

Santander UK plc is committed to creating a strong business that is not achieved at the expense of the environment. We have a strong social, ethical and environmental conscience and as such recognise the importance of minimising our environmental impact. As a leading financial services provider, we are committed to adopting sound, sustainable management practices and to meeting reasonable stakeholder expectations of a good corporate citizen.

Our Environmental Policy Statement outlines our approach to managing the environmental impacts associated with our business. We consider the direct impacts of consuming energy and resources as well as the indirect impacts of our core business arising from our primary supply chain. To manage these impacts, we will work with our third parties, contractors and business partners to identify and implement environmentally responsible management practices and operational procedures, and to promote good environmental practice in the financial services sector.

We will:

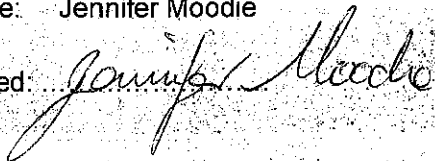
- Meet all compliance obligations we have subscribed to in managing our business
- Take reasonable measures to protect the environment and prevent pollution
- Integrate relevant environmental considerations into our procurement of goods and services
- Ensure relevant third parties, contractors and business partners are aware of our Environmental Policy and as a minimum have a similar Policy in place
- Raise employee awareness of environmental issues and provide training, as appropriate, so that we can meet environmental management objectives
- Regularly report on our environmental management performance to stakeholders
- Monitor emerging environmental issues and respond to the environmental concerns of our stakeholders
- Maintain our Environmental Management System in line with the requirements of ISO 14001 and 50001 standards
- Submit to independent review to ensure that we meet our compliance obligations, including legal requirements and the standards to which we subscribe
- Commit to continual improvement of our Environmental Management System such that it facilitates improvements in environmental performance

This policy statement summary has been endorsed by senior management at Santander UK plc. It will be reviewed and updated as necessary or at least on an annual basis. It is available to all Santander staff, suppliers, joint venture and outsourcing partners as well as contractors and business partners. The policy is also available to the public via the website and on request.

Name: Jennifer Moodie

Position: Operational Risk Control Director

Signed:



Date:

2/12/19