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2 **Mechanomodulation of lipid membranes by weakly** 3 **aggregating silver nanoparticles**

4

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20 **Keywords:** Nanotoxicology, colloidal stability, medium effects, mechanobiology, lipid
21 bilayer, vesicles

22

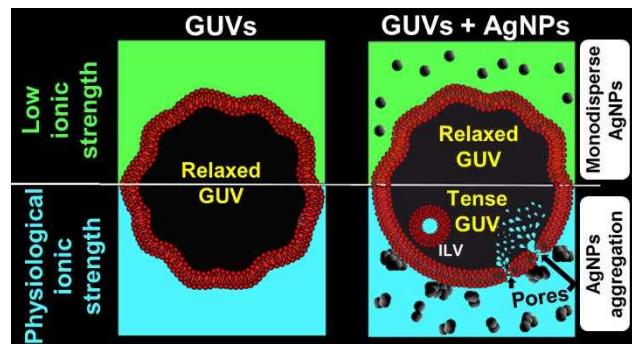
23 **ABSTRACT**

24 Silver nanoparticles (AgNPs) have wide-ranging applications, including as additives in
25 consumer products and in medical diagnostics and therapy. Therefore understanding how
26 AgNPs interact with biological systems is important for ascertaining any potential health risks
27 due to the likelihood of high levels of human exposure. Besides any severe, acute effects, it
28 is desirable to understand more subtle interactions that could lead to milder, chronic health
29 impacts. Nanoparticles are small enough to be able to enter biological cells and interfere
30 with their internal biochemistry. The initial contact between nanoparticle and cell is at the
31 plasma membrane. To gain fundamental mechanistic insight into AgNP-membrane
32 interactions, we investigate these phenomena in minimal model systems using a wide-range
33 of biophysical approaches applied to lipid vesicles. We find a strong dependence on the
34 medium composition, where colloidally stable AgNPs in a glucose buffer have negligible
35 effect on the membrane. However, at a physiological salt concentrations, the AgNPs start
36 to weakly aggregate and sporadic but significant membrane perturbation events are
37 observed. Under these latter conditions, transient poration and structural remodelling of
38 some vesicle membranes is observed. We observe that the fluidity of giant vesicle
39 membranes universally decreases by an average of 16% across all vesicles. However, we
40 observe a small population of vesicles display a significant change in mechanical properties
41 with lower bending rigidity and higher membrane tension. Therefore we argue that the
42 isolated occurrences of membrane perturbation by AgNPs are due to low probability
43 mechanomodulation by AgNP aggregation at the membrane.

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45

GRAPHICAL ABSTRACT



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47

48 **INTRODUCTION**

49 Engineered nanomaterials or nanoparticles (NPs) have a very high surface-to-
50 volume ratio that modifies their physicochemical properties due to being largely composed
51 of high energy surface atoms compared to atoms existing in the more stable “bulk” ¹. These
52 novel properties affect the biological activity and biocompatibility of NPs and can lead to
53 advantageous characteristics for their application in biomedicine as therapeutic and
54 diagnosis systems ^{2, 3}. To perform the desired biomedical function, NPs often must be able
55 to pass across lipid biomembranes to reach specific subcellular targets. However, this NP
56 translocation may result in undesirable membrane perturbations and dysregulation of
57 biochemical processes which can lead to severe cell damage and even cell death ⁴⁻⁷.

58 Noble metal NPs, especially silver nanoparticles (AgNPs), are the most widely used
59 nanomaterials^{8, 9}. Due to their unique electrical, thermal, optical, antibacterial and anti-
60 inflammatory properties, AgNPs have been largely studied for biomedical applications, such
61 as biosensing, imaging, diagnosis, and antimicrobial therapies^{10, 11}. Additionally, AgNPs
62 have been proposed as a potential candidate for cancer theranostics, which allows the
63 simultaneous accurate diagnosis and targeted treatment of the disease ¹². Despite all these
64 advantageous properties, AgNPs have been reported to occasionally cause serious injuries
65 to eukaryotic cells, but the mechanisms behind this cytotoxicity are still not well understood
66 ¹³. In this context, the interaction of AgNPs with the membrane is essential for their
67 biomedical activity but is also the initial step of the toxicity pathway. This interaction often
68 lead to the internalisation of the NPs by the membrane and can induce loss of membrane
69 integrity ^{14, 15}. Once internalised, AgNPs could cross and damage other sub-cellular
70 membranes to enter important organelles, such as mitochondria, and originate endogenous
71 reactive oxygen species (ROS) ¹⁴⁻¹⁶. Endogenous ROS are mainly generated by the
72 dysregulation of the respiratory chain of the inner mitochondrial membrane ¹⁷. While the

73 toxicity of AgNPs is currently primarily attributed to the release of soluble silver ions^{18, 19}, it
74 is plausible that the increase of endogenous ROS is, at least in part, related with the ability
75 of AgNPs to disrupt lipid membranes¹⁹. However, corrosion processes are also REDOX
76 active and induces ROS²⁰, especially in chemically labile NPs, such as AgNPs.

77 NP-membrane interactions are extremely complex processes and involve several
78 attractive and repulsive forces acting together at the nanoparticle-membrane interface
79 (nanobio interface)²¹. The nature of the NP-biomembrane interactions and their potential
80 toxicity do not only depend on the composition of the NPs, but are also determined by
81 numerous physicochemical properties of NPs. The size and shape of NPs play a significant
82 role in the interaction mechanism of nanomaterials with biological membranes. Zhang et al
83 showed that 18 nm SiO₂ NPs cause permanent holes in giant unilamellar vesicles (GUVs)
84 and a decrease in lipid lateral diffusion, whereas SiO₂ NPs larger than 78 nm are wrapped
85 by the membrane and lead to an increase in membrane fluidity²². Chithrani et al observed
86 higher cellular uptake of spherical gold NPs (AuNPs) into HeLa cells than rod-shaped
87 AuNPs²³. Additionally, NP-biomembrane interactions are highly dependent on surface
88 modifications and the charge of NPs. Moghadam et al modified the surface coating and
89 charge of AuNPs and titanium dioxide (TiO₂) NPs and observed that AuNPs and TiO₂ NPs
90 with positive charge significantly increase the permeability of DOPC membranes while the
91 dye leakage caused by negatively charged NPs is insignificant²⁴. A similar behaviour has
92 been recently reported by Montis et al who showed that cationic AuNPs induce more drastic
93 effects on zwitterionic and negatively charged membranes than anionic and PEG-coated
94 AuNPs²⁵. Moreover, the properties of the surrounding medium, such as pH, temperature,
95 ionic strength, macromolecular crowding, and viscosity can modify many important
96 characteristics of NPs such as surface charge, solubility and colloidal stability, and also can
97 modulate their biological activity^{21, 26, 27}. The considerably large number of parameters

98 influencing the NP behaviour along with the complexity of biological membranes, makes the
99 understanding of NP-membrane interactions very challenging.

100 The high complexity of the system represent a limitation for understanding specific
101 mechanisms behind the interaction between NPs and cell membranes. To deal with this
102 issue, it is fundamental to find ways to reconstitute simpler in vitro model systems that are
103 easier to control and systematically investigate. One example of such in vitro systems are
104 biomimetic model membranes which are synthetic lipid bilayers where the lipid composition
105 can be selected, the lipids can be modified, for example labelled with a fluorescent dye, the
106 number of biomolecular components can be reduced and the medium conditions can be
107 tightly controlled ^{28, 29}. These artificial model membranes can be investigated using a
108 multitude of biophysical techniques, including calorimetry, spectroscopy and microscopy.
109 This provides detailed information on the structure, mechanics, dynamics and functions of
110 model membranes as well as on their interactions with matter in their local environment, in
111 this case engineered nanoparticles.

112 In this investigation, we use advanced spectroscopy and microscopy techniques to
113 study changes in the physicochemical properties of lipid membranes upon interaction with
114 AgNPs. Our experiments are performed on large unilamellar vesicles (LUVs) and GUVs.
115 Ensemble characterisation of LUVs (400 nm diameter) provides valuable information about
116 the average behaviour of the vesicles in the sample, whereas GUVs are cell-sized model
117 membranes which are observable by optical microscopy at the single vesicle level and
118 hence allow us to detect rare events, transient processes and study the true distribution of
119 complex behaviours in our experiments ²⁸.

