

Specified Securities Information

Santander Consumer Finance, S.A.

SPECIFIED SECURITIES INFORMATION

Type of Information:	Specified Securities Information
Date of Announcement:	19 September 2017
Issuer Name:	Santander Consumer Finance, S.A. (the " Issuer ")
Name and Title of Representative:	Mr. Álvaro Soler Severino Head of Treasury
Address of Head Office:	Ciudad Grupo Santander, Avda. de Cantabria s/n, 28660 Boadilla del Monte, Madrid, Spain
Telephone:	+34 91 289 32 79
Contact Person:	Attorney-in-Fact: Hiroto Ando, Attorney-at-law Aina Ono, Attorney-at-law Anderson Mori & Tomotsune Address: Akasaka K-Tower 2-7, Motoakasaka 1-chome Minato-ku, Tokyo Telephone: +81-3-6888-1000
Type of Securities:	Notes (the " Notes ")
Total Issuance Value of Securities or Total Sale Value of Securities:	JPY 3,300,000,000 0.287 per cent. Notes due 27 September 2019 JPY 8,100,000,000 0.430 per cent. Notes due 25 September 2020 JPY 9,400,000,000 0.680 per cent. Notes due 27 September 2022
Contents of Program Information:	
Date of Announcement:	26 June 2017
Scheduled Issuance Period:	27 June 2017 to 26 June 2018
Maximum Outstanding Issuance Amount:	€10,000,000,000 (for this program)
Matters related to Financial Instruments Exchange Market, etc.:	Not Applicable
Address of Website for Announcement:	http://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html
Status of Submission of Annual Securities Reports:	None
Name of Arranger (for the purpose of this Specified Securities Information):	Mizuho International plc Morgan Stanley & Co. International plc Nomura International plc
Notes to Investors:	

1. The TOKYO PRO-BOND Market is a market for professional investors, etc. (*Tokutei Touseika tou*) as defined in Article 2, Paragraph 3, Item 2(b)(2) of the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended, the "**FIEA**") (the "**Professional Investors, Etc.**"). Notes listed on the market ("**Listed Notes**") may involve high investment risk. Investors should be aware of the listing eligibility and timely disclosure requirements that apply to issuers of Listed Notes on the TOKYO PRO-BOND Market and associated risks such as the fluctuation of market prices and shall bear responsibility for their investments. Prospective investors should make investment decisions after having carefully considered the contents of this Specified Securities Information.
2. Where this Specified Securities Information (a) contains any false statement on important matters, or (b) lacks information on: (i) important matters that should be announced or (ii) a material fact that is necessary to avoid misleading content, a person who, at the time of announcement of this Specified Securities Information, is an officer (meaning an officer stipulated in Article 21, Paragraph 1 of the FIEA (meaning a director (*torishimari-yaku*), accounting advisor (*kaikai-sanyo*), corporate auditor (*kansa-yaku*) or executive officer (*shikkou-yaku*), or a person equivalent to any of these) (each an "**Officer**") of the Issuer) that announced this Specified Securities Information shall be liable to compensate persons who acquired the Notes for any damage or loss arising from the false statement or lack of information in accordance with the provisions of Article 21, Paragraph 1, Item 1 of the FIEA applied mutatis mutandis in Article 27-33 of the FIEA and of Article 22 of the FIEA applied mutatis mutandis in Article 27-34 of the FIEA. However, this shall not apply to cases where the person who acquired the Notes was aware of the existence of the false statement or the lack of information at the time of subscription for acquisition of the Notes. Additionally, such Officer shall not be required to assume the liability prescribed above, where he/she proves that he/she was not aware of, and was unable to obtain knowledge of, even with due care, the existence of the false statement or the lack of information.
3. The regulatory framework for the TOKYO PRO-BOND Market is different in fundamental aspects from the general regulatory framework applicable to other exchange markets in Japan. Investors should be aware of the rules and regulations of the TOKYO PRO-BOND Market, which are available on Japan Exchange Group, Inc. website.
4. Tokyo Stock Exchange, Inc. ("Tokyo Stock Exchange") does not express opinions or issue guarantees, etc. regarding the content of this Specified Securities Information (including but not limited to, whether this Specified Securities Information (a) contains a false statement or (b) lacks information on: (i) important matters that should be announced or (ii) a material fact that is necessary to avoid misleading content) and shall not be liable for any damage or loss.
5. All terms in this Specified Securities Information and not otherwise defined herein shall have the same meaning herein as set forth in the Program Information dated 26 June 2017, as amended.

