

Santander Consumer Bank AG Commercial Paper (Programme No. 13563) € 30,000,000 0.00% Notes Value 29th June 2018

Term Sheet 27th June 2018

Issuer: Santander Consumer Bank AG

Programme Ratings: S&P: A2 / Fitch: F2

Status: Senior unsecured

Trade Date: 27th June 2018

Settlement Date: 29th June 2018

Maturity Date: 28th December 2018

Coupon: 0,00%

Dealer: 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 no. 64003)

"free of payment"

Listing: No listing

Paying Agent: Bank of New York Mellon

ISIN: XS1851338423

Documentation: Issuer's € 3bn Commercial Paper Programme (No. 13563)

Information Memorandum dated 1st of February 2018

Form of Notes: NGN (New Global Note)