120 **MATERIALS AND METHODS**

121 **Materials**

122 1,2-dioleoyl-sn-glycero-3-phosphocholine (DOPC) lipid and 1,2-dioleoyl-sn-glycero-
123 3-phosphoethanolamine-N-(lissamine rhodamine B sulfonyl) (ammonium salt) (18:1
124 lissamine rhodamine PE) were purchased from Avanti Polar Lipids Inc. (Alabaster, Alabama,
125 USA). Indium tin oxide (ITO) coated glass slides (surface resistivity 8–12 V sq-1), 4-(2-
126 hydroxyethyl)-1-piperazineethanesulfonic acid (HEPES), silver nitrate (AgNO_3), trisodium
127 citrate ($\text{Na}_3\text{C}_6\text{H}_5\text{O}_7$), and tannic acid ($\text{C}_{76}\text{H}_{52}\text{O}_{46}$) sodium chloride (NaCl), glucose ($\text{C}_6\text{H}_{12}\text{O}_6$),
128 sodium hydroxide (NaOH), and bovine serum albumin (BSA) were obtained from Sigma-
129 Aldrich Co. (Gillingham, UK). 5(6)-carboxyfluorescein, 10 kDa dextran labelled with cascade
130 blue, were purchased from ThermoFisher Scientific Ltd. (Loughborough, Leicestershire,
131 UK). Microscope μ -slide 8 well glass bottom chambers (Ibidi GmbH) were purchased from
132 Thistle Scientific Ltd (Glasgow, UK).

133 **Buffer composition**

134 The experiments were conducted in two different buffers with high and low ionic
135 strength, respectively. The high ionic strength buffer (HEPES saline buffer) consists of 20
136 mM HEPES and 150 mM NaCl, resembling the ionic strength of physiological media. In
137 contrast, the low ionic strength buffer (HEPES glucose buffer) also contains 20 mM HEPES
138 but 300 mM glucose instead of salt to maintain the same osmolality of the medium in all the
139 experiments. Both buffers were adjusted to pH 7.4 with NaOH.

140 **Synthesis of AgNPs**

141 Silver nanocrystals of ~20 nm in diameter were prepared by the seeded-growth
142 method recently reported by Bastús et al ³⁰. In a typical experiment, 100 mL volume of

143 aqueous solution containing 5 mM of sodium citrate (SC) and 0.1 mM of tannic acid (TA)
144 was prepared and heated up to 100°C with a heating mantle in a three-neck round bottomed
145 flask for 15 minutes under vigorous stirring. A condenser was used to prevent the
146 evaporation of the solvent. After boiling had commenced, 1 mL of 25 mM of AgNO₃ was
147 injected into this solution. The solution became bright yellow immediately indicating the
148 formation of the Ag seeds. Immediately after the synthesis of Ag seeds and in the same
149 vessel, the as-synthesized silver seeds were grown by cooling down the solution to 90°C.
150 First, the seed solution was diluted by extracting 20 mL of sample and adding 17 mL of Milli-
151 Q-water. Then 500 µL of SC [25 mM], 1.5 mL of 2.5 mM TA and 1 mL of 25 mM AgNO₃ were
152 sequentially injected. This process was repeated up to 2 times, progressively growing the
153 size of the AgNPs until reaching the size ~20 nm (~1.8×10¹² NPs/mL). The obtained AgNPs
154 were purified by centrifugation and stored in a solution containing both TA and SC.

155 **UV–Vis Spectroscopy**

156 UV–visible spectra were acquired with a Shimadzu UV-2401 PC spectrophotometer.
157 A 10% (v/v) of AgNP solution was placed in a cell and the spectral analysis was performed
158 in the 300–800 nm wavelength range at room temperature.

159 **Transmission Electron Microscopy**

160 Transmission electron microscopy (TEM) images were acquired with a FEI Tecnai
161 G2 F20 S-TWIN HR(S) TEM equipped with an energy-dispersive X-ray spectroscopy (EDX)
162 detector, operated at an accelerated voltage of 200 kV. A 10 µL droplet of the sample was
163 drop cast onto a piece of ultrathin carbon-coated 200-mesh copper grid (Ted-pella, Inc.) and
164 left to dry in air. The size of more than 500 particles was computer-analysed using Image J
165 software and measured to calculate size distributions profiles.

166 **Dynamic light scattering (DLS)**

167 Dynamic light scattering (DLS) and dynamic electrophoretic light scattering (DELSA) were
168 employed to measure the hydrodynamic diameter and the ζ potential of AgNPs, respectively,
169 using a Malvern Zetasizer Nano ZSP (Malvern Panalytical, Malvern, UK) with a 633 nm
170 helium-neon laser. 50 μM AgNPs were suspended in milli-Q water, HEPES saline and
171 HEPES glucose buffer and, after 30 minutes of incubation, each sample was measured
172 three times at a fixed 173° back-scattering angle for the hydrodynamic diameter and 17°
173 scatter angle for ζ potential. Note that the concentration of AgNPs used in this investigation
174 refers to μmoles of silver per litre. The results were processed using the Malvern Zetasizer
175 software to obtain the hydrodynamic diameter from the analysis of the autocorrelation
176 function of the light intensity scattered by the AgNPs, and the ζ potential from the measured
177 electrophoretic mobility using the Smoluchowski approximation. The comparison of the
178 hydrodynamic diameter of AgNPs suspended in the different media was used to evaluate
179 their colloidal stability.

180 In addition, DLS was used to evaluate the aggregation kinetics of AgNPs. For these
181 experiments, the hydrodynamic size of the AgNPs suspended in the different buffers at
182 various concentrations was monitored for 2 hours, taking measurements every 60 seconds.

183 The aggregation kinetics of colloidal suspensions can be fast, when there is not a
184 repulsive barrier between the particles and every collision between particles leads to
185 attachment. A slow, weakly aggregating regime occurs when the colliding particles
186 encounter a repulsive energy barrier and only a small fraction of collisions are effective in
187 attachment into larger aggregates. The probability of effective collisions is indicated by the
188 attachment efficiency (α). It can be estimated by normalising the slow aggregation rate
189 constant (k_s) to the aggregation rate constant in the fast aggregation regime (k_{fast})³¹:

$$(1) \quad \alpha = \frac{k_s}{k_{fast}}$$

The fast aggregation rate constant can be estimated using Smoluchowski's coagulation theory, where k_B is Boltzmann's constant, T is the temperature and η is the viscosity of the medium³²:

$$(2) \quad k_{fast} = \frac{4k_B T}{3\eta}$$

The slow aggregation constant is calculated from the experimental data. The increase in hydrodynamic diameter (D_h) of AgNPs at early time was analysed using a linear least-squares regression, and the slope $((dD_h(t))/dt)_{t \rightarrow 0}$ is used for calculating k_s ³¹:

$$(3) \quad \frac{1}{D_{h0}} \left(\frac{dD_h(t)}{dt} \right)_{t \rightarrow 0} = k_s N_0 \left[1 + \frac{\sin(D_{h0}q)}{2D_{h0}q} \right] \left(1 - \frac{1}{\delta} \right)$$

Here, D_{h0} is the initial hydrodynamic diameter of the single AgNPs; N_0 is the initial AgNPs concentration expressed in NPs/m³ (see Supporting Information, table S1); δ is the relative hydrodynamic radius of a doublet (1.38) and q is the light scattering vector given by $q = 4\pi n/\lambda \sin(\theta/2)$, where n is the refractive index of the medium, λ is the wavelength of light and θ is the scattering angle.

The attachment efficiency, α , permits calculation of the energy barrier, E_b , two AgNPs must overcome in a collision in order to become attached within an aggregate. The ratio of probabilities for particle attachment and particle repulsion in a collision is given by the Boltzmann factor $\alpha/(1 - \alpha) = \exp(-E_b/k_B T)$.

211 **Preparation of Large Unilamellar Vesicles (LUVs)**

212 Carboxyfluorescein-loaded large unilamellar vesicles (LUVs) were prepared by the
213 extrusion method. Initially, a 25 mg mL⁻¹ solution of DOPC in chloroform was dried under
214 high vacuum overnight to get a dry lipid thin film. The lipid film was then rehydrated with 500
215 μL of 120 mM 5(6)-carboxyfluorescein (CF) solution to form a suspension of liposomes
216 polydisperse in size and lamellarity. Next, to break the multilamellar vesicles (MLVs) and
217 form unilamellar liposomes, the sample was frozen in liquid nitrogen, thawed in water bath
218 at 60°C and vortexed. This freeze-thaw-vortex cycle was carried out 10 times. The sample
219 was subsequently extruded 11 times by passing through a 400 nm pore size polycarbonate
220 membrane (Whatman International Ltd., Maidstone, UK) using an Avanti mini-extruder
221 (Avanti Polar Lipids Inc.) to obtain a homogeneous population of 400 nm LUVs. Finally, the
222 sample was passed through a Sephadex G-25 column to remove the unencapsulated CF
223 via size exclusion chromatography. The size of the LUVs was determined by DLS and the
224 lipid concentration by a standard phosphorus assay^{33, 34}.