Final Terms dated 15 September 2017

Santander Consumer Finance, S.A.
Issue of JPY 3,300,000,000 0.287 per cent. Notes due 27 September 2019

under the €15,000,000,000

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 (the "**Conditions**") set forth in the Base Prospectus dated 15 June 2017 and the supplement to it dated 11 September 2017 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Directive (as such term is defined below). 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 the 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 at the website of the Irish Stock Exchange (www.ise.ie).

The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended by Directive 2010/73/EU).

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| 1. Issuer: | Santander Consumer Finance, S.A. |
| 2. (i) Series Number: | 54 |
| (ii) Tranche Number: | 1 |
| (iii) Date on which the Notes become fungible: | Not Applicable |
| 3. Specified Currency or Currencies: | Japanese Yen (" JPY ") |
| 4. Aggregate Principal Amount: | |
| (i) Series: | JPY 3,300,000,000 |
| (ii) Tranche: | JPY 3,300,000,000 |
| 5. Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. Specified Denominations: | JPY 100,000,000 |
| 7. (i) Issue Date: | 27 September 2017 |
| (ii) Interest Commencement Date: | Issue Date |
| 8. Maturity Date: | 27 September 2019 |
| 9. Interest Basis: | 0.287 per cent. Fixed Rate

(further particulars specified below at paragraph 13) |
| 10. 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. |

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| 11. Put/Call Options: | Not Applicable |
| 12. (i) Status of the Notes: | Senior |
| (ii) Date Board approval for issuance of Notes obtained: | 21 September 2017 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 13. Fixed Rate Note Provisions | Applicable |
| (i) Rate of Interest: | 0.287 per cent. per annum payable semi-annually in arrear |
| (ii) Interest Payment Date(s): | 27 March and 27 September in each year (the amount of interest in respect of the final interest period will be payable on the Maturity Date) adjusted in accordance with the Modified Following Business Day Convention |
| (iii) Fixed Coupon Amount: | JPY 143,500 per JPY 100,000,000 Specified Denomination |
| (iv) Day Count Fraction: | 30/360, unadjusted |
| (v) Determination Dates: | Not Applicable |
| (vi) Broken Amount(s): | Not Applicable |
| 14. Floating Rate Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 15. Call Option and/or Regulatory Call: | Not Applicable |
| 16. Put Option | Not Applicable |
| 17. Maturity Redemption Amount of each Note: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |
| 18. 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: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 19. Form of Notes: | 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 |
| 20. New Global Note: | Yes |
| 21. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 22. Business Day: | Tokyo, London and TARGET |
| 23. Relevant Financial Centre: | Tokyo, London and TARGET |

24. Relevant Financial Centre Day: Tokyo, London and TARGET
25. Details relating to Instalment Notes: Not applicable
26. Commissioner: Mr. Luis Coronel de Palma

Signed on behalf of **SANTANDER CONSUMER FINANCE, S.A.**

By:
Authorised Signatory



Alvaro Soler Severino
Authorized Signature
Firma autorizada

By:
Authorised Signatory

Date

Agustín García de Dios
Authorized signature
Firma autorizada

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

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| (i) | Listing: | Application has been made for the Notes to be admitted to listing on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (ii) | Admission to Trading: | Application has been made for the Notes to be admitted to trading on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (iii) | Estimate of total expenses related to admission to trading: | 600 euros |

2. RATINGS

The Notes to be issued are expected to be rated as follows:

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| Ratings: | Standard & Poor's: BBB+ |
| | Moody's: A3 |
| | Fitch: A- |

Each of Standard & Poor's Credit Market Services Europe Limited (Standard & Poor's), Moody's Investor Services España, S.A. (Moody's) and Fitch Ratings España, S.A.U. (Fitch) are established in the EEA and registered under Regulation (EU) No 1060/2009, as amended (the "**CRA Regulation**").

