

## Final Terms dated 11 November 2019

**Santander Consumer Finance, S.A.**  
**Issue of €500,000,000 0.500 per cent. Notes Due November 2026**  
**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 2019 and the supplement to it dated 25 October 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 the Central Bank of Ireland ([www.centralbank.ie](http://www.centralbank.ie)) and during normal business hours at Avenida Cantabria s/n, 28660, Boadilla del Monte, Madrid, Spain and copies may be obtained from (<https://www.santanderconsumer.com/wp-content/uploads/2019/06/SCF-EMTN-2019-Base-Prospectus.pdf>).

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

***MIFID II product governance / Professional investors and ECPs only 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 only, each as defined in Directive 2014/65/EU, as amended ("**MiFID II**"); and (ii) all channels for distribution of the Notes 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, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

#### ***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; or (ii) a customer within the meaning of Directive 2016/97/EU, 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.	Series Number:	82
3.	Specified Currency or Currencies:	Euro
4.	Aggregate Principal Amount:	Euro 500,000,000
5.	Issue Price:	99.507 per cent. of the Aggregate Principal Amount
6.	Specified Denominations:	Euro 100,000
7.	(i) Issue Date:	14 November 2019
	(ii) Interest Commencement Date:	Issue Date
8.	Maturity Date:	14 November 2026
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 nominal amount.
11.	Put/Call Options:	Not Applicable
12.	(i) Status of the Notes:	Ordinary Senior Notes
	(ii) Date approval for issuance of Notes obtained:	11 November 2019

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

13.	Fixed Rate Note Provisions	Applicable
	(i) Rate(s) of Interest:	0.500 per cent. per annum payable annually in arrear
	(ii) Interest Payment Date(s):	14 November in each year, starting on 14 November 2020
	(iii) Fixed Coupon Amount(s):	Euro 500 per Specified Denomination
	(iv) Day Count Fraction:	Actual/Actual (ICMA)
	(v) Determination Dates:	Not Applicable
	(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:  | Euro 100,000 per Specified Denomination |
| 20. | Early Redemption Amount (Tax), Early Redemption Amount (Capital Disqualification Event) and Early Redemption Amount (TLAC/MREL Disqualification Event): | Euro 100,000 per Specified Denomination |
| 21. | TLAC/MREL Disqualification Event  | Not Applicable                          |
|     | Early Redemption Amount(s) of each Note payable on redemption for (1) taxation reasons, or (2) on event of default:                                     | Euro 100,000 per Specified Denomination |

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

- |     |   |   |
|-----|---|---|
| 22. | 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 |
| 23. | New Global Note:  | Yes   |
| 24. | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No  |
| 25. | Business Day:   | Not Applicable  |
| 26. | Relevant Financial Centre:  | Not Applicable  |
| 27. | Relevant Financial Centre Day:  | Not Applicable  |
| 28. | Details relating to Instalment Notes:   | Not Applicable  |
| 29. | Commissioner:   | Mr. Luis Coronel de Palma y Martínez Agulló   |
| 30. | Waiver of Set-off:  | Not Applicable  |
| 31. | Substitution and Variation:   | Not Applicable  |

32. Governing law

English law

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.
  - (i) Admission to Trading: Application has been made for the Notes to be admitted to trading on the Regulated Market of Euronext Dublin.
  - (iii) Estimate of total expenses related to admission to trading: Euro 1,000
2. **RATINGS**

The Notes to be issued are expected to be rated:

Ratings: S&P: A-

Moody's: A2

Fitch: A

Each of S&P, Moody's and Fitch is 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**

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Managers 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: 0.572 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: XS2078692105

Common Code: 207869210

CUSIP number: Not Applicable

CFI: See the website of the Association of National Number Agencies (ANNA) or alternatively sourced from the

	responsible National Numbering Agency that assigned the CFI
FISN:	See the website of the Association of National Number Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the CFI
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 " <b>yes</b> " 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 Managers	Banco Santander, S.A., Citigroup Global Markets Limited, HSBC Bank plc, ING Bank N.V. and Société Générale
(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:	Applicable