



# Here to help you prosper

Our commitment to you

Version 1 - September 2024





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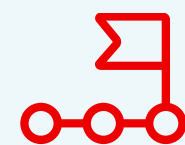
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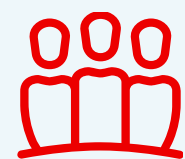
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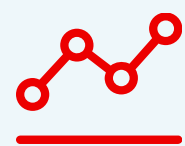
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# Santander Group

Over the past decade Santander Consumer Finance has established itself as a leading player in the automotive finance sector.

SCF Global Results



Our vision



**Largest**  
auto-finance  
provider in Europe.



Ranked  
**Top 3**  
by size in most markets.



SCF operates in  
16 European markets  
through more than

**130,000+**  
points of sale.



Since 2005 in  
the UK, funded

**3.2M+**  
vehicles

with over

**£40B**  
loans



**15 Joint  
Ventures**

with OEMs in Europe, more  
than all competitors combined.



Partners with  
**4,500+**  
motor dealers in the UK



Strong efficiency and  
risk management  
**ensure growth  
& good credit quality.**



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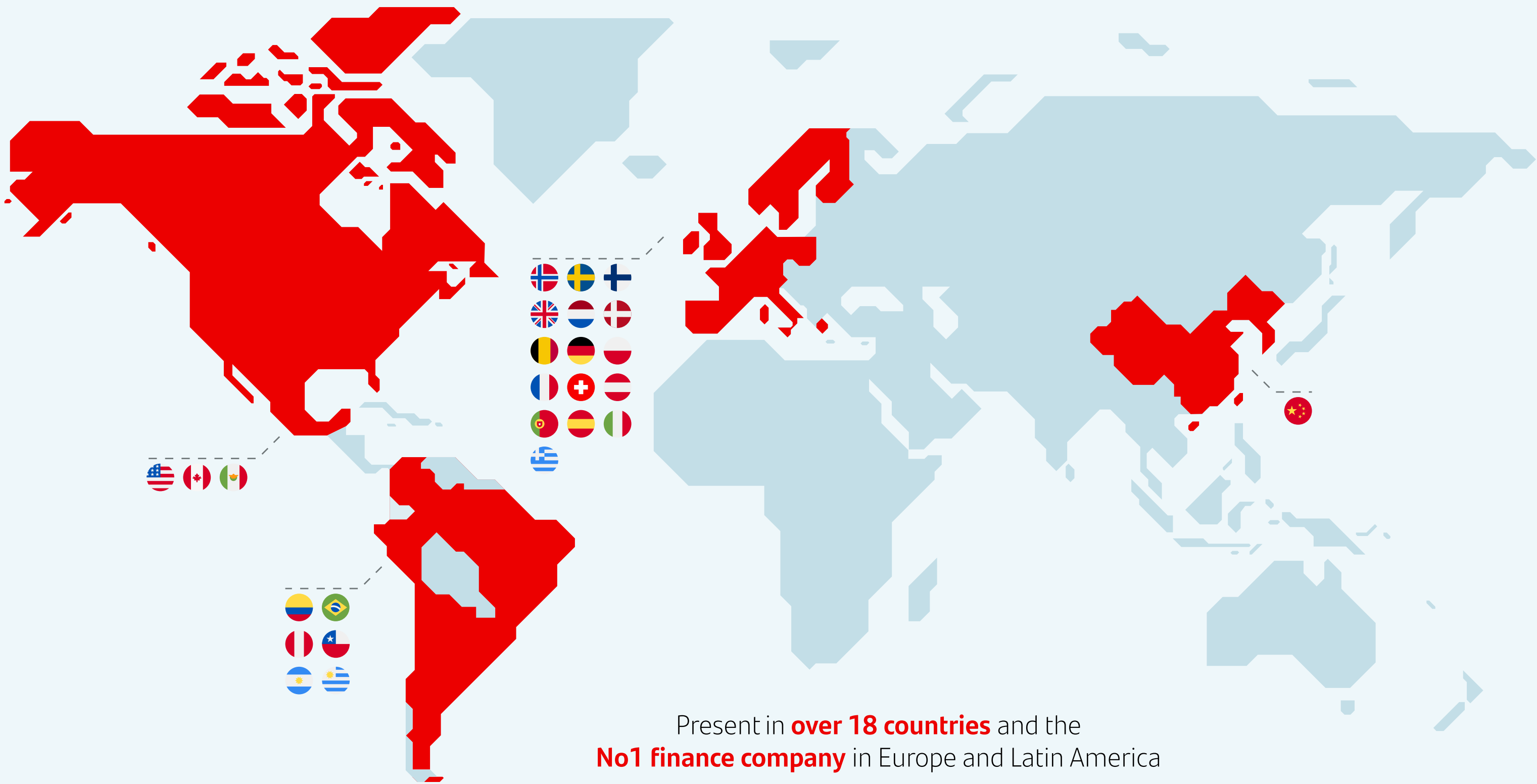


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# SCF Global Results

Santander Consumer Finance is Europe's consumer finance leader.

A unique combination of global scale and local leadership



Present in **over 18 countries** and the **No1 finance company** in Europe and Latin America