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

Save for any fees payable to the Joint Lead Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Joint Lead Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. Fixed Rate Notes only – YIELD

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| Indication of yield: | 0.287 <i>per cent.</i> per annum |
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The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

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| ISIN: | XS1687295532 |
| Common Code: | 168729553 |
| Delivery: | Delivery against payment |

Any Clearing System other than Euroclear and Clearstream Banking S.A. 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 satisfied that Eurosystem eligibility criteria have been met.

6. DISTRIBUTION

(i) Method of Distribution:	Syndicated
(ii) If syndicated:	
(A) Names of Dealers	Joint Lead Managers: Mizuho International plc Morgan Stanley & Co. International plc Nomura International plc
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	Not Applicable
(iv) U.S. Selling Restrictions:	Reg S Compliance Category 2; TEFRA D
(v) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(vi) Japanese Selling Restrictions and Transfer Restrictions:	For the purpose of the issuance of the Notes, the following Japanese selling and transfer restrictions apply: (1) The Notes may not be sold, transferred or otherwise disposed to any person other than the Professional Investors, Etc. (<i>Tokutei Toushika tou</i>) as defined in Article 2, Paragraph 3, Item 2(b)(2) of the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended, the " FIEA ") (the " Professional Investors, Etc. "), except for the transfer of the Notes to the following: (a) the Issuer or an officer (meaning an officer as prescribed in Article 11-2, Paragraph 1, Item 2(c) of the Cabinet Office Ordinance on Definitions under Article 2 of the FIEA (MOF Ordinance No. 14 of 1993, as amended, (the " Definitions Cabinet Office Ordinance ")) (meaning a director (<i>torishimari-yaku</i>), corporate

auditor (*kansa-yaku*), executive officer (*shikkou-yaku*), board member (*riji*) or auditor (*kanji*), or a person equivalent to any of these) of the Issuer) who holds shares or equity pertaining to voting rights exceeding 50% of all the voting rights in the Issuer which is calculated by excluding treasury shares or any non-voting rights shares (the "**Voting Rights Held by All the Shareholders, Etc.**" (*Sou Kabunushi Tou no Giketsuken*)) (as prescribed in Article 29-4, Paragraph 2 of the FIEA) of the Issuer under his/her own name or another person's name (each a "**Specified Officer**" (*Tokutei Yakuin*)), or a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc., are held by the Specified Officer (the "**Controlled Juridical Person, Etc.**" (*Hi-Shihai Houjin Tou*)) (as prescribed in Article 11-2, Paragraph 3 of the Definitions Cabinet Office Ordinance) including a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. are jointly held by the Specified Officer and the Controlled Juridical Person(s), Etc. under their own name or another person's name (as prescribed in Article 11-2, Paragraph 2 of the Definitions Cabinet Office Ordinance);or

(b) a company that holds shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. of the Issuer in its own name or another person's name.

(2) When (i) a solicitation of an offer to acquire the Notes or (ii) an offer to sell or a solicitation of an offer to purchase the Notes (collectively, "**Solicitation of the Note Trade**") is made, the following matters shall be notified from the person who makes such Solicitation of the Note Trade to the person to whom such Solicitation of the Note Trade is made:

(a) no securities registration statement (pursuant to Article 4, Paragraphs 1 through 3 of the FIEA) has been filed with respect to the Solicitation of the Note Trade;

(b) the Notes fall, or will fall, under the Securities for Professional Investors (*Tokutei Toushika Muke Yukashoken*) (as defined in Article 4, Paragraph 3 of the FIEA);

