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09 July 2024

SANTANDER CONSUMER BANK AS - €2,500,000,000 Euro Medium Term Note Programme

Dear Mr. Foley

The Central Bank of Ireland (Central Bank) hereby approves the Supplement dated 09 July 2024 to the above Base Prospectus, which was approved by the Central Bank on 03 November 2023, under Article 20 of Regulation (EU) 2017/1129 (the Regulation), as having been drawn up in accordance with the Regulation and Commission Delegated Regulation (EU) 2019/980.

The Central Bank will publish a notification on its website that the above Supplement will be made available in an electronic form pursuant to Article 21(2) of the Regulation. In accordance with Article 21(10) of the Regulation, where the Supplement is otherwise published, the text and format must at all times be identical to the original version approved by the Central Bank.

Yours sincerely

Jane Farrelly Byrne Central Bank of Ireland

Fare Farelly Byrne