

SCF RAHOITUSPALVELUT X DAC

Original Balance

EUR 450,000,000

Portfolio

The Portfolio consists of HP Contracts executed for the purpose of financing the acquisition of the Financed Vehicles

First Portfolio Characteristics

27,8% New Vehicle; 72,2% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

IQ EQ Corporate Services (Ireland) Limited

Transaction Security Trustee

BNP Paribas Trust Corporation UK Limited

Payment Dates

25th day of each calendar month, unless such date is not a Business Day, in which case the Payment Date shall be the next succeeding Business Day. The first Payment Date will be the Payment Date falling in Nov 2021.

Arranger

Banco Santander

Joint Lead Managers

Banco Santander S.A., HSBC Continental Europe, RBC Capital Markets (Europe) GmbH and SMBC Nikko Capital Markets Europe GmbH

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

October 2031

Listing Agent

A&L Listing Limited

Auditors of the Issuer

PWC

Class A Notes

EUR 411,800,000

Fitch / S&P Rating

AAA(sf) / AAA(sf)

ISIN Code

XS2398294228

Coupon

Euribor 1m + 70 bps (DM 13 bps)

Class B Notes

EUR 17,600,000

Fitch / S&P Rating

AA+sf / A(sf)

ISIN Code

XS2398294491

Coupon

Euribor 1m + 95 bps

Class C Notes

EUR 5,200,000

Fitch / S&P Rating

A+sf /BBB(sf)

ISIN Code

XS2398294574

Coupon

Euribor 1m + 1.25 bps

Class D Notes

EUR 15,400,000

Fitch / S&P Rating

Not rated

ISIN Code

XS2398294814

Coupon

5.35%