(c) any acquisition or purchase of the Notes by such person pursuant to any Solicitation

of the Note Trade is conditional upon such person (i) agreeing to comply with the restriction on transfer of the Notes as set forth in (1) above, (in the case of a solicitation of an offer to acquire the Notes to be newly issued), or (ii) entering into an agreement providing for the restriction on transfer of the Notes as set forth in (1) above with the person making such Solicitation of the Note Trade (in the case of an offer to sell or a solicitation of an offer to purchase the Notes already issued);

(d) Article 4, Paragraphs 3, 5 and 6 of the FIEA will be applicable to such certain solicitation, offers and other activities with respect to the Notes as provided in Article 4, Paragraph 2 of the FIEA;

(e) the Specified Securities Information, Etc. (*Tokutei Shouken Tou Jouhou*) (as defined in Article 27-33 of the FIEA) with respect to the Notes and the Issuer Information, Etc. (*Hakkosha Tou Jouhou*) (as defined in Article 27-34 of the FIEA) with respect to the Issuer have been or will be made available for the Professional Investors, Etc. by way of such information being posted on the web-site maintained by the TOKYO PRO-BOND Market (<http://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html> or any successor website), in accordance with Rules 210 and 217 of the Special Regulations of Securities Listing Regulations Concerning Specified Listed Securities of Tokyo Stock Exchange, Inc.; and

(f) the Issuer Information, Etc. will be provided to the holders of the Notes or made public pursuant to Article 27-32 of the FIEA.

Final Terms dated 15 September 2017

Santander Consumer Finance, S.A.
Issue of JPY 8,100,000,000 0.430 per cent. Notes due 25 September 2020

under the €15,000,000,000

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 (the "**Conditions**") set forth in the Base Prospectus dated 15 June 2017 and the supplement to it dated 11 September 2017 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Directive (as such term is defined below). 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 the 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 at the website of the Irish Stock Exchange (www.ise.ie).

The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended by Directive 2010/73/EU).

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| 1. Issuer: | Santander Consumer Finance, S.A. |
| 2. (i) Series Number: | 55 |
| (ii) Tranche Number: | 1 |
| (iii) Date on which the Notes become fungible: | Not Applicable |
| 3. Specified Currency or Currencies: | Japanese Yen (" JPY ") |
| 4. Aggregate Principal Amount: | |
| (i) Series: | JPY 8,100,000,000 |
| (ii) Tranche: | JPY 8,100,000,000 |
| 5. Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. Specified Denominations: | JPY 100,000,000 |
| 7. (i) Issue Date: | 27 September 2017 |
| (ii) Interest Commencement Date: | Issue Date |
| 8. Maturity Date: | 25 September 2020 |
| 9. Interest Basis: | 0.430 per cent. Fixed Rate

(further particulars specified below at paragraph 13) |
| 10. 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. |

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| 11. Put/Call Options: | Not Applicable |
| 12. (i) Status of the Notes: | Senior |
| (ii) Date Board approval for issuance of Notes obtained: | 21 September 2017 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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|-----------------------------------|---|
| 13. Fixed Rate Note Provisions | Applicable |
| (i) Rate of Interest: | 0.430 per cent. per annum payable semi-annually in arrear |
| (ii) Interest Payment Date(s): | 27 March and 27 September in each year (the amount of interest in respect of the final interest period will be payable on the Maturity Date) adjusted in accordance with the Modified Following Business Day Convention |
| (iii) Fixed Coupon Amount[(s)]: | JPY 215,000 per JPY 100,000,000 Specified Denomination |
| (iv) Day Count Fraction: | 30/360, unadjusted |
| (v) Determination Dates: | Not Applicable |
| (vi) Broken Amount(s): | There will be a short last coupon in respect of the final interest period (from, and including, 27 March 2020 to the Maturity Date) which will be JPY 212,611 per JPY 100,000,000 Specified Denomination |
| 14. Floating Rate Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION


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| 15. Call Option and/or Regulatory Call: | Not Applicable |
| 16. Put Option | Not Applicable |
| 17. Maturity Redemption Amount of each Note: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |
| 18. 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: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 19. Form of Notes: | 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 |
| 20. New Global Note: | Yes |
| 21. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |

