

**Certificate of Successful Completion of
Customer Protection Rule 19.1**

Name: Hema Hiro Jetley Ludhani
Date Completed: 10/15/2019
Firm: Santander
Method of Training: Online
Authentication Code: b46a60914907c5efaa28b4a485c43787

Exchange Analytics Inc. will maintain this record and make it available to any qualified self-regulatory association upon request.

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Sincerely,



Joseph P. Adamczyk
President