

# 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 / Moody's Rating

AAAsf / Aaa(sf)

## ISIN Code

XS2230295151

## Coupon

Euribor 1m + 70 bps (DM 20 bps)

## Class B Notes

EUR 30,500,000

## Fitch / Moody's Rating

Asf / A2(sf)

## ISIN Code

XS2230295664

## Coupon

Euribor 1m + 93 bps

## Class C Notes

EUR 28,000,000

## Fitch / Moody's Rating

Not rated

## ISIN Code

XS2230295748

## Coupon

6.50%