225 Briefly, for the phosphorous assay 70 μL aliquots of the vesicle sample were added
226 to sample test tubes and calibration test tubes were created using a phosphorous standard
227 solution (0, 0.0325, 0.065, 0.114, 0.163, 0.228 μmoles phosphorous). 450 μL 8.9 N H₂SO₄
228 (aq) was added to each test tube and heated to 215°C for 25 minutes. The test tubes were
229 allowed to cool before adding 150 μL H₂O₂ (30 wt%) to each one and heating at 215°C for
230 a further 30 minutes. Test tubes were allowed to cool before adding 3.9 mL deionised water,
231 0.5 mL 2.5% ammonium molybdate(VI) tetrahydrate solution and 0.5 mL 10% ascorbic acid
232 solution then heating at 100°C for 7 minutes. Once samples had cooled, the adsorption of
233 each sample was measured at 820 nm. Phosphorous (and therefore lipid) concentrations
234 were determined by comparison to the calibration curve created using the phosphorous
235 standards.

236 Carboxyfluorescein leakage assay

The leakage assay is a technique that permits the detection of changes in membrane permeability. It is based on the self-quenching ability of the fluorophore CF when it is highly concentrated. The CF was encapsulated within LUVs at enough concentration to be self-quenched and the LUVs were exposed to different concentrations of AgNPs. A membrane damage induced by the AgNPs will produce the release of CF to the external medium where it gets diluted and consequently its fluorescence signal increase significantly. The fluorescence intensity was measured from 500 nm to 600 nm (excitation at 492 nm) using a FluoroMax-Plus spectrofluorometer (Horiba Scientific). The results were calculated from the fluorescence intensity peaks at 514 nm (I_n) and are presented as the normalized percentage of dye leakage. To calculate the fraction of dye release, a sample of LUVs before exposure to AgNPs was used as baseline signal (I_0) which was subtracted from the emission spectrum and values for complete dye leakage (I_{max}) were obtained by adding 50 μ L of the surfactant Triton X-100 which causes the lysis of the LUVs and therefore the release of the 100% of CF. The normalized fraction of CF leakage (L_n) is given by:

$$L_n = \frac{I_n - I_0}{I_{max} - I_0} \times 100 \quad (4)$$

252 Preparation of Giant Unilamellar vesicles (GUVs)

253 GUVs were prepared from 0.7 mM DOPC with 0.5 mol% of 18:1 Lissamine
 254 rhodamine PE (Rh-DOPE) dissolved in chlorophorm using the electroformation method^{35,}
 255³⁶. Briefly, 15 µL of lipid solution were deposited as a thin layer over the conductive side of
 256 two indium-tin oxide (ITO) coated glass slides and then dried under a nitrogen stream. The
 257 ITO slides were then assembled into an electroformation chamber each in contact with a
 258 copper tape and separated by a Teflon gasket. The chamber was filled with a 300 mM
 259 sucrose solution (300 mOsm kg⁻¹) and connected to a function generator to apply an AC

260 electric field. The electroformation was carried out at 5 V peak to peak and 10 Hz for two
261 hours and then the frequency was gradually reduced for approximately 10 minutes to
262 facilitate the closure and detachment of GUVs from the surface. After electroformation, the
263 GUVs were suspended in isotonic (unless otherwise specified) HEPES saline or HEPES
264 glucose buffers. The osmolality of the buffer was measured using a 3320 single-sample
265 micro-osmometer (Advanced Instruments, Norwood, UK). The GUVs observed in this study
266 were between 5 μm and 40 μm (diameter). The GUV-based experiments were conducted at
267 room temperature on a Zeiss LSM 880 inverted laser scanning confocal microscope. The
268 samples were deposited on the microscope slides previously treated with a 10% BSA
269 solution to prevent GUVs from adhering and rupturing onto the glass.

270 **Determination of changes in morphology and membrane permeability of GUVs**

271 Confocal laser scanning microscopy was used to monitor changes in the
272 permeability and the morphology of GUVs induced by AgNPs. Initially, a membrane-
273 impermeable fluorescent dye (10 kDa dextran cascade blue or CF 576 Da) was added to
274 200 μL of GUVs suspension, consequently the bulk solution becomes fluorescent whereas
275 the lumen of the GUVs remains uncoloured. The microscope tile scanning option was used
276 to scan large areas of the sample and facilitate the acquisition of statistical data. These
277 scans were acquired before and after incubating the GUVs with different concentrations of
278 AgNPs for 20 ± 5 minutes. The fluorescence intensity in the lumen of GUVs was quantified
279 and normalised using the equation 4 where L_n is the percentage of dye that leak into a
280 particular GUV, I_0 is the average pixel intensity of the dye in the lumen of the GUVs in the
281 unleaked control samples before adding the AgNPs, I_n is the average pixel intensity of the
282 dye in the lumen of the particular GUV and I_{\max} is the average pixel intensity of the dye in
283 the bulk solution. Only GUVs with unilamellar appearance were analysed and just the GUVs
284 with a normalised fluorescence intensity in their lumen higher than 20% were considered

285 permeable to the fluorescent molecules in the external medium. The images were analysed
286 using the Fiji extension of ImageJ software (National Institutes of Health, Bethesda, MD)
287 and the proportion of GUVs affected by the AgNPs was determined by manual counting.

288 **Fluorescence recovery after photobleaching (FRAP)**

289 Fluorescence recovery after photobleaching (FRAP) was used to investigate
290 changes in the fluidity of the membrane. This technique consists of bleaching irreversibly a
291 particular region of interest (ROI) with a high-intensity laser beam and then monitoring, with
292 a low-intensity laser beam, the rate of fluorescence recovery which represents the time
293 needed for the surrounding fluorescent molecules to diffuse into that region of interest ³⁷.
294 FRAP experiments were performed on the top pole of GUVs before and after 20 ± 5 minutes
295 of exposure to AgNPs. A circular ROI of $5 \pm 0.5 \mu\text{m}$ diameter was exposed to 5 bleaching
296 scans at 100% laser power and the recovery was monitored by recording time series of 100
297 frames with the confocal pinhole adjusted to $3 \mu\text{m}$. The recovery curves were fitted with
298 Origin Pro using the classic fluorescence recovery model ^{38, 39}:

299 (5)
$$f(t) = A \left\{ \exp \left(-\frac{2\tau_D}{t} \right) \left[J_0 \left(\frac{2\tau_D}{t} \right) + J_1 \left(\frac{2\tau_D}{t} \right) \right] \right\}$$

300 where t is time, A is the recovery level, τ_D is the half recovery time, and J_0 and J_1 are
301 modified Bessel functions of the first kind. The diffusion coefficient (D) can then be calculated
302 from the recovery times and the radius of the bleached region (r) using:

303 (6)
$$D = \frac{r^2}{4\tau_D}$$

304 **Flicker spectroscopy**

305 The membrane mechanical properties of GUVs were determined using flicker
306 spectroscopy ⁴⁰⁻⁴². This is a non-invasive image analysis technique which quantifies the

