

Santander Consumer Bank AG
Commercial Paper (Programme No. 13563)
€ 27,000,000 0.00% Notes Value 30th July 2019

Term Sheet*26th July 2019*

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| Issuer: | Santander Consumer Bank AG |
| Programme Ratings: | S&P: A2 / Fitch: F2 |
| Status: | Senior unsecured |
| Nominal Amount: | € 27,000,000 |
| Trade Date: | 26 th July 2019 |
| Settlement Date: | 30 th July 2019 |
| Maturity Date: | 28 th July 2020 |
| Coupon: | 0.00% |
| Counterparty: | Societe Generale, Paris |
| Clearing systems: | Santander Consumer Bank AG (CBL no. 64003) to Societe Generale, Paris (Euroclear Bank no. 94840) “delivery against payment” |
| Initial Clearing: | Bank of New York Mellon (CBL 20465) to Santander Consumer Bank AG (CBL 64003) “free of payment” |
| Listing: | No listing |
| Paying Agent: | Bank of New York Mellon |
| ISIN: | XS2035556013 |
| Documentation: | Issuer’s € 3bn Commercial Paper Programme (No. 13563) Information Memorandum dated 1st of February 2018 |
| Form of Notes: | NGN (New Global Note) |