

Final Terms dated 05 December 2018

Santander Consumer Finance, S.A. Issue of CHF 70,000,000 0.02 per cent Notes due 12 December 2021

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: | 70 |
| (ii) Tranche Number: | 1 |
| (iii) Date on which the Notes become fungible: | Not Applicable |
| 3. Specified Currency or Currencies: | Swiss Franc (" CHF ") |
| 4. Aggregate Principal Amount: | |
| (i) Series: | CHF 70,000,000 |
| (ii) Tranche: | CHF 70,000,000 |
| 5. Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. Specified Denominations: | CHF 200,000 |
| 7. (i) Issue Date: | 12 December 2018 |

	(ii)	Interest Date:	Commencement Date:	Issue Date
8.	Maturity Date:			12 December 2021
9.	Interest Basis:			0.02 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 of approval for issuance of Notes obtained:		05 December 2018

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	Fixed Rate Note Provisions			Applicable
	(i)	Rate of Interest:		0.02 per cent. per annum payable annually in arrear
	(ii)	Interest Payment Dates:		12 December in each year commencing on 12 December 2019, up to and including the Maturity Date.
	(iii)	Fixed Coupon Amounts:		CHF 40.56 per CHF 200,000 Specified Denomination, except of the Fixed Coupon Amount for 2020 that will be of CHF 40.67 per CHF 200,000 Specified Denomination.
	(iv)	Day Count Fraction:		Actual/360
	(v)	Determination Dates:		12 December in each year commencing on 12 December 2019, adjusted in accordance with the Modified Following Business Day Convention Unadjusted
	(vi)	Broken Amount(s):		Not Applicable
14.	Floating Rate Note and CMS- Linked 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:			CHF 200,000 per Note of CHF 200,000 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:	CHF 200,000 per Note of CHF 200,000 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: | Zurich and 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. Jesús Merino Merchán |
| 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 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: 0.02 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: XS1918016368
- Common Code: 191801636
- CFI: Not Applicable
- FISN: Not Applicable
- Delivery: Delivery against payment
- Any Clearing System other than Euroclear and Clearstream Banking: Not Applicable

S.A. and the relevant identification numbers:

Names and addresses of additional Paying Agent(s) (if any): Not Applicable

Intended to be held in a manner which would allow Eurosystem eligibility: No.

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: Banco Santander, S.A.

(iv) U.S. Selling Restrictions: Reg S Compliance Category 2; TEFRA D

(v) Prohibition of Sales to EEA Retail Investors: Not Applicable