Business Checking or Business Checking Plus account. Additional fees, terms, and conditions may apply.

This message was sent to { (email) }.

Please do not reply to this email. If you have questions, please contact a Santander Representative by [clicking here](#).

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