Key data



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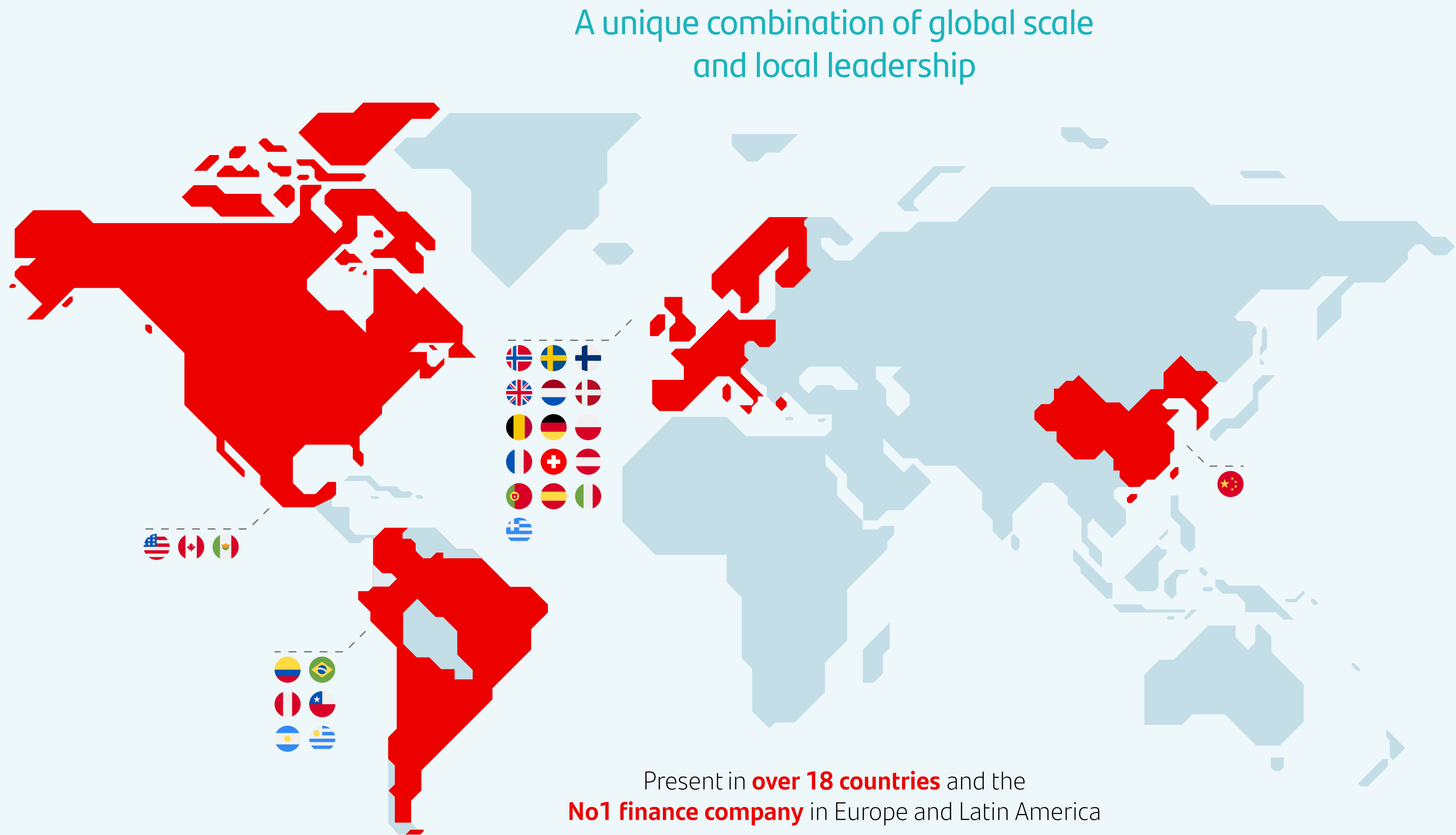


Reasons to partner with us

# SCF Global Results

Santander Consumer Finance is Europe's consumer finance leader.

Key data	H1'24	YoY Var.
 Customer loans	€213bn	+6.5%
 New business volumes	€46.7bn	+8.0%
 Leasing	€17bn	+2.4%
 Customer funds	€130bn	+14.5%
 Attributable profit	€1,070bn	+4.3%
 Efficiency ratio	40.6%	-2.7pp
 RoTE <sup>1</sup>	13%	+0.4pp
 RWAs	€157bn	+0.9%
 Total Customers	25.0mn	+0.2%



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# Our vision

Our vision is to become the preferred partner of our customers and partners, offering greater profitability and value creation.

## Key figures June 2023



Outstanding

€130bn



Market positions

Top 3



Underlying  
attribute profit\*

€1,458bn



Customers

c.18m



Contribute to SAN  
Group's Profit\*

8%



PoS partners

c.130,000

Since we started in 2005 in the UK:

We've funded over  
**3.2** million  
vehicles

Providing loans in excess of  
**£40** billion

Partnering with  
**4,500** UK motor  
dealers

Note.- Figures for SCF Management perimeter. Source: SCF Management Control June 2023 figures \*- SCF Contribution. DCB's contribution=9%. DCB includes SCF, Openbank and ODS (Open Digital Services S.L. tech co)



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# Dealer Satisfaction

In the 2022 Dealer NPS & Satisfaction survey, Santander Consumer Finance were proud to be scored as excellent, outperforming the competition for 5 years in a row.

## Dealer Satisfaction

**57pp**  
Excellent



## Satisfied dealers

**85.7%**  
Satisfaction



## Competitor comparison



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# OEM Partners

Santander Consumer's reputation as preferred lender in the auto industry positions us as a good match.

From our joint ventures with Hyundai Capital UK Ltd and Volvo Cars UK Limited, through to the branded finance solutions we provide for a number of other manufacturer partners, we are at the very forefront of the motor industry in the UK, so you know you are in good hands.

Our history



Our partners



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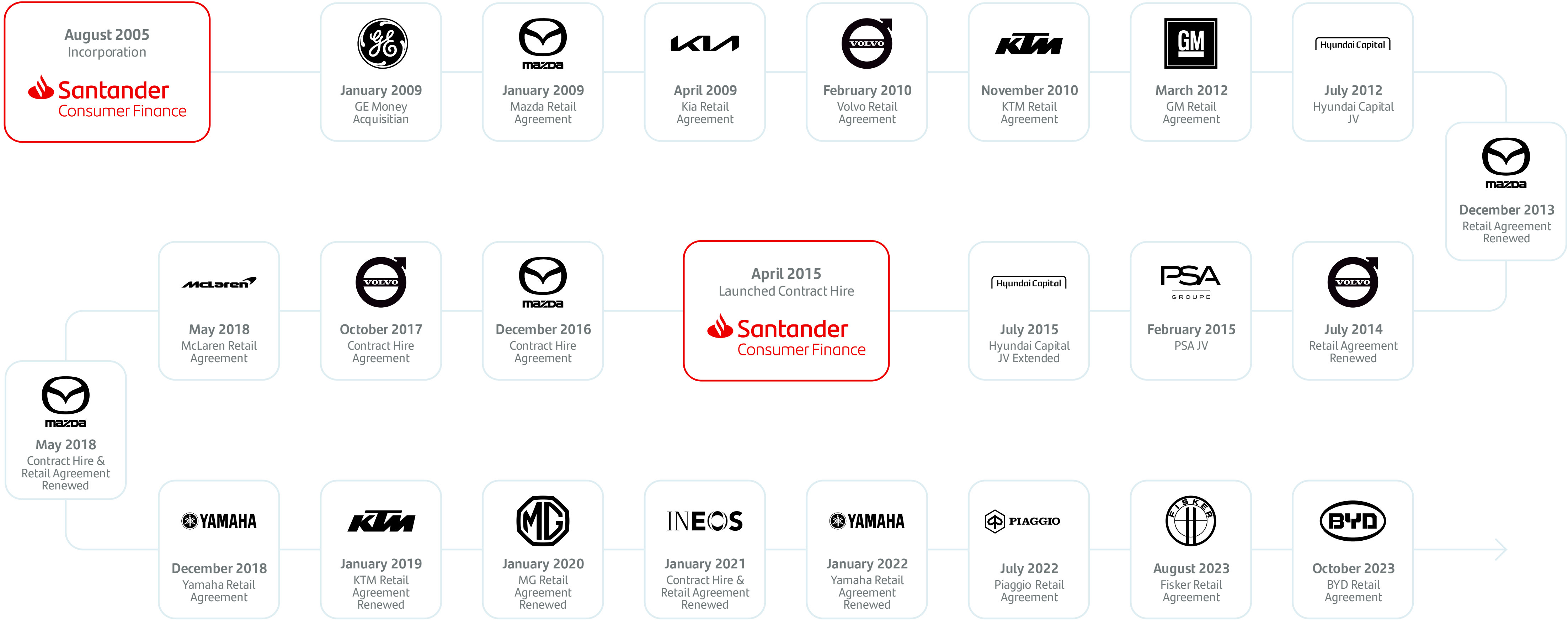
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# A history of success