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| 22. Business Day: | Tokyo, London and TARGET |
| 23. Relevant Financial Centre: | Tokyo, London and TARGET |
| 24. Relevant Financial Centre Day: | Tokyo, London and TARGET |
| 25. Details relating to Instalment Notes: | Not applicable |
| 26. Commissioner: | Mr. Luis Coronel de Palma |

Signed on behalf of **SANTANDER CONSUMER FINANCE, S.A.**

By: 
Authorised Signatory

Alvaro Soler Severino
Authorized Signature
Firma autorizada


By:
Authorised Signatory

Agustín García de Dios
Authorized signature
Firma autorizada

Date

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

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| (i) | Listing: | Application has been made for the Notes to be admitted to trading on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (ii) | Admission to Trading: | Application has been made for the Notes to be admitted to listing on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (iii) | Estimate of total expenses related to admission to trading: | 600 euros |

2. RATINGS

The Notes to be issued are expected to be rated as follows:

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|----------|-------------------------|
| Ratings: | Standard & Poor's: BBB+ |
| | Moody's: A3 |
| | Fitch: A- |

Each of Standard & Poor's Credit Market Services Europe Limited (Standard & Poor's), Moody's Investor Services España, S.A. (Moody's) and Fitch Ratings España, S.A.U. (Fitch) are established in the EEA and registered under Regulation (EU) No 1060/2009, as amended (the "**CRA Regulation**").

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

Save for any fees payable to the Joint Lead Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Joint Lead Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. Fixed Rate Notes only – YIELD

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|----------------------|----------------------------------|
| Indication of yield: | 0.430 <i>per cent.</i> per annum |
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The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

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| ISIN: | XS1687295615 |
| Common Code: | 168729561 |
| Delivery: | Delivery against payment |

Any Clearing System other than Euroclear and Clearstream Banking S.A. 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 satisfied that Eurosystem eligibility criteria have been met.

6. DISTRIBUTION

(i) Method of Distribution:	Syndicated
(ii) If syndicated:	
(A) Names of Dealers	Joint Lead Managers: Mizuho International plc Morgan Stanley & Co. International plc Nomura International plc
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	Not Applicable
(iv) U.S. Selling Restrictions:	Reg S Compliance Category 2; TEFRA D
(v) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(vi) Japanese Selling Restrictions and Transfer Restrictions:	For the purpose of the issuance of the Notes, the following Japanese selling and transfer restrictions apply: (1) The Notes may not be sold, transferred or otherwise disposed to any person other than the Professional Investors, Etc. (<i>Tokutei Toushika tou</i>) as defined in Article 2, Paragraph 3, Item 2(b)(2) of the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended, the " FIEA ") (the " Professional Investors, Etc. "), except for the transfer of the Notes to the following: (a) the Issuer or an officer (meaning an officer as prescribed in Article 11-2, Paragraph 1, Item 2(c) of the Cabinet Office Ordinance on Definitions under Article 2 of the FIEA (MOF Ordinance No. 14 of 1993, as amended, (the " Definitions Cabinet Office Ordinance ")) (meaning a

director (*torishimari-yaku*), corporate auditor (*kansa-yaku*), executive officer (*shikkou-yaku*), board member (*riji*) or auditor (*kanji*), or a person equivalent to any of these) of the Issuer) who holds shares or equity pertaining to voting rights exceeding 50% of all the voting rights in the Issuer which is calculated by excluding treasury shares or any non-voting rights shares (the "**Voting Rights Held by All the Shareholders, Etc.**" (*Sou Kabunushi Tou no Giketsuken*)) (as prescribed in Article 29-4, Paragraph 2 of the FIEA) of the Issuer under his/her own name or another person's name (each a "**Specified Officer**" (*Tokutei Yakuin*)), or a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc., are held by the Specified Officer (the "**Controlled Juridical Person, Etc.**" (*Hi-Shihai Houjin Tou*)) (as prescribed in Article 11-2, Paragraph 3 of the Definitions Cabinet Office Ordinance) including a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. are jointly held by the Specified Officer and the Controlled Juridical Person(s), Etc. under their own name or another person's name (as prescribed in Article 11-2, Paragraph 2 of the Definitions Cabinet Office Ordinance);or

(b) a company that holds shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. of the Issuer in its own name or another person's name.