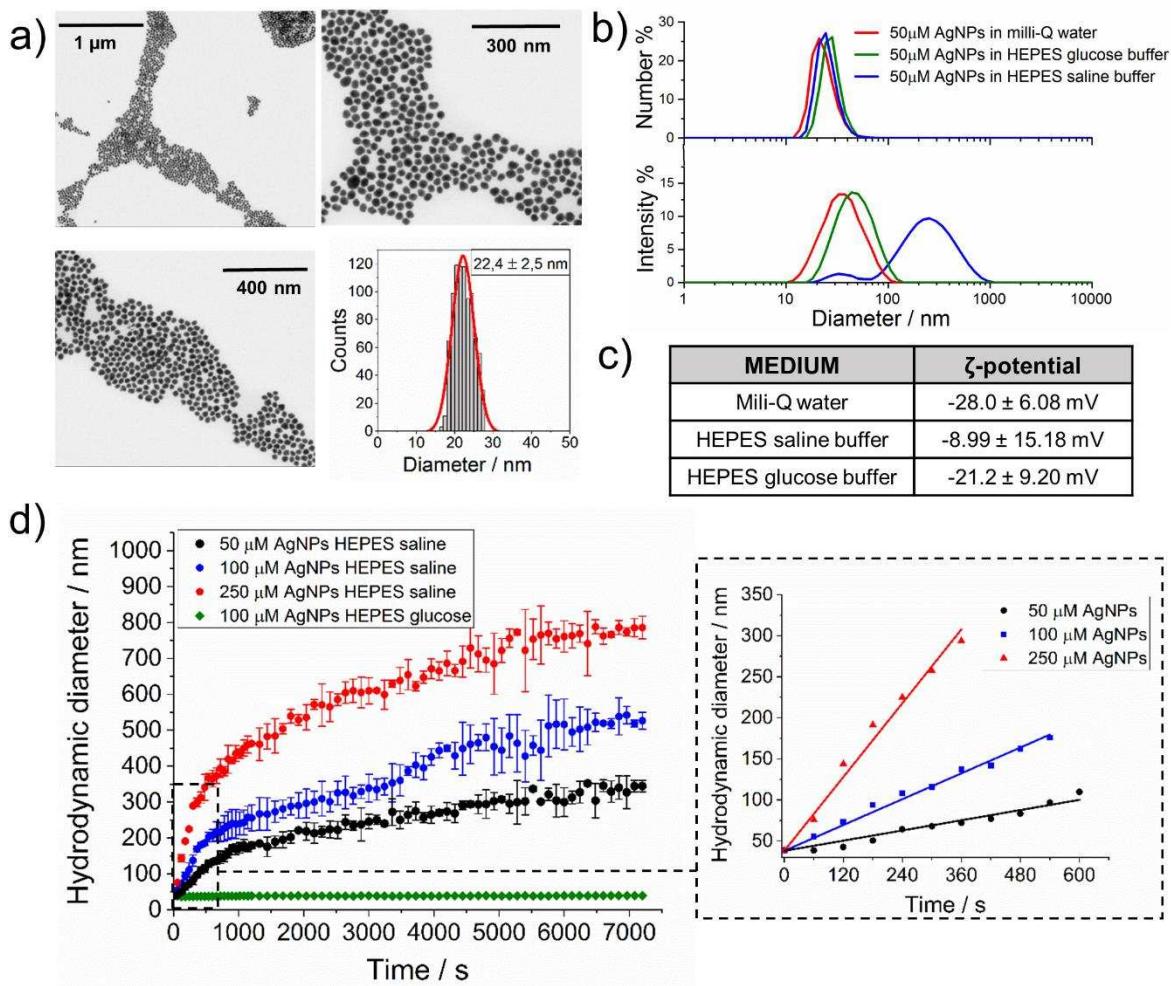
307 amplitude of membrane thermal fluctuations ($\langle |u(q)|^2 \rangle$) as a function of their wavenumber
308 ($q=2\pi/l$) along the length (l) of the GUV contour. For these experiments, an osmotic
309 relaxation of the GUVs was carried out incubating the GUVs overnight at 4° C with a
310 hyperosmotic buffer (315 mOsm kg⁻¹). Confocal microscopy time series of 1000 frames and
311 a resolution of 1024 x 1024 pixels were taken at the equatorial plane of single GUVs before
312 and after 20 ± 5 minutes of exposure to AgNPs. The confocal pinhole aperture was adjusted
313 to 0.7 μm and, to increase the scan speed, single GUVs were zoomed in upon to the
314 maximum magnification that allows imaging of the whole vesicle. The data was analysed
315 using MATLAB contour analysis software kindly provided by Prof. Pietro Cicuta and co-
316 workers at the University of Cambridge, UK. This programme analyses each frame of the
317 time series and quantifies the membrane tension (σ) and bending rigidity modulus (κ_b) by
318 fitting the fluctuation spectrum with the following equation ⁴²:

319 (7)
$$\langle |u(q)|^2 \rangle = \frac{K_B T}{2\sigma} \left(\frac{1}{q} - \frac{1}{\sqrt{\frac{\sigma}{\kappa_b} + q^2}} \right)$$

320 **RESULTS**

321 **AgNPs tend to aggregate in physiological ionic strength buffer**

322 The AgNPs employed in this investigation were coated by sodium citrate and traces
323 of tannic acid. These AgNPs were nanospheres with a diameter of 22.4 ± 2.51 nm as
324 determined by transmission electron microscopy (TEM) (Figure 1a). Nonetheless, the
325 conditions of the medium can have an important influence on the biological activity of AgNPs
326 by modifying their physicochemical properties leading, for instance, to nanoparticle
327 dissolution, nanoparticle aggregation or interaction with organic matter ⁴³.



328

Figure 1. Characterisation of AgNPs in different medium conditions .a) TEM images show spherical AgNPs with an average diameter of 22.4 ± 2.51 nm. b) Dynamic light scattering (DLS) data of 50 μM AgNPs suspended in mili-Q water, HEPES saline and HEPES glucose buffer for 30 minutes. The size distribution by number (top graph) shows a monodisperse distribution of AgNPs with peaks around 25 nm, however the size distribution by intensity (bottom graph) displays similar hydrodynamic diameters of AgNPs dispersed in mili-Q water (40.25 ± 1.02 nm) and HEPES glucose buffer (43.55 ± 0.86 nm), whereas in HEPES saline buffer AgNPs show a tendency to form aggregates (199.40 ± 21.45 nm). c) The ζ -potential of AgNPs dispersed in mili-Q water and HEPES glucose was also similar while in HEPES saline buffer the surface charge of AgNPs becomes less negative. d) Aggregation kinetics of AgNPs. In HEPES saline buffer the hydrodynamic diameter increases with time and NP concentration. The inset plot to the right is the enlarged early time aggregation used for the calculation of the aggregation rate constant (k_s).

329 The colloidal stability and ζ -potential of AgNPs in physiological and low ionic strength
330 buffers was tested using dynamic light scattering (DLS) and electrophoretic light scattering
331 (DELSA). The aggregation of NPs can be easily detected by comparing the hydrodynamic
332 size of AgNPs suspended in milli-Q water with their hydrodynamic size when suspended in
333 the buffer of interest. The size distribution by intensity shows that the hydrodynamic diameter
334 of AgNPs in HEPES glucose buffer (43.55 ± 0.86 nm) does not differ significantly from the
335 results in milli-Q water (40.25 ± 1.02 nm), hence the NPs are stable in this buffer (Figure
336 1b). The larger size obtained by DLS compared to TEM is expected because while TEM
337 measures only the physical size of the core NPs, DLS measures the hydrodynamic size
338 which in addition to the NP core, takes into account the stabiliser coating and the electrical
339 double layer around the NPs^{44, 45}. On the contrary, these AgNPs show a tendency to form
340 aggregates (199.40 ± 21.45 nm) when the ionic strength of the medium is high
341 (physiological), however the size distribution by number indicates that at this concentration
342 ($50 \mu\text{M}$) and incubation time (30 min) most of the AgNPs are still monodisperse (Figure 1b).
343 Similarly, the ζ -potential of AgNPs is comparable in milli-Q water and HEPES glucose buffer,
344 -28.00 ± 6.08 mV and -21.2 ± 9.20 mV respectively, whereas in HEPES saline buffer the
345 surface charge of AgNPs becomes less negative (-8.99 ± 15.18 mV) (Figure 1c). The
346 aggregation tendency and the less negative surface charge of AgNPs in physiological ionic
347 strength conditions are closely related. The negative surface charge provided by the citrate
348 coating stabilises the AgNPs suspension by electrostatic repulsions, however in HEPES
349 saline buffer the high concentration of ions produces a screening of the surface charge that
350 compresses the electrical double layer around the AgNPs⁴⁶⁻⁴⁸. Consequently, the
351 electrostatic repulsions between AgNPs become weaker and their aggregation tendency
352 increases.

353 The aggregation profile of AgNPs in HEPES saline shows a relatively fast initial
354 increase in hydrodynamic diameter that slows down after about 10 minutes (Figure 1d). As
355 expected, the more concentrated samples exhibit faster growth, forming larger aggregates.
356 Analysis of the early, linear stages of aggregate growth was used to calculate the average
357 aggregation rate constant (k_s) for AgNPs in HEPES saline buffer. Analysis of the three
358 different concentrations of AgNPs lead to calculation of an average attachment efficiency, α
359 = 0.016 ± 0.003 . The low value of α is typical of a weakly aggregating regime where less
360 than 2% of collisions results in aggregation. From this value of α , we calculate that the
361 AgNPs must, on average, overcome a $4.1 k_B T$ energy barrier (E_b) in a collision in order to
362 stick to each other.

