

Final Terms dated 25 February 2019

Santander Consumer Finance, S.A. Issue of EUR 1,000,000,000 1.000 per cent Notes due 27 February 2024

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 the Prospectus Directive (as such term is defined below). 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 websites of Euronext Dublin (www.ise.ie) and the Issuer (www.santanderconsumerfinance.com).

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 each manufacturer's 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.

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| 1. Issuer: | Santander Consumer Finance, S.A. |
| 2. (i) Series Number: | 74 |
| (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 1,000,000,000 |
| (ii) Tranche: | EUR 1,000,000,000 |
| 5. Issue Price: | 99.555 per cent. of the Aggregate Principal Amount |
| 6. Specified Denominations: | EUR 100,000 |
| 7. (i) Issue Date: | 27 February 2019 |

	(ii) Interest Date:	Commencement	Issue Date
8.	Maturity Date:		27 February 2024
9.	Interest Basis:		1.000 per cent. 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
	(iii) Date Executive Committee approval for issuance of Notes obtained:		21 February 2019

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	Fixed Rate Note Provisions		Applicable
	(i) Rate of Interest:		1.000 per cent. per annum payable annually in arrear
	(ii) Interest Payment Dates:		27 February in each year commencing on 27 February 2020, up to and including the Maturity Date
	(iii) Fixed Coupon Amounts:		EUR 1,000 per EUR 100,000 Specified Denomination
	(iv) Day Count Fraction:		Actual/Actual (ICMA)
	(v) Determination Dates:		27 February in each year commencing on 27 February 2020, adjusted in accordance with the Following Business Day Convention Unadjusted
	(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

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: 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 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: | TARGET2 |
| 25. Relevant Financial Centre: | Not applicable |
| 26. Relevant Financial Centre Day: | Not applicable |
| 27. Details relating to Instalment Notes: | Not applicable |
| 28. Commissioner: | 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:

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
- (ii) 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 are expected to be rated as follows:

- 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 Dealers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Dealers and their 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: 1.092 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: XS1956025651
- Common Code: 195602565
- 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.

6. DISTRIBUTION

(i) Method of Distribution:	Syndicated
(ii) If syndicated:	
(A) Names of Dealers	Banco Santander, S.A. Barclays Bank PLC HSBC Bank plc MUFG Securities EMEA plc RBC Europe Limited
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	Not Applicable
(iv) U.S. Selling Restrictions:	Reg S Compliance Category 2; TEFRA D
(v) Prohibition of Sales to EEA Retail Investors:	Not Applicable