

Final Terms dated 12 February 2019

Santander Consumer Finance, S.A. Issue of EUR 100,000,000 Floating Rate Notes due January 2021

To be consolidated and form a single series with EUR 270,000,000 Floating Rate Notes due January 2021 issued on 18 January 2019

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 supplement to it dated 25 September 2018 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 of 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, "**Insurance Mediation Directive**"), 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: 71
(ii) Tranche Number: 4
(iii) Date on which the Notes become fungible: The Notes shall be consolidated, form a single series and be interchangeable for trading purposes with the EUR 90,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 18 January 2019, the EUR 70,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 6 February 2019, and the EUR 110,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 6 February 2019, on exchange of the Temporary Global Note for interests in the Permanent Global Note, as referred to in paragraph 21 below.
3. Specified Currency or Currencies: Euro ("EUR")
4. Aggregate Principal Amount:
 - (i) Series: EUR 370,000,000
 - (ii) Tranche: EUR 100,000,000
5. Issue Price: 100.258 per cent. of the Aggregate Principal Amount per cent. of this Tranche plus accrued interest of EUR 16,650.00 corresponding to the period from and including, the Interest Commencement Date to, but excluding, the Issue Date.
6. Specified Denominations: EUR 100,000
7. (i) Issue Date: 14 February 2019
(ii) Interest Commencement Date: 18 January 2019
8. Maturity Date: 18 January 2021

9. Interest Basis: 3 month EURIBOR + 0.53 per cent. Floating Rate
(further particulars specified below at paragraph 14)
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 of approval for issuance of Notes obtained: 12 February 2019

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13. Fixed Rate Note Provisions Not Applicable
14. Floating Rate and CMS-Linked Note Provisions: Applicable
- (i) Interest Period (s): Quarterly, adjusted in accordance with the Business Day Convention set out in (iv) below
- (ii) Interest Payment Date (s): 18 January, 18 April, 18 July and 18 October in each year up to and including the Maturity Date, adjusted in accordance with the Business Day Convention set out in (iv) below
- (iii) First Interest Payment Date: 18 April 2019
- (iv) Business Day Convention: Modified Following
- (v) Manner in which the Rate of Interest is to be determined: Screen Rate Determination
- (vi) Party responsible for calculating the Rate (s) of Interest and/or Interest Amount (s) (if not the Issue and Paying Agent): Not Applicable
- (vii) Margin Plus Rate: Not Applicable

(viii)	Specified Percentage Multiplied by Rate:	Not Applicable
(ix)	Differences in Rates:	Not Applicable
(x)	Screen Rate Determination:	
	- Reference Rate:	3 month EURIBOR
	- Interest Determination Date (s):	TARGET
	- Relevant Screen Page:	Reuters Page EURIBOR01
	- Relevant time:	11:00am Brussels time
(xi)	ISDA Determination:	Not Applicable
(xii)	Linear Interpolation:	Not Applicable
(xiii)	Margin (s):	+ 0.53 per cent. per annum
(xiv)	Minimum Rate of Interest:	0 per cent. per annum
(xv)	Maximum Rate of Interest:	Not Applicable
(xvi)	Day Count Fraction:	Actual/360
(xvii)	Specified Percentage:	Not Applicable
(xviii)	Constant maturity swap rate:	Not Applicable
(xix)	Step Up Provisions:	Not Applicable
15.	Zero Coupon Note Provisions:	Not Applicable
16.	Reset Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

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 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 Specified Denomination

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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

Date

By:
Authorised Signatory

Date

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

The Notes shall be consolidated, form a single series and be interchangeable for trading purposes with the EUR 90,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 18 January 2019, the EUR 70,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 6 February 2019, and the EUR 110,000,000 3 month EURIBOR + 0.53 per cent. Notes due January 2021 issued on 6 February 2019, on exchange of the Temporary Global Note for interests in the Permanent Global Note, as referred to in paragraph 21 of Part A above.

(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, Moody's and 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: Not Applicable

5. **Floating Rate Notes only – HISTORIC INTEREST RATES**

(i) Historic interest rates: Details of historic EURIBOR rates can be obtained from Reuters

(ii) Benchmarks: Amounts payable under the Notes will be calculated by reference to EURIBOR which is provided by the European Money Markets Institute. As at the date of this Final Terms, the European Money Markets Institute does not appear on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the Benchmark Regulation (Regulation (EU) 2016/1011) (the “**Benchmark Regulation**”). As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that the European Money Markets Institute is not currently required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

6. **OPERATIONAL INFORMATION**

ISIN: XS1952817341 to be consolidated and form a single series with ISIN XS1936272001 not earlier than 40 days after the Issue Date.

Common Code: 195281734 to be consolidated and form a single series with Common Code 193627200 not earlier than 40 days after the Issue Date.

CUSIP number: Not Applicable

CFI:	Not Applicable
FISN:	Not Applicable
WKN:	Not Applicable
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.

7. DISTRIBUTION

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