(2) When (i) a solicitation of an offer to acquire the Notes or (ii) an offer to sell or a solicitation of an offer to purchase the Notes (collectively, "**Solicitation of the Note Trade**") is made, the following matters shall be notified from the person who makes such Solicitation of the Note Trade to the person to whom such Solicitation of the Note Trade is made:

(a) no securities registration statement (pursuant to Article 4, Paragraphs 1 through 3 of the FIEA) has been filed with respect to the Solicitation of the Note Trade;

(b) the Notes fall, or will fall, under the Securities for Professional Investors (*Tokutei Touseika Muke Yukashoken*) (as defined in Article 4, Paragraph 3 of the FIEA);

(c) any acquisition or purchase of the Notes

by such person pursuant to any Solicitation of the Note Trade is conditional upon such person (i) agreeing to comply with the restriction on transfer of the Notes as set forth in (1) above, (in the case of a solicitation of an offer to acquire the Notes to be newly issued), or (ii) entering into an agreement providing for the restriction on transfer of the Notes as set forth in (1) above with the person making such Solicitation of the Note Trade (in the case of an offer to sell or a solicitation of an offer to purchase the Notes already issued);

(d) Article 4, Paragraphs 3, 5 and 6 of the FIEA will be applicable to such certain solicitation, offers and other activities with respect to the Notes as provided in Article 4, Paragraph 2 of the FIEA;

(e) the Specified Securities Information, Etc. (*Tokutei Shouken Tou Jouhou*) (as defined in Article 27-33 of the FIEA) with respect to the Notes and the Issuer Information, Etc. (*Hakkosha Tou Jouhou*) (as defined in Article 27-34 of the FIEA) with respect to the Issuer have been or will be made available for the Professional Investors, Etc. by way of such information being posted on the web-site maintained by the TOKYO PRO-BOND Market (<http://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html> or any successor website), in accordance with Rules 210 and 217 of the Special Regulations of Securities Listing Regulations Concerning Specified Listed Securities of Tokyo Stock Exchange, Inc.; and

(f) the Issuer Information, Etc. will be provided to the holders of the Notes or made public pursuant to Article 27-32 of the FIEA.

Final Terms dated 15 September 2017

Santander Consumer Finance, S.A.
Issue of JPY 9,400,000,000 0.680 per cent. Notes due 27 September 2022

under the €15,000,000,000

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 (the "**Conditions**") set forth in the Base Prospectus dated 15 June 2017 and the supplement to it dated 11 September 2017 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Directive (as such term is defined below). 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 the 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 at the website of the Irish Stock Exchange (www.ise.ie).

The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended by Directive 2010/73/EU).

- | | | |
|-----|--|---|
| 1. | Issuer: | Santander Consumer Finance, S.A. |
| 2. | (i) Series Number: | 56 |
| | (ii) Tranche Number: | 1 |
| | (iii) Date on which the Notes become fungible: | Not Applicable |
| 3. | Specified Currency or Currencies: | Japanese Yen (" JPY ") |
| 4. | Aggregate Principal Amount: | |
| | (i) Series: | JPY 9,400,000,000 |
| | (ii) Tranche: | JPY 9,400,000,000 |
| 5. | Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. | Specified Denominations: | JPY 100,000,000 |
| 7. | (i) Issue Date: | 27 September 2017 |
| | (ii) Interest Commencement Date: | Issue Date |
| 8. | Maturity Date: | 27 September 2022 |
| 9. | Interest Basis: | 0.680 per cent. Fixed Rate

(further particulars specified below at paragraph 13) |
| 10. | 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. |

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|--|-------------------|
| 11. Put/Call Options: | Not Applicable |
| 12. (i) Status of the Notes: | Senior |
| (ii) Date Board approval for issuance of Notes obtained: | 21 September 2017 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