You're in good company



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Polestar



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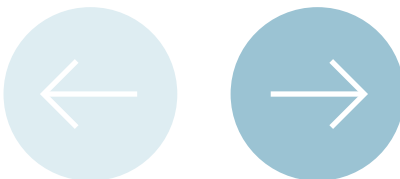
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# Our Digital Journey

## Digital first, with a human touch

We offer innovative products and services to help you engage better with customers and sell more.



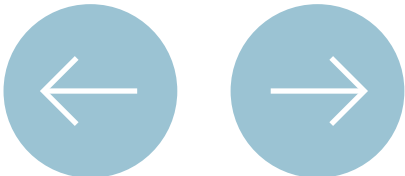
Find out more



# Santander Online



Our online proposal system is simple to use and is constantly evolving to meet your transaction requirements. Currently integrated for use with the latest browsers, Santander Online will see further improvement delivering a tablet enabled, device responsive system.



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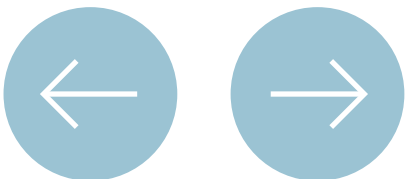
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# Product Descriptors



We have created a suite of customer-friendly product videos and explanations to assist your customers with their product choice.



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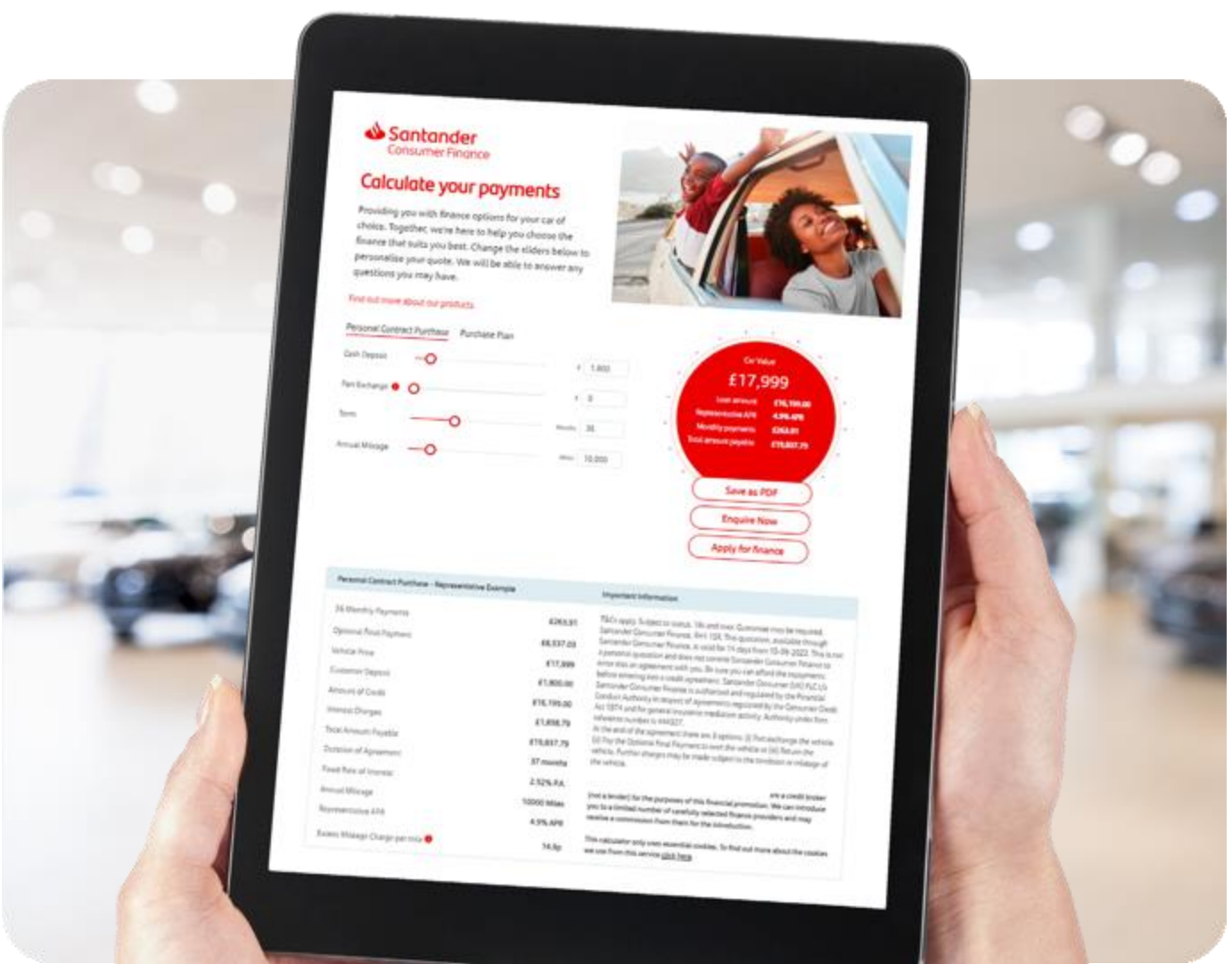


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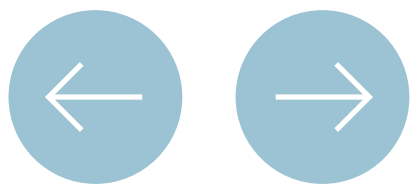
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# Calculator



Our Santander Consumer Finance branded web calculators are available for you to use on your website, showroom or wherever convenient to you and your customers.

