



e-Guarantee

**We issue guarantees
in an innovative form**

 **Santander**
Business and Corporate Banking



e-Guarantee – innovative form of issuing guarantees:

- we shorten the delivery time of the guarantee
- we convert the paper into an electronic version
- we replace manual signatures with electronic signatures



How we issue the e-Guarantee

- e-Guarantee is issued at the customer's request, **after receiving a positive credit decision**.
- e-Guarantee is a PDF file bearing a **qualified electronic signature** supported by a qualified certificate.
- The qualified trust service provider issuing electronic signature certificates for signature verification is Asseco Data Systems S.A.



Benefits

- e-Guarantee is delivered **quickly and conveniently** via iBiznes24 e-banking platform or to a selected email address.
- A **secure form** of guarantee – the electronic signature is authenticated, unique and prevents any alterations to the document.
- **The process is short** – we do not use paper and there is no need to use courier services.
- **It is paperless** – the guarantee can be saved in an electronic repository.



Legal aspects

- A guarantee saved on an electronic data carrier bearing a **qualified electronic signature constitutes a declaration of intent made in electronic form**.
- „A qualified electronic signature shall have legal effect equivalent to a handwritten signature” – Article 25(2) of Regulation (EU) no. 910/2014 (eIDAS).
- „In order to maintain the electronic form of a legal transaction, it is sufficient to submit a declaration of intent in electronic form bearing a qualified electronic signature” – Article 781 §1 of the Civil Code.



Verification

- **The beneficiary may verify the authenticity of the electronic signature** directly in the file with e-Guarantee received from the customer or from the bank in PDF format (Adobe Reader).
- The list of the bank's signatories authorised to use electronic signatures to sign e-Guarantees is available at www.santander.pl.



santander.pl

Details of the offer and information on fees and charges available from your advisor.
Call us on 22 586 84 84 84 - call charge according to the operator's tariff.