

Santander Consumer Bank AG
Commercial Paper (Programme No. 13563)
€ 25,000,000 0.00% Notes Value 12th November 2019

Term Sheet**12th November 2019**

Issuer:	Santander Consumer Bank AG
Programme Ratings:	S&P: A2 / Fitch: F2
Status:	Senior unsecured
Nominal Amount:	€ 25,000,000
Trade Date:	07 th November 2019 (11:05 a.m.)
Settlement Date:	12 th November 2019
Maturity Date:	27 th December 2019
Coupon:	0,00%
Counterparty:	Private Placement
Clearing systems:	Santander Consumer Bank AG (CBL no. 64003) “delivery against payment”
Initial Clearing:	Bank of New York Mellon (CBL 20465) to Santander Consumer Bank AG (CBL no. 64003) “free of payment”
Listing:	No listing
Paying Agent:	Bank of New York Mellon
ISIN:	XS2079837568
Documentation:	Issuer’s € 3bn Commercial Paper Programme (No. 13563) Information Memorandum dated 1st of February 2018
Form of Notes:	NGN (New Global Note)