363 **The ionic strength of the medium modulates the effect of AgNPs on the membrane
364 permeability**

365 The effect of AgNPs on the membrane permeability was initially investigated by
366 quantifying the release of 5(6)-carboxyfluorescein from DOPC LUVs. The
367 carboxyfluorescein (CF) loaded DOPC LUVs (400 nm diameter) were suspended in isotonic
368 HEPES saline buffer or HEPES glucose buffer reaching a final phospholipid concentration
369 of $0.10 \pm 0.02 \mu M$. The LUV suspensions were then exposed to various concentrations of
370 AgNPs ($1 \mu M$, $3 \mu M$, $10 \mu M$, $30 \mu M$ and $100 \mu M$) and the fluorescence emission of each
371 sample at 514 nm was measured every 15 minutes during a total time of 90 minutes (Figure
372 2a). The maximum absorption peak of these AgNPs was at 417.4 nm (Figure S1), far from
373 the working wavelength of CF, however this peak can change due to NP aggregation. Thus,
374 control experiments were performed comparing the fluorescence emission of samples at
375 various concentrations of CF and the same samples plus $100 \mu M$ AgNPs to ensure that the
376 NPs are not interfering with the fluorescence signal of CF (Figure S2). In HEPES saline
377 buffer, the exposure of LUVs to $10 \mu M$ AgNPs produce a notable dye leakage, but at higher

378 AgNPs concentrations dye release from the LUVs begin to be more extensive, reaching a
379 maximum leakage of nearly 15% and 30% after 30 minutes of incubation with 30 μ M and
380 100 μ M AgNPs, respectively. At that moment, the dye release reaches a plateau and
381 remains stable for the next 60 minutes. In HEPES glucose buffer, after 30 minutes incubation
382 at the highest concentrations of AgNPs (30 μ M and 100 μ M), the LUVs produce just a
383 marginal dye release, which does not vary until 90 minutes of exposure when it increases
384 slightly but does not exceed 10% CF release. Since aggregation is known to be
385 concentration and time dependent, at lower concentrations the NPs are less aggregated.
386 However, at the same incubation times, the highest concentrations of NPs lead to more and
387 larger aggregates, but still in suspension, which would be able to interact with the vesicles
388 and perturb their membrane due to their reduced solubility. At longer times, the aggregates
389 slowly grow further until they reach a size where they are no longer colloidal, drop out of
390 suspension and sediment to the bottom of the sample. In this way, aggregates become
391 gradually excluded from the solution and no longer able to interact with the vesicles. These
392 results indicate that the conditions of the surrounding environment have a pronounced
393 influence on the interaction mechanism between AgNPs and zwitterionic phospholipid
394 membranes.

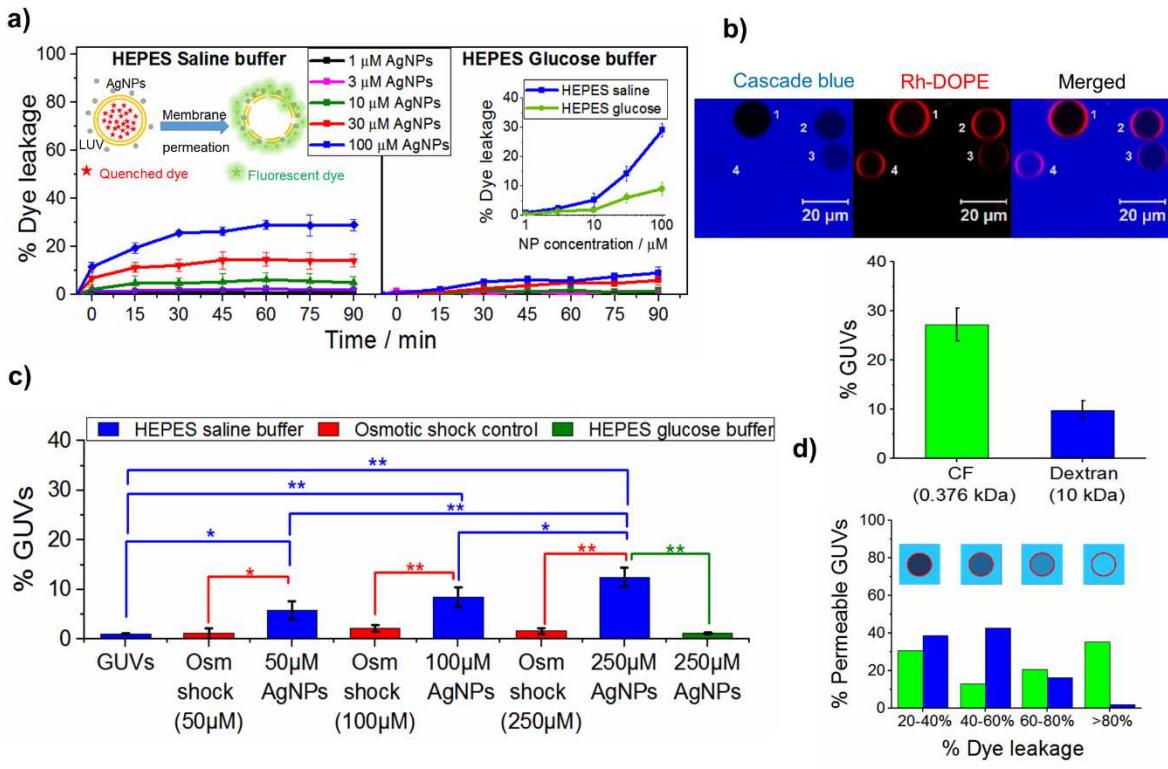


Figure 2. AgNPs in physiological ionic conditions have a more significant impact on membrane permeability. **a)** In HEPES saline buffer AgNPs induce a higher dose-dependent leakage of 5(6)-carboxyfluorescein (CF) from DOPC LUVs than in HEPES glucose buffer. Insets show a schematic representation of CF leakage from LUVs as well as the proportion of dye leakage as a function of NP concentration after 90 minutes of incubation. **b)** DOPC GUVs labelled with Rh-DOPE with different degrees of permeability to 10 kDa dextran labelled with cascade blue fluorophore: unleaked GUV (1), partially leaked GUVs (2 and 3) and fully leaked GUV (4). **c)** The proportion of DOPC GUVs permeable to 10 kDa dextran increases with the concentration of AgNPs in physiological ionic strength medium. Osmotic shock controls confirmed that this effect was not induced by changes in the osmolarity of the medium. In HEPES glucose buffer, the highest concentration of AgNPs does not induce a noticeable change in the number of GUVs permeable to dextran. The statistical significance was tested using a one way ANOVA with Bonferroni multiple comparisons test ($*p \leq 0.05$, $**p \leq 0.01$). **d)** Comparison between influx of CF and 10 kDa dextran into DOPC GUVs after exposure to 100 μM AgNPs. A higher proportion of GUVs become permeable to CF than to dextran. The distribution of permeable GUVs according to their level of leakage show a higher influx rate of CF than of dextran. Inset: schematic view of different levels of dye leakage. The data presented in c) and d) were obtained from the analysis of 700 ± 75 GUVs for each different condition.

395 The release of the dye encapsulated in the vesicles can be a consequence of
396 different processes, from complete lysis of liposomes to the formation of nanosized pores in
397 the membrane. To identify the mechanism behind the change in membrane permeability,
398 we used confocal microscopy to directly observe the influx of membrane impermeable
399 dextran molecules (10 kDa) labelled with the fluorophore Cascade blue into GUVs after
400 incubating them for 20 ± 5 minutes with 50 μM , 100 μM and 250 μM AgNPs (Figure 2b).
401 Additionally, control experiments were carried out adding equivalent volumes of milli-Q water
402 to the GUVs to test the effect of a potential osmotic shock and ensure that the effects
403 observed are indeed produced by the AgNPs. At physiological ionic strength, the exposure
404 to AgNPs induces a dose-dependent increase in GUVs permeable to 10 kDa dextran, which
405 is statistically significant at the three concentrations of AgNPs tested (Figure 2c). This effect
406 is not observed in low ionic strength (HEPES glucose buffer) conditions where the exposure
407 of the GUVs to AgNPs barely produces any change in their permeability to dextran 10 kDa.
408 Thus, these observations demonstrate a regulating role of the medium composition on the
409 AgNPs-membrane interactions.

