

**Santander Consumer Bank AG**  
**Commercial Paper (Programme No. 13563)**  
**€ 10,000,000 0.00% Notes Value 16<sup>th</sup> November 2018**

**Term Sheet****13<sup>th</sup> November 2018**

<b>Issuer:</b>	Santander Consumer Bank AG
<b>Programme Ratings:</b>	S&P: A2 / Fitch: F2
<b>Status:</b>	Senior unsecured
<b>Nominal Amount:</b>	€ 10,000,000
<b>Trade Date:</b>	13 <sup>th</sup> November 2018
<b>Settlement Date:</b>	16 <sup>th</sup> November 2018
<b>Maturity Date:</b>	15 <sup>th</sup> November 2019
<b>Coupon:</b>	0.00%
<b>Counterparty:</b>	Private placement
<b>Clearing systems:</b>	Santander Consumer Bank AG (CBL no. 64003) “delivery against payment”
<b>Initial Clearing:</b>	Bank of New York Mellon (CBL 20465) to Santander Consumer Bank AG (CBL no. 64003) “free of payment”
<b>Listing:</b>	No listing
<b>Paying Agent:</b>	Bank of New York Mellon
<b>ISIN:</b>	XS1912819932
<b>Documentation:</b>	Issuer’s € 3bn Commercial Paper Programme (No. 13563) Information Memorandum dated 1st of February 2018
<b>Form of Notes:</b>	NGN (New Global Note)