

SCF RAHOITUSPALVELUT IX DAC

Original Balance

EUR 650,000,000

Portfolio

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

First Portfolio Characteristics

33,7% New Vehicle; 66,3% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

Apex IFS 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 Dec 2020.

Arranger

Banco Santander

Joint Lead Managers

Banco Santander, ING Bank N.V. and Wells Fargo Securities International

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

October 2030

Listing Agent

BNP Paribas Securities Services

Auditors of the Issuer

PWC

Class A Notes

EUR 591,500,000

Fitch / S&P Rating

AAAsf / Aaa(sf)

ISIN Code

XS2230295151

Coupon

Euribor 1m + 70 bps (DM 20 bps)

Class B Notes

EUR 30,500,000

Fitch / S&P Rating

Asf / A2(sf)

ISIN Code

XS2230295664

Coupon

Euribor 1m + 93 bps

Class C Notes

EUR 28,000,000

Fitch / S&P Rating

Not rated

ISIN Code

XS2230295748

Coupon

6.50%