410 The influx of large macromolecules, such as 10 kDa dextran, into the lumen of GUVs
411 must be induced by the formation of pores in the membrane, which can vary in size and
412 lifetime⁴⁹⁻⁵¹. Confocal microscopy enables the analysis of the behaviour of individual GUVs
413 in the sample, allowing us to quantify the specific degree of leakage in each individual vesicle
414 observed (Figure 2b). Figure 2d compares the proportion of GUVs permeable to CF (0.37
415 kDa) and 10 kDa dextran after exposure to 100 μM of AgNPs as well as the distribution
416 according to their degree of leakage. The proportion of GUVs permeable to CF molecules
417 is nearly three times higher than to macromolecules of dextran. The distribution of
418 permeable GUVs as a function of the normalised fluorescence intensity in their lumen show
419 that nearly 40% of the permeable GUVs were fully filled (> 80% dye leakage) with CF after

420 exposure to 100 μ M AgNPs whereas less than the 20% of GUVs permeable to 10 kDa
421 dextran showed more than 60% of leakage, of which just a marginal proportion were fully
422 leaked. According to these results, the AgNPs produce nanoscale pores in physiological
423 ionic solutions, which allow the easier and faster transmembrane diffusion of small
424 molecules than larger macromolecules. Moreover, the fact that just a low proportion of the
425 GUVs get fully leaked suggest that the pores formed are transient and the membrane can
426 self-heal, recovering its integrity and blocking further transmembrane diffusion.

427 **AgNPs can induce the formation of intraluminal vesicles in physiological ionic
428 strength conditions**

429 The exposure to AgNPs produces membrane intraluminal vesicles (ILVs) in a small
430 proportion of the GUVs when suspended in physiological ionic strength buffer. These ILVs
431 are small vesicles filled with extravesicular bulk medium (10 kDa dextran labelled with
432 cascade blue fluorophore) within the lumen of the GUVs. The formation of the ILVs is very
433 fast, however some images show potential intermediate states consisting of pearlring tubes
434 (Figure 3). This phenomenon has been previously reported by Yu and Granick, who
435 observed that aliphatic amine NPs encapsulated within DOPC GUVs adsorb onto the inner
436 lipid leaflet of the membrane and induce an initial protrusion of large tubes followed by
437 pearlring events⁵². Montis et al. also observed that the exposure of POPC GUVs to cationic
438 gold nanorods (AuNR) produce tubular lipid protrusions that breakup into pearls²⁵. The
439 experimental procedure and data analysis used for these experiments was the same
440 employed for the estimation of dye leakage into GUVs. The proportion of GUVs with ILVs is
441 low but statistically significant with respect to GUVs before exposure to AgNPs and the
442 osmotic shock controls. Notably, ILVs formation does not vary significantly with the
443 concentration of AgNPs, presenting in all cases between the 5% and 6% of GUVs observed

444 (Figure 3). This effect was not seen in low ionic strength buffer, hence it is also influenced
445 by the composition of the medium.

446 These results suggest that the formation of ILVs is a stochastic event that has
447 plateaued at its maximal extent by 50 µM AgNPs. We propose that this effect could be
448 related to the aggregation of AgNPs in physiological conditions. Previous work on ZnO NPs
449 reported that largescale aggregation leading to microscale aggregates that drop out of
450 suspension have reduced membrane interactions⁵³. The nanoscale aggregates we observe
451 for AgNPs suggest they are more weakly aggregating and maintain their solution dispersion,
452 this time increasing their activity at membranes. The aggregation of NPs can be considered
453 as a stochastic process which may lead to a large number of aggregates polydisperse in
454 size and shape. Computer simulation studies have shown that the configuration that NPs
455 adopt to form clusters or aggregates modifies their ability to bend lipid membranes⁵⁴⁻⁵⁷.
456 Therefore, the formation of ILVs could be a result from the assembly of AgNPs clusters on
457 the GUV membrane. Nonetheless, only aggregates with a particular shape, size and
458 orientation would be able to efficiently bend the membrane to induce pearlning and ILV
459 formation.

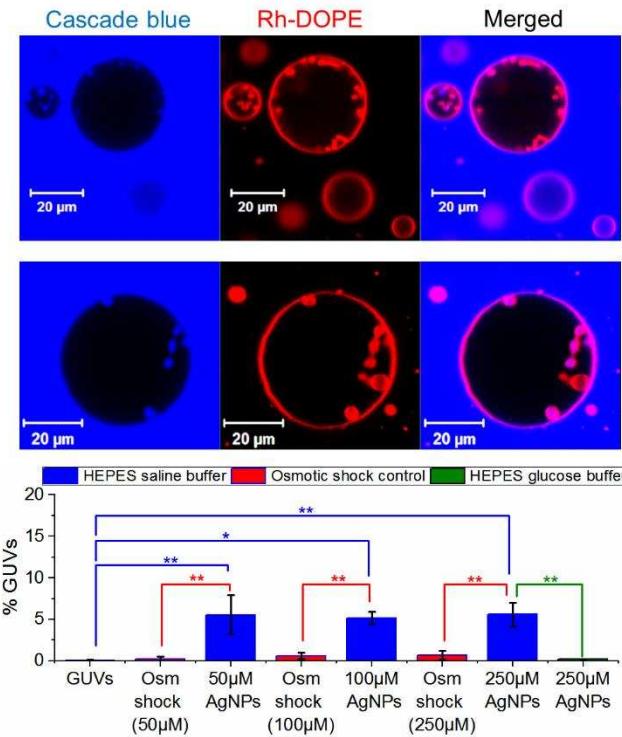


Figure 3. AgNPs in physiological ionic conditions can induce topological changes in GUV membranes with low probability. Small intraluminal vesicles (ILVs) and tubular structures filled with bulk solution are observed inside the GUVs upon exposure to AgNPs in physiologic ionic strength conditions. The proportion of GUVs with ILVs observed is low and similar at the three concentrations of AgNPs explored. Osmotic shock controls were performed to ensure that this effect was not induced by changes in the osmolarity of the medium. In HEPES Glucose buffer, the exposure to 250 μM of AgNPs do not favour the formation of membrane inclusions. The statistical significance was tested using a one way ANOVA with Bonferroni multiple comparisons test (* $p \leq 0.05$, ** $p \leq 0.01$). The data were obtained from the analysis of 700 ± 75 GUVs for each different condition.

460
 461 **AgNPs slightly modifies the membrane fluidity in physiological ionic strength**
 462 **conditions**

463 Fluorescence recovery after photobleaching (FRAP) was employed to investigate
 464 changes in lipid lateral mobility. The diffusion coefficients were calculated from the mobility
 465 of the fluorescent lipids (Rh-DOPE) within the membrane of GUVs estimated from the

466 fluorescence recovery times in a previously bleached region of the upper pole of a vesicle.
467 The diffusion coefficient of DOPC GUVs was calculated before and after incubation with
468 AgNPs in both high and low ionic strength buffers. Fitting of the fluorescence recovery data
469 is well described by a single diffusion coefficient in all the conditions. Between 15 and 20
470 GUVs were analysed for each condition and the results are summarised in Figure 4, which
471 show the distribution of lipid diffusion coefficients in GUVs as well as an example of FRAP
472 recovery curve in the two media. In HEPES saline buffer, the diffusion coefficient of the
473 DOPC lipids after exposure to 100 μ M AgNPs drops by an average of 16%, from 3.02 ± 0.34
474 $\mu\text{m}^2 \text{s}^{-1}$ to $2.54 \pm 0.31 \mu\text{m}^2 \text{s}^{-1}$. We suggest that this subtle impact of AgNPs on the fluidity of
475 the membrane is originated by a slight increase in the lipid packing produced by generic
476 adsorption interactions of AgNPs on the membrane. Notably, this decrease in membrane
477 fluidity occurs universally across all GUVs in the sample as the histograms are almost fully
478 displaced from one another in the physiological buffer, unlike the low probability effects of
479 poration and ILV formation seen in earlier experiments. This implies that the change in
480 membrane fluidity in itself is not the primary mechanism that gives rise to these other
481 membrane perturbations.

482 In low ionic strength conditions, the AgNPs barely modify the lipid lateral mobility
483 suggesting negligible or very transient adsorption of AgNPs onto the membrane under these
484 conditions. Interestingly, the average diffusion coefficient of DOPC GUVs in these conditions
485 ($2.54 \pm 0.31 \mu\text{m}^2 \text{s}^{-1}$) is lower than in high ionic strength buffer. These data suggest that the
486 ionic strength of the medium could not be the only environmental condition modulating the
487 interaction mechanism between the AgNPs and the membrane, but also the presence of
488 high concentrations of sugars might be protecting the membrane. Previous studies have
489 reported that sugars decrease the lipid lateral diffusion in a concentration-dependent
490 manner using Fluorescence Correlation Spectroscopy (FCS)⁵⁸. Therefore, we attributed the

491 lower membrane fluidity in low ionic strength buffer to the high concentration of glucose in
492 the medium.

