

March 26, 2013

To Euroclear, Clearstream and all Custodians and Investment Institutions, with the exception of The Depository Trust Company "DTC":

ISSUER: SANTANDER CONSUMER FINANCE, S.A.

We have retained IssuerSolutions as our investor identification agent to conduct an independent beneficial owner information collection process in respect of **individuals and legal entities resident in Spain for tax purposes, and permanent establishments in Spain of Non-Resident Income Tax taxpayers**, owning a beneficial interest in our *debt securities listed below* (each, a **Spanish Holder** and, collectively, the **Spanish Holders**), in compliance with our information obligations under Spanish Royal Decree 1065/2007, of 27 July, as amended by the Spanish Royal Decree 1145/2011, of 29 July.

Please, let this letter serve as an official authorization to release the requested Spanish Holders information regarding our debt security issues.

Thank you in advance for your cooperation and please do not hesitate to contact IssuerSolutions for any further assistance you may require.

Respectfully yours,

SANTANDER CONSUMER FINANCE, S.A.
p.p.



D. Alvaro Soler Severino