- | | |
|-----------------------------------|---|
| 13. Fixed Rate Note Provisions | Applicable |
| (i) Rate of Interest: | 0.680 per cent. per annum payable semi-annually in arrear |
| (ii) Interest Payment Date(s): | 27 March and 27 September in each year (the amount of interest in respect of the final interest period will be payable on the Maturity Date) adjusted in accordance with the Modified Following Business Day Convention |
| (iii) Fixed Coupon Amount: | JPY 340,000 per JPY 100,000,000 Specified Denomination |
| (iv) Day Count Fraction: | 30/360, unadjusted |
| (v) Determination Dates: | Not Applicable |
| (vi) Broken Amount(s): | Not Applicable |
| 14. Floating Rate Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

- | | |
|--|--|
| 15. Call Option and/or Regulatory Call: | Not Applicable |
| 16. Put Option | Not Applicable |
| 17. Maturity Redemption Amount of each Note: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |
| 18. 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: | JPY 100,000,000 per Note of JPY 100,000,000 Specified Denomination |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- | | |
|---|---|
| 19. Form of Notes: | 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 |
| 20. New Global Note: | Yes |
| 21. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 22. Business Day: | Tokyo, London and TARGET |
| 23. Relevant Financial Centre: | Tokyo, London and TARGET |

24. Relevant Financial Centre Day: Tokyo, London and TARGET
25. Details relating to Instalment Notes: Not applicable
26. Commissioner: Mr. Luis Coronel de Palma

Signed on behalf of **SANTANDER CONSUMER FINANCE, S.A.**


By:
Authorised Signatory

Alvaro Soler Severino
Authorized Signature
Firma autorizada


By:
Authorised Signatory

Agustín García de Dios
Authorized signature
Firma autorizada

Date

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- | | | |
|-------|---|--|
| (i) | Listing: | Application has been made for the Notes to be admitted to listing on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (ii) | Admission to Trading: | Application has been made for the Notes to be admitted to trading on the Official List of the Irish Stock Exchange and on the TOKYO PRO-BOND Market of the Tokyo Stock Exchange with effect from the Issue Date and one business day following the Issue Date, respectively. |
| (iii) | Estimate of total expenses related to admission to trading: | 600 euros |

2. RATINGS

The Notes to be issued are expected to be rated as follows:

- | | |
|----------|-------------------------|
| Ratings: | Standard & Poor's: BBB+ |
| | Moody's: A3 |
| | Fitch: A- |

Each of Standard & Poor's Credit Market Services Europe Limited (Standard & Poor's), Moody's Investor Services España, S.A. (Moody's) and Fitch Ratings España, S.A.U. (Fitch) are established in the EEA and registered under Regulation (EU) No 1060/2009, as amended (the "**CRA Regulation**").

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

Save for any fees payable to the Joint Lead Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Joint Lead Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. Fixed Rate Notes only – YIELD

- | | |
|----------------------|----------------------------------|
| Indication of yield: | 0.680 <i>per cent.</i> per annum |
|----------------------|----------------------------------|

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

- | | |
|--------------|--------------------------|
| ISIN: | XS1687295706 |
| Common Code: | 168729570 |
| Delivery: | Delivery against payment |

Any Clearing System other than Euroclear and Clearstream Banking S.A. 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 satisfied that Eurosystem eligibility criteria have been met.

6. DISTRIBUTION

(i) Method of Distribution:	Syndicated
(ii) If syndicated:	
(A) Names of Dealers	Joint Lead Managers: Mizuho International plc Morgan Stanley & Co. International plc Nomura International plc
(B) Stabilisation Manager(s), if any:	Not Applicable
(iii) If non-syndicated, name of Dealer:	Not Applicable
(iv) U.S. Selling Restrictions:	Reg S Compliance Category 2; TEFRA D
(v) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(vi) Japanese Selling Restrictions and Transfer Restrictions:	For the purpose of the issuance of the Notes, the following Japanese selling and transfer restrictions apply: (1) The Notes may not be sold, transferred or otherwise disposed to any person other than the Professional Investors, Etc. (<i>Tokutei Toushika tou</i>) as defined in Article 2, Paragraph 3, Item 2(b)(2) of the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended, the " FIEA ") (the " Professional Investors, Etc. "), except for the transfer of the Notes to the following: (a) the Issuer or an officer (meaning an officer as prescribed in Article 11-2, Paragraph 1, Item 2(c) of the Cabinet Office Ordinance on Definitions under Article 2 of the FIEA (MOF Ordinance No. 14 of 1993, as amended, (the " Definitions Cabinet Office Ordinance ")) (meaning a director (<i>torishimari-yaku</i>), corporate