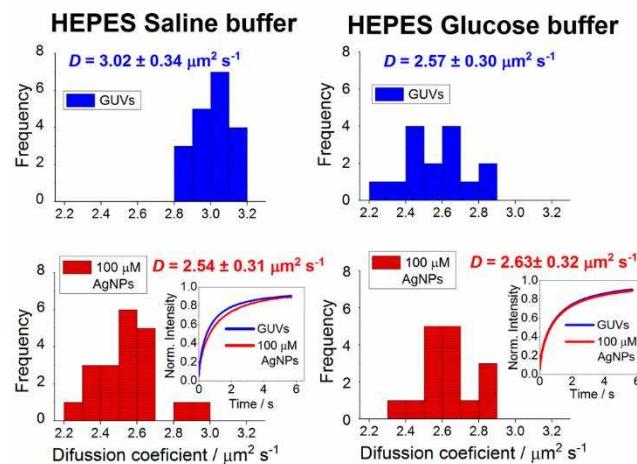


Figure 4. AgNPs in physiological salt conditions decrease membrane fluidity but have no impact in low ionic strength conditions. Distribution of diffusion coefficients obtained from FRAP recovery curves of DOPC GUVs in HEPES saline buffer (high ionic strength) and HEPES glucose buffer (low ionic strength) before and after exposure to 100 μM AgNPs. D values indicate the mean diffusion coefficient calculated in each condition. In HEPES saline buffer, AgNPs induce a slight but statistically significant decrease in lipid lateral diffusion. In low ionic strength medium the membrane fluidity of DOPC GUVs is lower than in HEPES saline and does not change after incubation with AgNPs. Insets show examples of FRAP recovery curves obtained in each condition. The number of GUVs analysed in each data set were: GUVs (HEPES saline), $n=19$; GUVs + 100 μM AgNPs (HEPES saline), $n=18$; GUVs (HEPES glucose), $n=15$; GUVs + 100 μM AgNPs (HEPES glucose), $n=16$.

493

494 **AgNPs considerably affect the mechanical properties of a sub-population of GUVs in**
495 **physiological ionic strength buffer**

496 The ability of AgNPs to produce membrane invaginations suggest that these NPs
497 might modify the mechanical properties of the membrane. Flicker spectroscopy experiments
498 were performed to quantify the distribution of membrane tension (σ) and bending modulus

499 (κ_b) of GUV membranes. This technique has a limitation in spatiotemporal resolution which
500 does not allow us to calculate accurately the amplitude of membrane fluctuations ($\langle |u(q)|^2 \rangle$)
501 of high-tension GUVs within a broad enough range of wavenumbers (q)⁵⁹. This issue was
502 circumvented by the osmotic relaxation of GUVs which decreases the tension of the
503 membrane, increasing the amplitude of the membrane's thermal undulations and therefore
504 making the fitting of the power spectrum more reliable. Additionally, the osmotic pressure of
505 the AgNPs suspension was balanced with sucrose until isotonic to the experimental medium
506 to prevent changes in the osmolarity of the medium during the experiment.

507 As expected, in low ionic strength glucose buffer AgNPs do not induce any significant
508 change in either the tension or the bending rigidity of the membrane. In high ionic strength
509 (physiological) conditions, the addition of 100 μM AgNPs to the osmotically relaxed GUVs
510 induces subtle changes in the mechanical properties of the membrane. The distribution of
511 both the tension and the bending rigidity values become wider after the incubation of GUVs
512 with AgNPs. We observe a rise in the mean membrane tension, which despite not seeming
513 to be a drastic change, is statistically significant ($p < 0.01$) (Figure 5a). This increase in
514 membrane tension is accompanied by a small decrease in membrane rigidity, nevertheless
515 this latter change does not show statistical significance (Figure 5b). Interestingly, these
516 changes in membrane mechanics are not produced by a global effect on every GUV in the
517 sample, but arise from profound changes in membrane tension and bending rigidity of just
518 a fraction of the GUVs analysed (Figure 5c). These results could be directly related to the
519 formation of membrane pores, invaginations and ILVs, described early, which also only
520 occur in a small sub-population of the GUVs. A recent study has shown that formation of
521 ILVs by the endosomal sorting complex required for transport (ESCRT) produces a
522 significant increase in the membrane tension of GUVs originated by the removal of excess
523 membrane surface area⁶⁰. Furthermore, the increase of the membrane tension is known to

524 favour the membrane poration⁶¹⁻⁶³, and therefore could favour the membrane permeation
 525 effect induced by AgNPs.

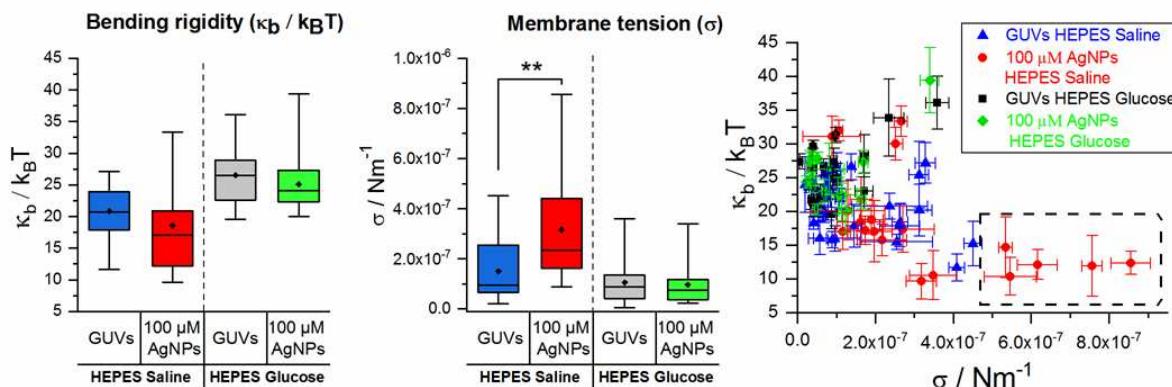


Figure 5. AgNPs in physiological ionic conditions significantly impact the membrane mechanical properties of a sub-population of GUVs. **a)** In HEPES saline, 100 μ M AgNPs induce a broader distribution and a slight shift in bending rigidity ($\kappa_b / k_B T$) which is not statistically significant. In low ionic strength buffer the bending rigidity barely changes. **b)** In HEPES glucose buffer the membrane tension (σ) does not vary after exposure of GUVs to 100 μ M AgNPs whereas in HEPES saline a significant change in membrane tension is observed (**p \leq 0.01, ANOVA with Bonferroni multiple comparisons test). **c)** The plot of bending rigidity against membrane tension show that the majority of GUVs in all conditions have similar membrane tension ($>5 \times 10^{-7} \text{ Nm}^{-1}$) and bending rigidity (15 – 35 $\kappa_b / k_B T$). However, a small proportion of GUVs in HEPES saline experience a great change in membrane tension after exposure to 100 μ M AgNPs which is also associated to a small decrease in bending rigidity (dashed box). These GUVs show a membrane tension higher than $5 \times 10^{-7} \text{ Nm}^{-1}$ and a bending rigidity between 10 and 15 $\kappa_b / k_B T$. The number of GUVs analysed in each data set were: GUVs (HEPES saline), n=31; GUVs + 100 μ M AgNPs (HEPES saline), n=27; GUVs (HEPES glucose), n=25; GUVs + 100 μ M AgNPs (HEPES glucose), n=25.

526
 527 Finally, control experiments adding equivalent concentrations of AgNO_3 to the
 528 vesicles were carried out to study a possible maximal effect of dissolution of Ag^+ ions on the
 529 membrane integrity (Figure S3 a-d). These results demonstrate that changes in membrane

530 permeability, fluidity and mechanical properties are not caused by any release of Ag⁺ ions
531 from the AgNPs, hence we confidently conclude that all the membrane perturbations
532 observed in this investigation are produced directly by the weakly aggregating AgNPs.

