

Final Terms dated 2 October 2018

Santander Consumer Finance, S.A. Issue of EUR 95,000,000 0.500 per cent. Notes due 04 October 2021

To be consolidated and form a single series with the issues of EUR 500,000,000 0.500 per cent. Notes due 04 October 2021 issued on 04 October 2017, EUR 105,000,000 0.500 per cent. Notes due 04 October 2021 issued on 9 August 2018 and EUR 50,000,000 0.500 per cent. Notes due 04 October 2021 issued on 23 August 2018

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 15 June 2017 and the supplements to it dated 11 September 2017 and 10 May 2018 which are incorporated by reference in the Base Prospectus dated 18 June 2018. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of Directive 2003/71/EC, as amended (the "**Prospectus Directive**") and must be read in conjunction with the Base Prospectus dated 18 June 2018, which constitutes a base prospectus for the purposes of the Prospectus Directive (the "**Base Prospectus**"), save in respect of the Conditions which are extracted from the Base Prospectus dated 15 June 2017 and the supplements to it dated 11 September 2017 and 10 May 2018. 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.

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 Irish Stock Exchange plc trading as Euronext Dublin (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 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

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: 57
- (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 500,000,000 0.50 per cent Notes due October 2021 issued on 4 October 2017, the EUR 105,000,000 0.50 per cent Notes due October 2021 issued on 9 August 2018 and with the EUR 50,000,000 0.50 per cent Notes due October 2021 issued on 23 August 2018 on exchange of the Temporary Global Note for interests in the Permanent Global Note, as referred to in paragraph 19 below.
3. Specified Currency or Currencies: Euro ("**EUR**")
4. Aggregate Principal Amount:
 - (i) Series: EUR 750,000,000
 - (ii) Tranche: EUR 95,000,000
5. Issue Price: 99.733 per cent. of the Aggregate Principal Amount per cent. of this Tranche plus accrued interest of EUR 1,301.37 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: 5 October 2018
- (ii) Interest Commencement Date: 4 October 2018
8. Maturity Date: 4 October 2021
9. Interest Basis: 0.500 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 principal amount.
11. Put/Call Options: Not Applicable
12. (i) Status of the Notes: Senior unsecured, unsubordinated

- (iii) Date of approval for issuance of Notes obtained: 2 October 2018

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13. Fixed Rate Note Provisions: Applicable
- (i) Rate of Interest: 0.500 per cent. per annum payable annually in arrear
 - (ii) Interest Payment Dates: 4 October in each year commencing on 04 October 2019, up to and including the Maturity Date
 - (iii) Fixed Coupon Amounts: EUR 500 per EUR 100,000 Specified Denomination
 - (iv) Day Count Fraction: Actual/Actual (ICMA)
 - (v) Determination Dates: 4 October in each year commencing on 4 October 2019, adjusted in accordance with the Following Business Day Convention Unadjusted
 - (vi) Broken Amount(s): Not Applicable
14. Floating Rate Note Provisions: Not Applicable

PROVISIONS RELATING TO REDEMPTION

15. Call Option and/or Regulatory Call: Not applicable
16. Put Option: Not Applicable
17. Maturity Redemption Amount of each Note: EUR 100,000 per Note of EUR 100,000 Specified Denomination
18. Early Redemption Amount (Tax):
- 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

19. 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
20. New Global Note: Yes
21. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): No
22. Business Day: TARGET Business Day
23. Relevant Financial Centre: Not applicable
24. Relevant Financial Centre Day: TARGET Business Day
25. Details relating to Instalment Notes: Not applicable

26. Commissioner:

Mr. Jesús Merino Merchán

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.

(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.

The Notes previously issued under Series 57 are already admitted to listing and trading on the Regulated Market of Euronext Dublin

(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 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: 0.59% 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: XS1889101652 to be consolidated and form a single series with ISIN XS1690133811 not earlier than 40 days after the Issue Date.

Common Code: 188910165 to be consolidated and form a single series with Common Code

169013381 not earlier than 40 days after the Issue Date.

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:	Non-syndicated
(ii) If syndicated:	
(A) Names of Dealers	Not Applicable
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	NatWest Markets Plc
(iv) U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA D
(v) Prohibition of Sales to EEA Retail Investors:	Applicable