

SCF RAHOITUSPALVELUT VII DAC

Original Balance

EUR 665,300,000

Portfolio

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

First Portfolio Characteristics

35,9% New Vehicle; 64,1% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

First Names 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 January 2019.

Arranger

Santander Corporate & Investment Banking

Joint Lead Managers

Santander Corporate & Investment Banking, Barclays Bank PLC, Citigroup Global Markets Limited

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

November 2027

Listing Agent

Walkers Listing Services Limited

Auditors of the Issuer

PWC

Offering Circular and Financial Terms

Class A Notes

EUR 598,700,000

Fitch / Moody's Rating

AAAsf / Aaa(sf)

ISIN Code

XS1696456711

Coupon

Euribor 1m + 40 bps (DM 33 bps)

Class B Notes

EUR 28,000,000

Fitch / Moody's Rating

Asf / A2(sf)

ISIN Code

XS1696456711

Coupon

1.40%

Class C Notes

EUR 36,600,000

Fitch / Moody's Rating

Unrated

ISIN Code

XS1696456711

Coupon

7.74%

Class D Notes

EUR 2,000,000

Fitch / Moody's Rating

Unrated

ISIN Code

XS1696456711

Coupon

7.74%