

Final Terms dated 05 August 2015

Santander Consumer Bank AS
Issue of SEK 1,500,000,000 Floating Rate Senior Unsecured Notes due 2017
Guaranteed by
Santander Consumer Finance, S.A.
under the €2,500,000,000
Euro Medium Term Note Programme

PART A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 18 May 2015 which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) and amendments thereto, including the 2010 PD Amending Directive (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing on www.ise.ie.

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| 1. | (i) | Series Number: | 6 |
| | (ii) | Tranche Number: | 1 |
| | (iii) | Date on which the Notes become fungible: | Not Applicable |
| 2. | | Specified Currency or Currencies: | Swedish Krona (" SEK ") |
| 3. | | Aggregate Principal Amount: | |
| | (i) | Series: | SEK 1,500,000,000 |
| | (ii) | Tranche: | SEK 1,500,000,000 |
| 4. | | Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 5. | | Specified Denominations: | SEK 1,000,000 |
| 6. | (i) | Issue Date: | 10 August 2015 |
| | (ii) | Interest Commencement Date: | Issue Date |
| 7. | | Maturity Date: | 10 August 2017 |

8. Interest Basis: 3 months STIBOR + 0.68 per cent. Floating Rate
(further particulars specified below)
9. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
10. Put/Call Options: Not Applicable
11. (i) Status of the Notes: Senior
- (ii) Status of the Guarantee: Senior
- (iii) Date Board approval for issuance of Notes and Guarantee respectively obtained: Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

12. Fixed Rate Note Provisions: Not Applicable
13. Floating Rate Note Provisions: Applicable
- (i) Interest Period(s): The period beginning on (and including) the Issue Date and ending on (but excluding) the first Interest Payment Date and each subsequent period of approximately three months beginning on (and including) an Interest Payment Date and ending on (but excluding) the next following Interest Payment Date.
- (ii) Interest Payment Dates: Interest will be payable quarterly in arrears on 10 February, 10 May, 10 August and 10 November from and including First Interest Payment Date up to and including the Maturity Date, subject to adjustment in accordance with the Modified Following Business Day Convention.
- (iii) First Interest Payment Date: 10 November 2015
- (iv) Business Day Convention: Modified Following Business Day Convention

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| (v) | Manner in which the Rate(s) of Interest is/are to be determined: | Screen Rate Determination |
| (vi) | Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s) (if not the Agent): | The Agent |
| (vii) | Screen Rate Determination | |
| | • Reference Rate: | 3 months STIBOR |
| | • Interest Determination Date(s): | The second Stockholm Business Days prior to the start of each Interest Period |
| | • Relevant Screen Page: | Reuters Screen SIDE Page |
| (ix) | Margin(s): | 0.68 per cent. per annum |
| (x) | Minimum Rate of Interest: | 0 per cent. per annum |
| (xi) | Maximum Rate of Interest: | Not Applicable |
| (xii) | Day Count Fraction: | Actual/360 |

PROVISIONS RELATING TO REDEMPTION

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| 14. | Call Option: | Not Applicable |
| 15. | Put Option: | Not Applicable |
| 16. | Maturity Redemption Amount of each Note: | SEK 1,000,000 per Note of SEK 1,000,000 specified denomination |
| 17. | Early Redemption Amount (Tax): | |
| | Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on event of default or other early redemption: | As per Condition 5.02 |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 18. | Form of Notes: | Bearer |
| | | Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note |
| 19. | New Global Note: | Yes |

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| 20. | Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 21. | Business Day: | TARGET |
| 22. | Relevant Financial Centre: | TARGET, Stockholm, Oslo |
| 23. | Relevant Financial Centre Day: | TARGET, Stockholm, Oslo |
| 24. | Details relating to Instalment Notes: | Not Applicable |

DISTRIBUTION

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| 25. | (i) If syndicated, names and addresses of Managers and underwriting commitments: | Not Applicable |
| | (ii) Date of Subscription Agreement | Not Applicable |
| 26. | If non-syndicated, name and address of Dealer/Manager: | Skandinaviska Enskilda Banken AB (publ)
Kungsträdgårdsgatan 8, 106 40 Stockholm,
Sweden |
| 28. | US Selling Restrictions: | Reg. S Category 2; /TEFRA D |

CONFIRMED

Issuer

SANTANDER CONSUMER BANK AS



By: PRISCILLA HALVERSON

Authorised Signatory

Date

Guarantor

SANTANDER CONSUMER FINANCE, S.A.

By:

Authorised Signatory

Date



Anders Bruun-Olsen
Chief Financial Officer

PART B — OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to listing on the Official List of the Irish Stock Exchange and to trading on its regulated market with effect on or about the Issue **Date**.

2. RATINGS

The Notes to be issued have been rated:

S&P: BBB

Moody's: A3

Each of Standard & Poor's Credit Market Services Europe Limited (S&P) and Moody's Investors Service España. S.A. (Moody's) are established in the EU and registered under Regulation (EC) No 1060/200, as amended (the "**CRA Regulation**").

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in the section entitled "*Subscription and Sale*" of the Base Prospectus, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Estimated total expenses: Euro 600

6. Floating Rate Notes only — HISTORIC INTEREST RATES

Details of historic STIBOR rates can be obtained from Reuters.

7. OPERATIONAL INFORMATION

ISIN: XS1272654028

Common Code: 127265402

Any Clearing System other than Euroclear and Clearstream Banking, société anonyme and the relevant identification numbers: Not Applicable

Names and addresses of additional Paying Agent(s) (if any): Not Applicable

Intended to be held in a manner which would allow Eurosystem eligibility:

Yes. Note that the designation "Yes" simply means that the Notes are intended upon issue

to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being specified that Eurosystem eligibility criteria have been met.