

**Santander Consumer Bank AG**  
**Commercial Paper (Programme No. 13563)**  
**€ 50,000,000 0.00% Notes Value 05<sup>th</sup> February 2019**

**Term Sheet****1<sup>st</sup> February 2019**

<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>	€ 50,000,000
<b>Trade Date:</b>	1 <sup>st</sup> February 2019
<b>Settlement Date:</b>	5 <sup>th</sup> February 2019
<b>Maturity Date:</b>	6 <sup>th</sup> May 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>	XS1949730805
<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)