533 **DISCUSSION**

534 The behaviour of nanomaterials in biological systems is governed by their
535 physicochemical properties, nonetheless these properties are susceptible to change once
536 the NPs enter biological media. The results presented in this work firstly evidence a
537 significant impact of the medium conditions on the surface charge and colloidal stability of
538 AgNPs. The citrate coating of AgNPs gives them a negative surface charge and stabilises
539 the colloidal suspension in low ionic strength media through electrostatic double-layer
540 repulsions. However, the high concentration of ions in physiological conditions modifies the
541 ζ-potential of AgNPs and promotes their aggregation making the NPs less negatively
542 charged. In this medium, Na⁺ ions screen the negative surface charge and decreases the
543 inter-particle repulsive force to a thermally accessible energy barrier of 4.1 k_BT, thereby
544 facilitating the concentration dependent aggregation of AgNPs^{64, 65}. The analysis of the
545 aggregation kinetics of AgNPs indicates a weak aggregation regime with 1.6% of AgNP
546 collisions resulting in an aggregation event and where most of the aggregates are still in
547 suspension at the experimental incubation times.

548 Several previous investigations have focused on the effect of the attachment of
549 proteins to the NP surface (protein corona) on the biological activities of NPs^{53, 66-71}, however
550 comparatively less attention has been paid to other properties of the medium, such as pH
551 or ionic strength, which can also alter the physicochemical properties of NPs and their
552 biointeractions. Our data show that in high (physiological) ionic strength conditions, AgNPs
553 induce subtle but important effects on the physicochemical properties of the membrane,
554 whereas in low ionic strength buffer the membrane maintains its integrity after exposure to

555 AgNPs. Therefore, the buffer conditions modify the interactions of AgNPs acting at the
556 nanobio interface and hence modulate their interaction with membranes. Control
557 experiments also show that any membrane perturbation observed is not caused by the
558 dissolution of Ag⁺ ions from the AgNPs.

559 At pH 7.4, the DOPC membrane carries a slight negative charge ⁷². Thus, in a low
560 ionic strength environments, electrostatic repulsion between AgNPs and the DOPC bilayer
561 may dominate over other attractive forces, preventing significant interaction. However, when
562 the ionic strength increases, the screening of surface charge of AgNPs decrease
563 electrostatic repulsive forces between the NPs and the membrane, increasing the likelihood
564 of more significant interaction. In addition, the loss of colloidal stability and weak aggregation
565 behaviour of AgNPs makes them less soluble and more surface active, further increasing
566 membrane interactions. This modulatory effect of the ionic strength of the medium on the
567 AgNPs-membrane interaction has been reported earlier by Wang et al, who, using quartz
568 crystal microbalance with dissipation (QCM-D), found that the deposition rates of AgNPs on
569 DOPC supported lipid bilayers (SLBs) increases when the concentration of salt in the
570 medium rises ⁷³. A similar electrostatically-mediated interaction was reported by Li and
571 Malmstadt for cationic polystyrene NPs (PNPs) which interact weakly with the membrane as
572 the ionic strength of the medium increases ⁴⁹.

573 In physiological conditions, we observe that AgNPs induce changes in membrane
574 permeability and can form membrane invaginations such as ILVs. Several studies have
575 shown the ability of eukaryotic, bacterial and virus proteins as well as antibacterial peptides
576 and NPs to change the morphology of the membrane and form invaginations and ILVs
577 without the need of cellular endocytic mechanisms or external sources of energy ^{25, 52, 60, 74-}
578 ⁷⁷. Generally the interaction of single proteins or particles is not strong enough to induce
579 these large deformations of the membrane and thus many molecules or particles must

580 cooperate to bend the membrane^{54, 75}. For instance, the clustering of Gb3-binding B subunit
581 of the bacterial Shiga toxin (STxB) can induce membrane invagination in artificial model
582 membranes, however these invaginations are not observed when the clustering is inhibited
583⁷⁴. We propose that single AgNPs do not possess enough energy to bend the membrane,
584 nonetheless the formation of NP clusters of a particular size and shape will increase their
585 ability to deform the membrane and produce invaginations and ILVs. The formation of these
586 structures removes excess membrane, which, along with the pressure generated by the
587 AgNPs that adhere onto the membrane, increases the membrane tension and can lead to
588 membrane poration⁴⁹. The increase in membrane tension is also known to be the driving
589 force of opening of pores which will in turn produce membrane permeation, causing the
590 membrane translocation of impermeable dextran probes and the relaxation of the membrane
591 tension. The lifetime of membrane pores is usually short because as the membrane tension
592 relaxes, the line tension at the pore edge drives closure of the pore^{61, 78}. The size of the
593 pore defines the minimum size of the molecules that can diffuse across the membrane. The
594 higher permeability to carboxyfluorescein (0.37 kDa) than to dextran (10 kDa) observed in
595 our experiments represents the presence of nanoscale pores in the membrane as a result
596 of the AgNPs. Furthermore, the fact that most of the GUVs observed were not fully leaked
597 indicates these pores are transient.

598 In general, toxicology studies focus on terminal effects where the analytes induce
599 severe damages in the membrane or other cellular components that lead to cell death.
600 However, other subtle effects in the physicochemical properties of the membrane can also
601 have biological importance. Cells are able to sense mechanical stimuli and convert them
602 into intracellular biochemical signals to adapt to their microenvironment⁷⁹. Mechanical
603 forces can modify the mechanical and dynamical properties of the membrane, which in turn
604 can induce conformational changes in membrane proteins, such as ion channels⁸⁰, G-

605 protein coupled receptors (GPCRs)⁸¹⁻⁸³ and integrins⁸⁴. These proteins trigger metabolic
606 cascades that lead to different cellular responses such as cell migration, differentiation, and
607 proliferation^{85, 86}. In endothelial cells for instance, the plasma membrane senses
608 haemodynamical forces generated by the blood activating downstream signalling pathways
609 related with inflammatory responses, regulation of blood pressure or coagulation processes
610⁸⁷. Another important example of mechanical sensing and transduction is the Hippo pathway,
611 which controls organ growth by regulating cell proliferation⁸⁸. The mechanical stress applied
612 to the plasma membrane modulates the actin cytoskeleton and activate GPCRs. This begins
613 a complex signal pathway that eventually activates the proto-oncogenes proteins YAP/TAZ
614 which translocate from the cytoplasm to the nucleus and induce cell proliferation⁸⁹.
615 Prolonged mechanical stress can lead to an overexpression of YAP/TAZ promoting
616 unregulated cell proliferation and eventually oncogenesis^{88, 89}. Therefore, even small
617 changes in the mechanical and dynamical properties of the membrane, such as the ones
618 produced by AgNPs, can induce multiple cellular responses which lead to a myriad of
619 processes encompassing from inflammatory responses to the development of serious
620 diseases.

621 Biological fluids are complex and crowded with biomolecules which can interact with
622 the NPs in a non-specific manner and modulate their behaviour. Thereby, the biological
623 interactions of NPs can be influenced by multiple external factors. These factors can be
624 simulated and controlled in vitro, for instance introducing proteins to investigate the
625 formation of protein coronas and their effect in NP-membrane interactions. Another factor
626 that would be interesting to study is the impact of excluded volume effects generated by
627 macromolecular crowding on these interactions. This phenomenon is known to promote
628 protein-protein interactions⁹⁰, and the binding of proteins to the membrane⁹¹, thus it is likely
629 to influence the interaction between NPs and the membrane.

630 **CONCLUSIONS**

631 To summarise, here we show the significant impact that the ionic strength of the
632 medium have on the physicochemical properties of AgNPs and their interactions with
633 biomembranes. From our results we propose that monodisperse AgNPs are non-interacting
634 and could be safely exploited as imaging contrast agents for diagnosis and cancer
635 theranostics. However, the aggregation of AgNPs would lead to two different possibilities: i)
636 large aggregates precipitate and are expelled from the solution and do not interact with the
637 membrane. These large aggregates are expected to be highly toxic because they are more
638 difficult to be transported in the blood and can be accumulated in certain organs before
639 reaching their specific targets and produce severe damage²⁰. ii) Smaller aggregates
640 become more membrane active than monodisperse AgNPs increasing the tension of the
641 membrane and opening pores. The formation of transient pores offers opportunities in
642 transfection technologies but at the same time raises nanotoxicology concerns.

643

644 **SUPPORTING INFORMATION**

645 UV-Vis spectrum of AgNPs suspended in mili-Q water; conversion of AgNPs
646 concentration from μ molar Ag to number of particles/m³; leakage assay interference control;
647 control experiments on the effect of Ag⁺ in membrane permeability, membrane remodelling,
648 membrane fluidity and membrane mechanics.

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