These provide real time, accurate and up-to-date finance quotes for both Conditional Sale and Personal Contract and the ability to search by monthly payment.



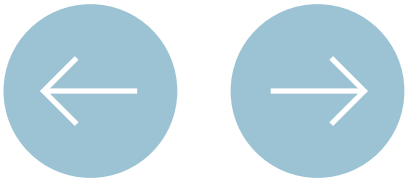


# E-Salesperson



Enhance your seamless offline to online customer journey to help drive leads.

Email your customer an interactive finance quote so they apply for finance at their own leisure.



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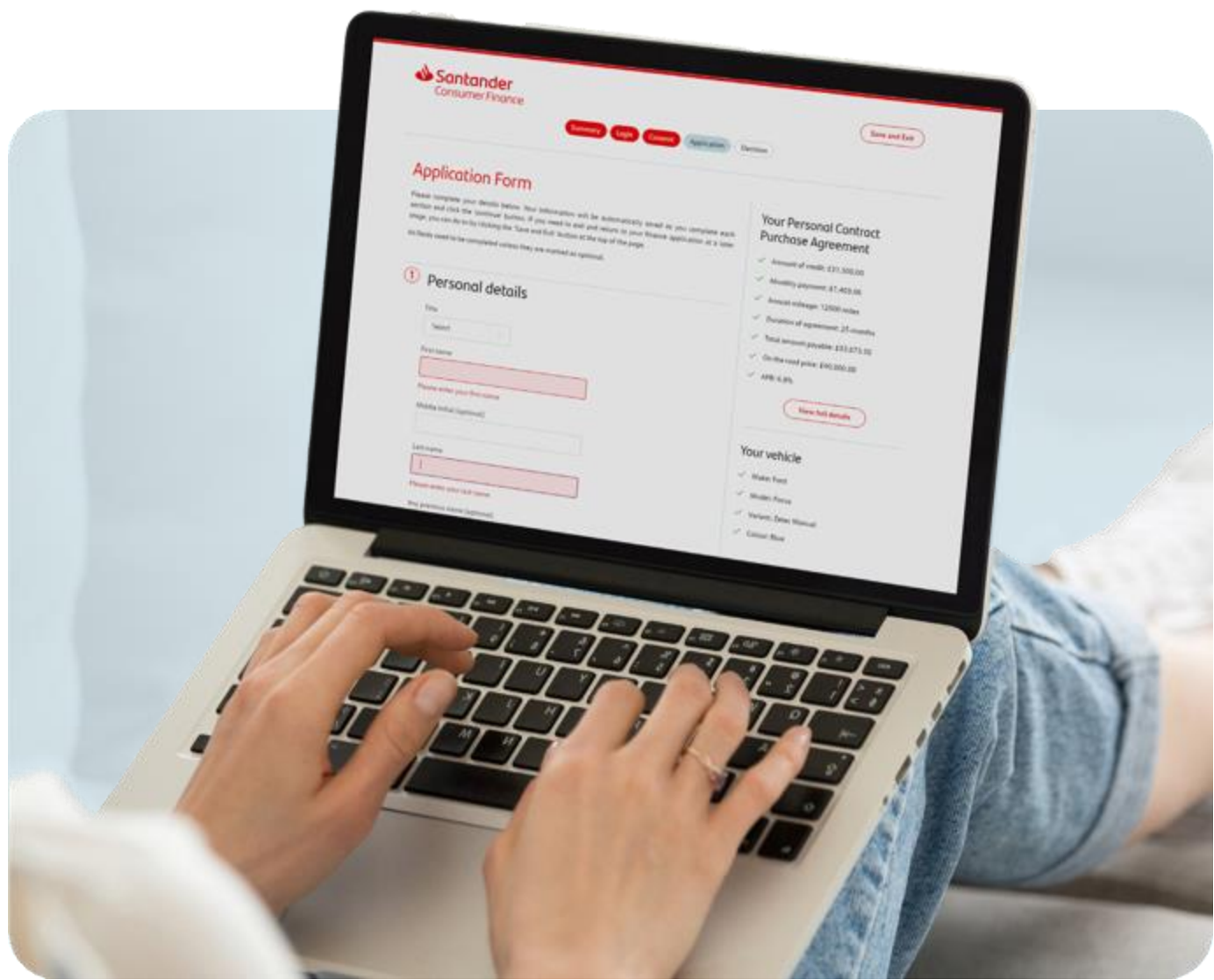


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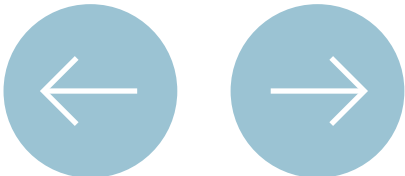


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# Online loan application



Our end to end finance journey encompasses all of our technology, providing a simple, secure and compliant process, allowing customers to purchase finance online at a time and location that suits them.



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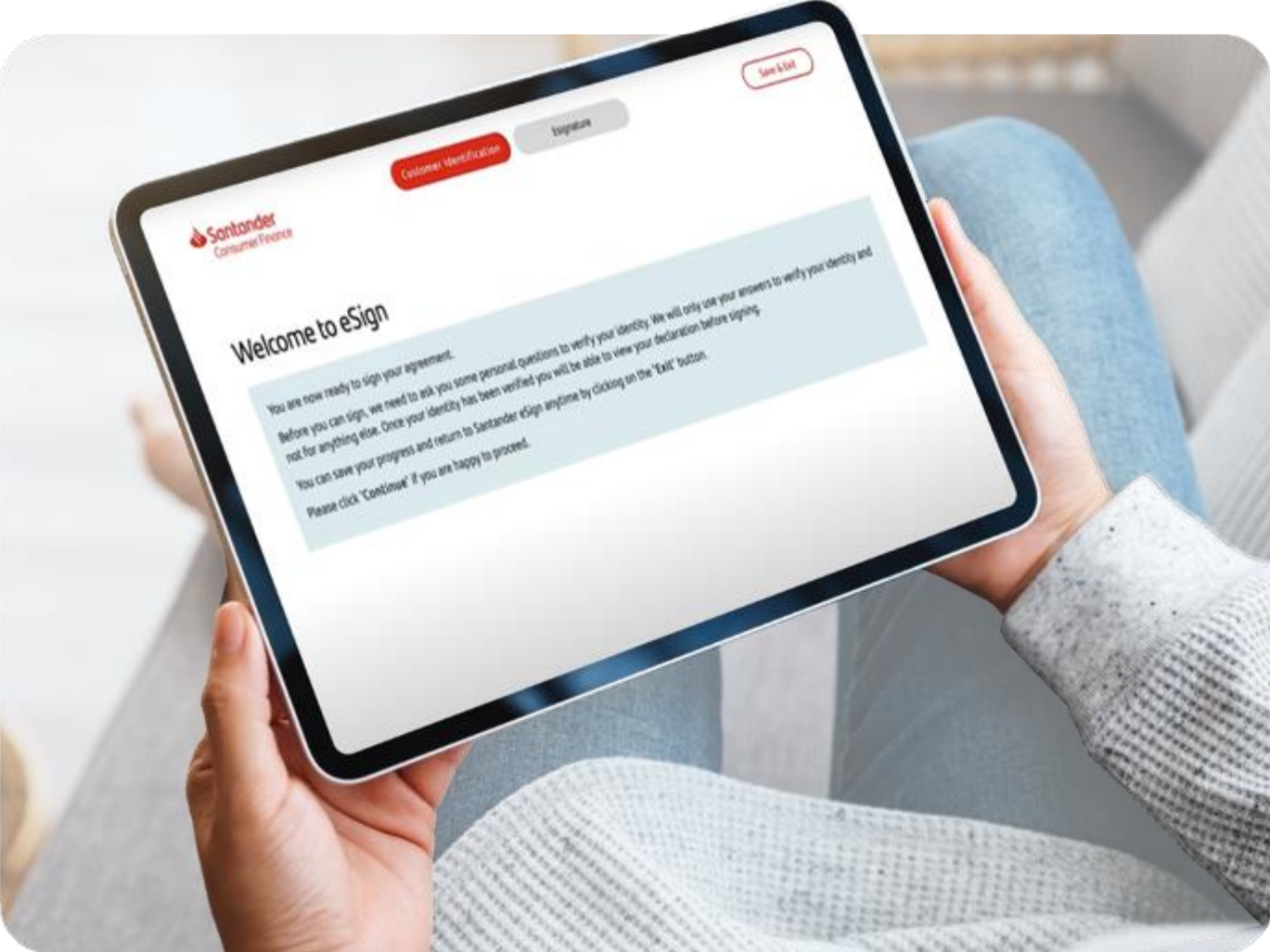
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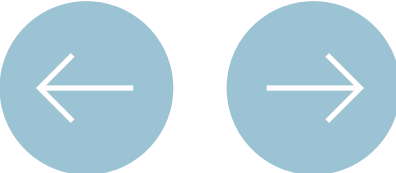
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# E-Signature



Agreements can be completed online using our remote signature solution. Knowledge based authentication allows us to verify the customer's identity, before they proceed to accept the agreement with a simple click.



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# 3<sup>rd</sup> Party Integration

Connecting to our digital products couldn't be simpler; our tools have been created to seamlessly integrate with your Point of Sale finance system.

We have technical experts on hand who will work with your provider to help get you connected to our services.

We work with all the major technology providers. Here are just some of the providers we work with:

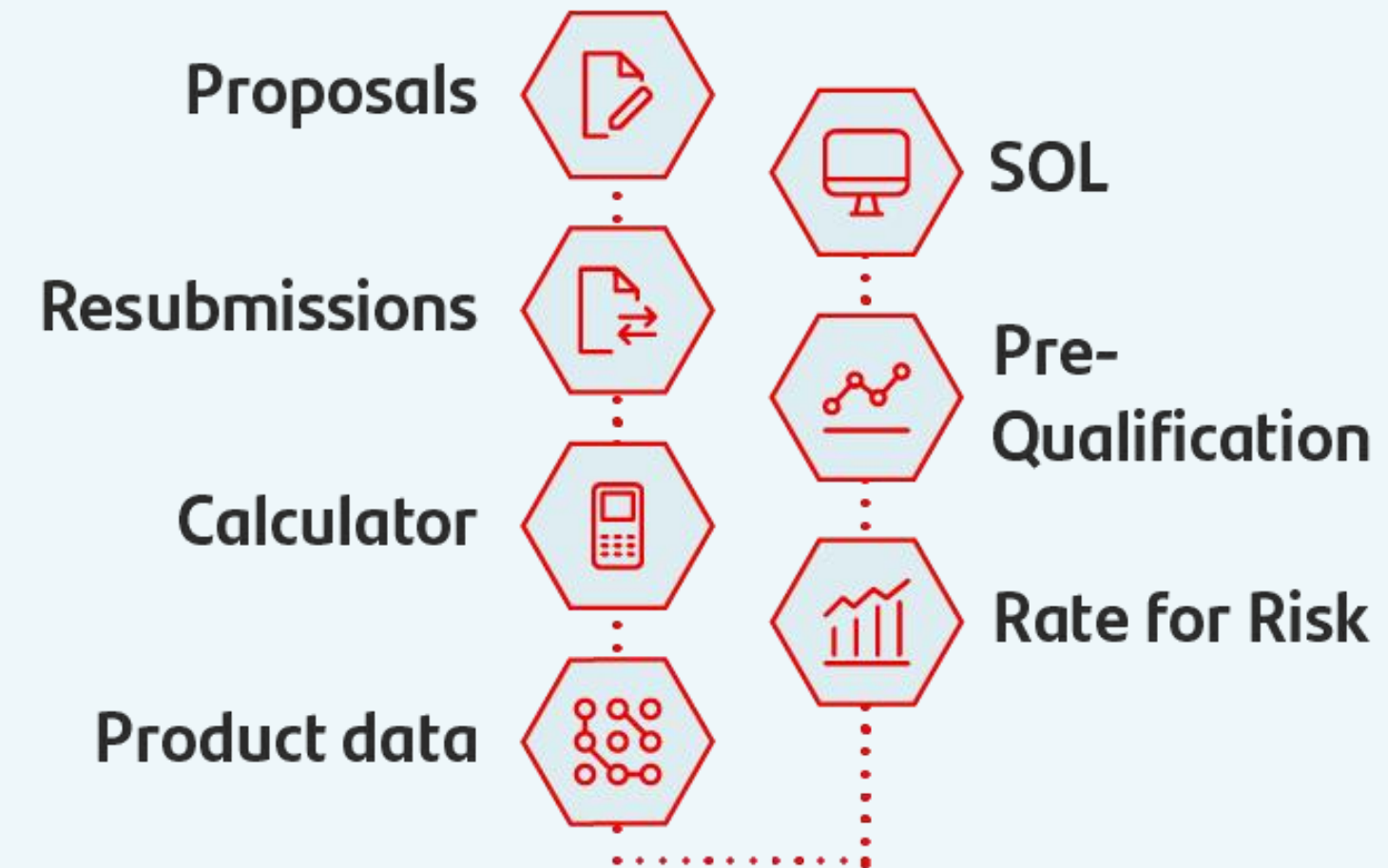
AutoConvert

DEALTRAK

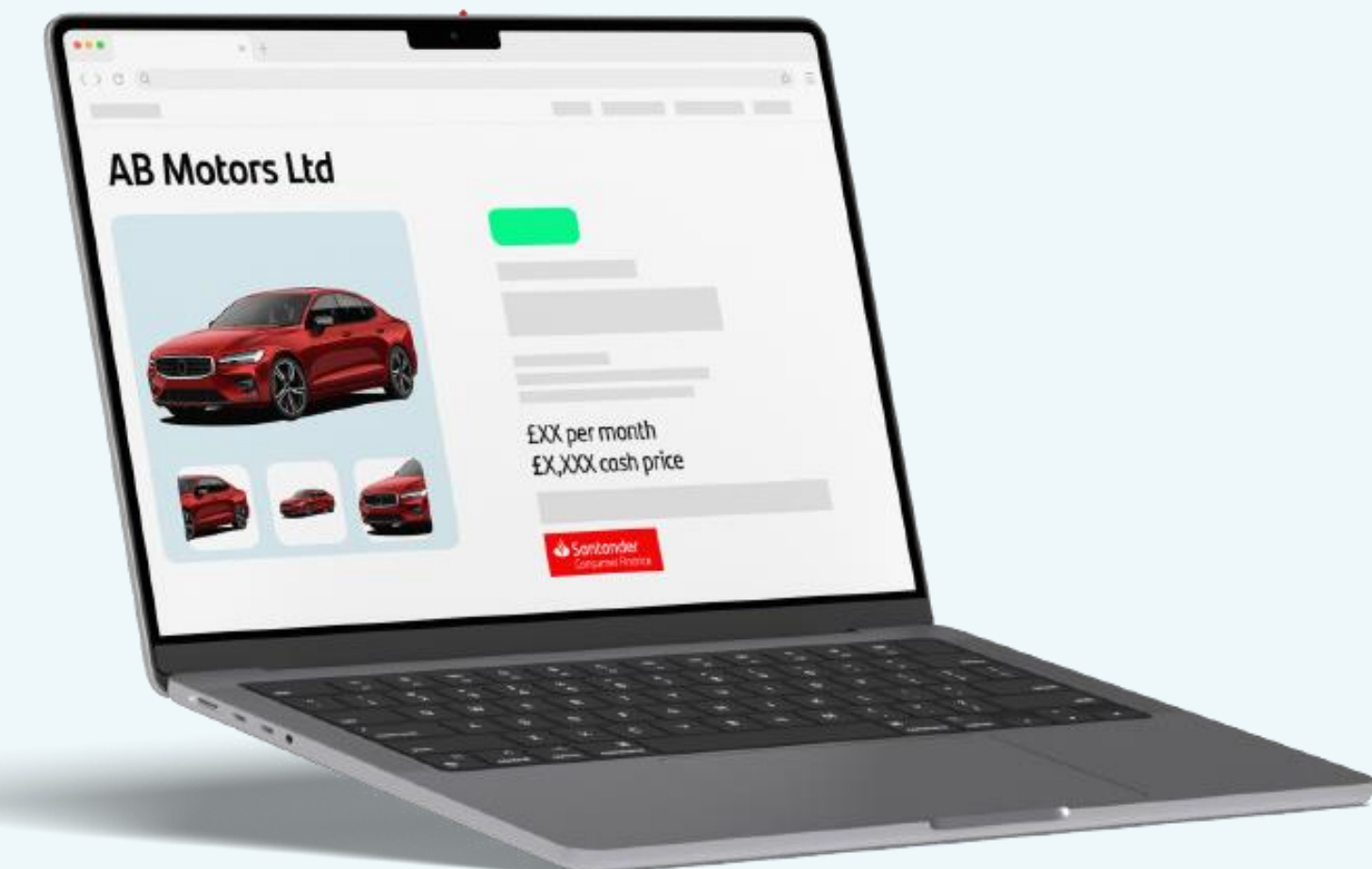
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Two-way communication



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# Regulatory Support

We have ensured the FCA's principles are embedded throughout our products, services and support to ensure positive customer outcomes for all.

Guided by our Think Customer behaviour, we put our customers at the heart of everything we do. We all take individual accountability for creating a customer-centric culture, as being one step ahead of their needs will help to retain their loyalty, create memorable customer experiences and build stronger relationships.

-  Video descriptors
-  Clear and transparent customer documentation
-  Ongoing regulatory support
-  Free-to-use financial promotions review service
-  Dealer reviews



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# Customer Retention

The commercial value of retaining customers in the long term is well proven, so we have developed two award-winning retention tools to help you achieve that goal.



Customers for Life







Gateway 3Sixty



# Customers for Life

Our award-winning customer retention programme is proven to turn leads into sales.

## The renewals programme offers:

-  Free online and in-person training
-  Access to your live customer database
-  Increased showroom traffic and sales
-  Gateway 3Sixty platform



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# Gateway3Sixty

The innovative platform, powered by artificial intelligence and machine learning helps you anticipate your customers' needs, enhance their experience, and improve customer retention.






The groundbreaking technology empowers you with the following capabilities:

-  Identify customers who are ready to change their vehicle
-  Provides you with the optimum time to contact you customer to retain and renew
-  Predicts a selection of cars from your stock that your customer is most likely to be interested in



 Watch video

## Key benefits:

-  Personalised communications
-  Target customers with bespoke offers
-  Management information
-  Upsell opportunities through personalised customer profiles allowing the customer to browse vehicles
-  Comprehensive support



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# Our People

We offer more than just finance.

We believe our partners deserve more than just finance products, they deserve a relationship built on commitment, excellence, trust and personalised support.

Personalised approach



Expert guidance



Comprehensive training



Unwavering support at every turn



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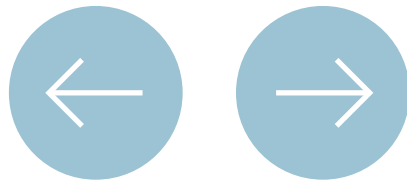
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# Our commitment to exceptional service:



## Personalised approach

We strive to understand your business needs. Our dedicated Business Development Managers take the time to understand your unique business needs. Backed up by the latest market insight, best practice, together with our expertise, our Business Development Managers can really make a difference to your business through a consultative approach.



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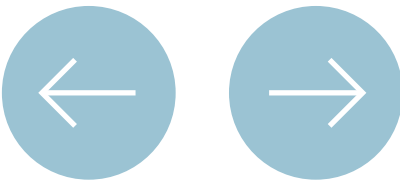
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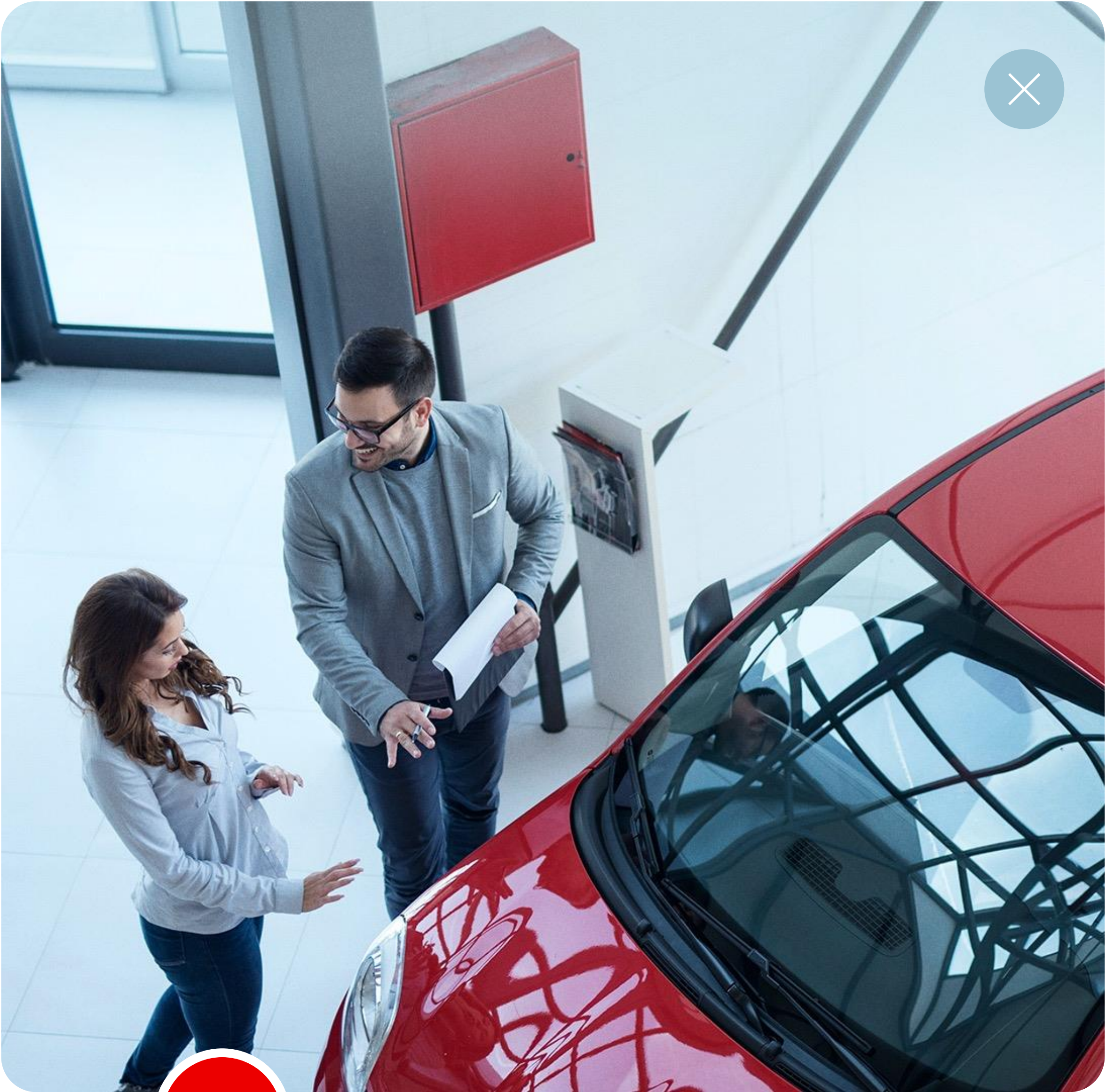


# Our commitment to exceptional service:



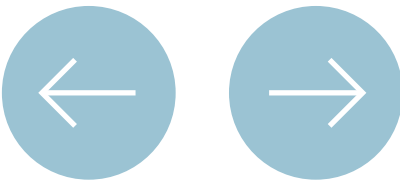
## Expert guidance

Backed up by the latest market insight and best practice, our team’s unrivalled knowledge of automotive finance ensures they add genuine value to your business.



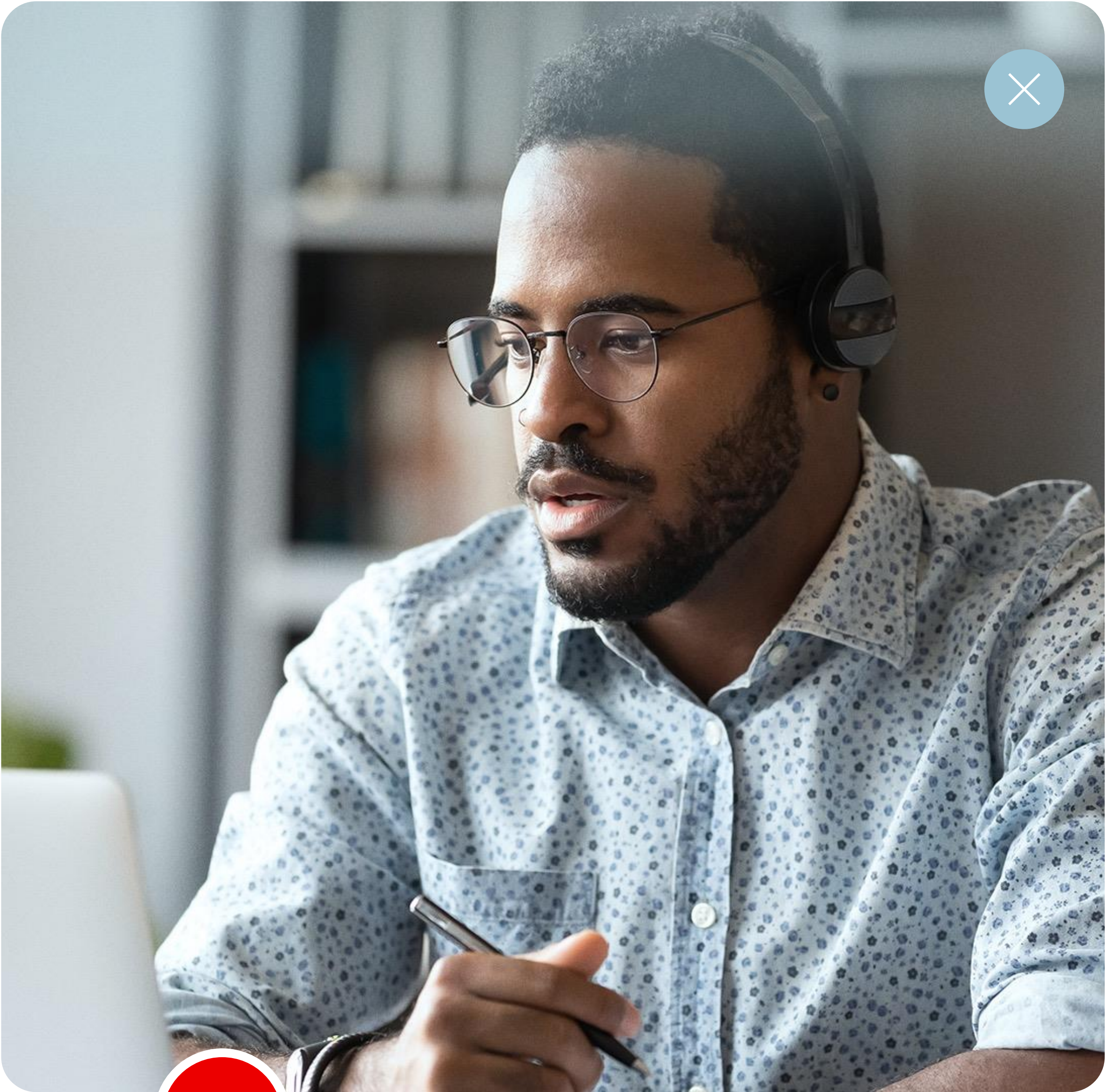


# Our commitment to exceptional service:



## Comprehensive training

Our training programmes empower your team by enhancing their understanding of our finance products and services.



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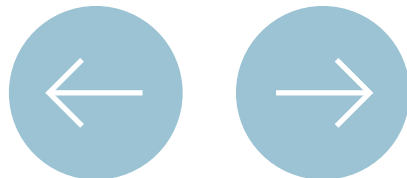
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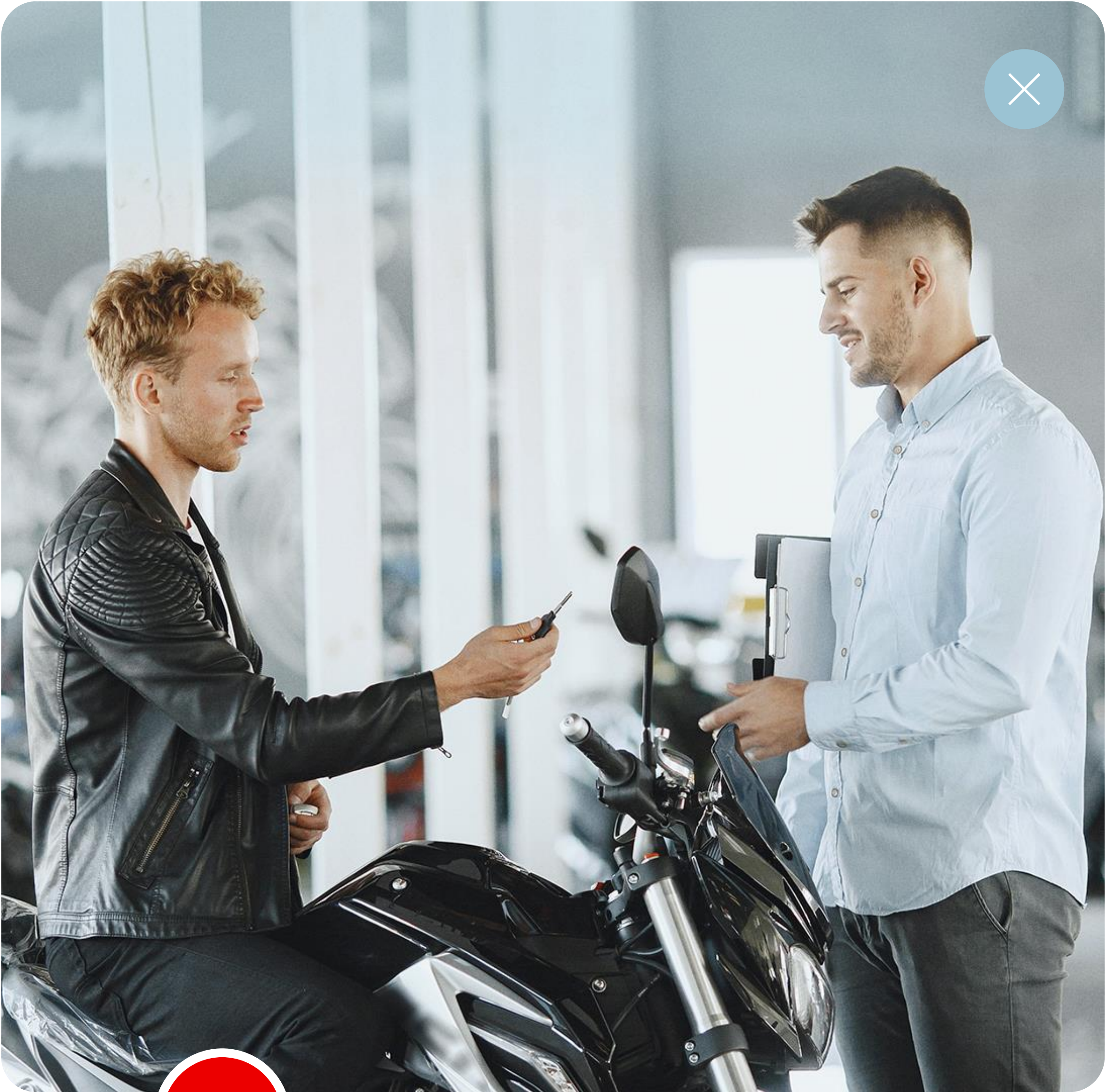


# Our commitment to exceptional service:



## Unwavering support at every turn

The support doesn't stop there. