

Final Terms dated 15 April 2019

Santander Consumer Finance, S.A. Issue of EUR 50,000,000 Fixed Rate Notes due April 2022

under the €15,000,000,000

Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the Base Prospectus dated 18 June 2018 and the supplements to it dated 25 September 2018 and 9 April 2019 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Directive 2003/71/EC, as amended (the Prospectus Directive). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus.

Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing at the website of Euronext Dublin (formerly, the Irish Stock Exchange) (www.ise.ie).

The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended by Directive 2010/73/EU).

MIFID II product governance / Professional investors, eligible counterparties and professional clients target market – Solely for the purposes of the manufacturers' product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**") and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

PRIIPs Regulation / Prohibition of sales to EEA Retail Investors

The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; (ii) a customer within the meaning of Directive 2002/92/EC (as amended, "**IMD**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "**Prospectus Directive**"). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making

them available to any retail investor in the EEA may be unlawful under the PRIIPS Regulation.

1. Issuer: Santander Consumer Finance, S.A.
2. (i) Series Number: 76
(ii) Tranche Number: 1
(iii) Date on which the Notes become fungible: Not Applicable
3. Specified Currency or Currencies: Euro (“EUR”)
4. Aggregate Principal Amount:
 - (i) Series: EUR 50,000,000
 - (ii) Tranche: EUR 50,000,000
5. Issue Price: 100 per cent. of the Aggregate Principal Amount
6. Specified Denominations: EUR 100,000
7. (i) Issue Date: 23 April 2019
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: 22 April 2022
9. Interest Basis: 0.165 per cent. per annum. Fixed Rate
(further particulars specified below at paragraph 13)
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
11. Put/Call Options: Not Applicable
12. (i) Status of the Notes: Ordinary Senior Notes
(ii) Date Executive Committee approval for issuance of Notes obtained: 15 April 2019

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13. Fixed Rate Note Provisions: Applicable

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| (i) | Rate of Interest: | 0.165 per cent. per annum payable annually in arrear |
| (ii) | Interest Payment Dates: | 22 April in each year, from and including 22 April 2020 (short first coupon) and annually thereafter up to and including the Maturity Date, subject to adjustment in accordance with the Following Unadjusted Business Day Convention |
| (iii) | Fixed Coupon Amount: | EUR 164.55 per EUR 100,000 Specified Denomination for short first coupon and EUR 165.00 per EUR 100,000 Specified Denomination for second and third coupon |
| (iv) | Day Count Fraction: | Actual/Actual (ICMA) |
| (v) | Determination Dates: | 22 April in each year |
| (vi) | Broken Amount(s): | Not Applicable |
| 14. | Floating Rate and CMS-Linked Note Provisions | Not Applicable |
| 15. | Zero Coupon Note Provisions | Not Applicable |
| 16. | Reset Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 17. | Call Option and/or Regulatory Call: | Not Applicable |
| 18. | Put Option | Not Applicable |
| 19. | Maturity Redemption Amount of each Note: | EUR 100,000 per Note of EUR 100,000 Specified Denomination |
| 20. | Early Redemption Amount (Tax): | |
| | TLAC/MREL Disqualification Event | Not Applicable |
| | Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on event of default or other early redemption: | EUR 100,000 per Note of EUR 100,000 Specified Denomination |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 21. | Form of Notes: | Temporary Global Note exchangeable for a Permanent Global Note which is |
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exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note

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| 22. | New Global Note: | Yes |
| 23. | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 24. | Business Day: | TARGET |
| 25. | Relevant Financial Centre: | Not Applicable |
| 26. | Relevant Financial Centre Day: | Not Applicable |
| 27. | Details relating to Instalment Notes: | Not Applicable |
| 28. | Commissioner: | Mr. Luis Coronel de Palma |
| 29. | Waiver of Set-off: | Not Applicable |
| 30. | Substitution and Variation: | Not Applicable |

Signed on behalf of **SANTANDER CONSUMER FINANCE, S.A.**

By:
Authorised Signatory

By:
Authorised Signatory

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Listing: Application has been made for the Notes to be admitted to listing on the Official List of Euronext Dublin with effect from the Issue Date.
- (i) Admission to Trading: Application has been made for the Notes to be admitted to trading on the Regulated Market of Euronext Dublin with effect from the Issue Date.
- (iii) Estimate of total expenses related to admission to trading: EUR 600

2. RATINGS

The Notes to be issued have been rated:

Ratings:

Standard & Poor's: A-

Moody's: A2

Fitch: A-

Each of Standard & Poor's Credit Market Services Europe Limited (Standard & Poor's), Moody's Investor Services España, S.A. (Moody's) and Fitch Ratings España, S.A.U. (Fitch) are established in the EEA and registered under Regulation (EU) No 1060/2009, as amended (the "**CRA Regulation**").

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. Fixed Rate Notes only – YIELD

Indication of yield: 0.165 per cent. per annum

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

ISIN: XS1984315165

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| Common Code: | 198431516 |
| CUSIP number: | Not Applicable |
| CFI: | Not Applicable |
| FISN: | Not Applicable |
| WKN: | A2R0YF |
| Delivery: | Delivery against payment |
| Any Clearing System other than Euroclear and Clearstream Banking S.A. and the relevant identification numbers: | Not Applicable |
| Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| Intended to be held in a manner which would allow Eurosystem eligibility: | Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |

6. DISTRIBUTION

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| (i) Method of Distribution: | Non-syndicated |
| (ii) If syndicated: | Not Applicable |
| (iii) If non-syndicated, name of Dealer: | Commerzbank Aktiengesellschaft |
| (iv) U.S. Selling Restrictions: | Reg S Compliance Category 2; TEFRA D |
| (v) Prohibition of Sales to EEA Retail Investors: | Applicable |