auditor (*kansa-yaku*), executive officer (*shikkou-yaku*), board member (*riji*) or auditor (*kanji*), or a person equivalent to any of these) of the Issuer) who holds shares or equity pertaining to voting rights exceeding 50% of all the voting rights in the Issuer which is calculated by excluding treasury shares or any non-voting rights shares (the "**Voting Rights Held by All the Shareholders, Etc.**" (*Sou Kabunushi Tou no Giketsuken*)) (as prescribed in Article 29-4, Paragraph 2 of the FIEA) of the Issuer under his/her own name or another person's name (each a "**Specified Officer**" (*Tokutei Yakuin*)), or a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc., are held by the Specified Officer (the "**Controlled Juridical Person, Etc.**" (*Hi-Shihai Houjin Tou*)) (as prescribed in Article 11-2, Paragraph 3 of the Definitions Cabinet Office Ordinance) including a juridical person (excluding the Issuer) whose shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. are jointly held by the Specified Officer and the Controlled Juridical Person(s), Etc. under their own name or another person's name (as prescribed in Article 11-2, Paragraph 2 of the Definitions Cabinet Office Ordinance);or

(b) a company that holds shares or equity pertaining to voting rights exceeding 50% of the Voting Rights Held by All the Shareholders, Etc. of the Issuer in its own name or another person's name.

(2) When (i) a solicitation of an offer to acquire the Notes or (ii) an offer to sell or a solicitation of an offer to purchase the Notes (collectively, "**Solicitation of the Note Trade**") is made, the following matters shall be notified from the person who makes such Solicitation of the Note Trade to the person to whom such Solicitation of the Note Trade is made:

(a) no securities registration statement (pursuant to Article 4, Paragraphs 1 through 3 of the FIEA) has been filed with respect to the Solicitation of the Note Trade;

(b) the Notes fall, or will fall, under the Securities for Professional Investors (*Tokutei Toushika Muke Yukashoken*) (as defined in Article 4, Paragraph 3 of the FIEA);

(c) any acquisition or purchase of the Notes by such person pursuant to any Solicitation

of the Note Trade is conditional upon such person (i) agreeing to comply with the restriction on transfer of the Notes as set forth in (1) above, (in the case of a solicitation of an offer to acquire the Notes to be newly issued), or (ii) entering into an agreement providing for the restriction on transfer of the Notes as set forth in (1) above with the person making such Solicitation of the Note Trade (in the case of an offer to sell or a solicitation of an offer to purchase the Notes already issued);

(d) Article 4, Paragraphs 3, 5 and 6 of the FIEA will be applicable to such certain solicitation, offers and other activities with respect to the Notes as provided in Article 4, Paragraph 2 of the FIEA;

(e) the Specified Securities Information, Etc. (*Tokutei Shouken Tou Jouhou*) (as defined in Article 27-33 of the FIEA) with respect to the Notes and the Issuer Information, Etc. (*Hakkosha Tou Jouhou*) (as defined in Article 27-34 of the FIEA) with respect to the Issuer have been or will be made available for the Professional Investors, Etc. by way of such information being posted on the web-site maintained by the TOKYO PRO-BOND Market (<http://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html> or any successor website), in accordance with Rules 210 and 217 of the Special Regulations of Securities Listing Regulations Concerning Specified Listed Securities of Tokyo Stock Exchange, Inc.; and

(f) the Issuer Information, Etc. will be provided to the holders of the Notes or made public pursuant to Article 27-32 of the FIEA.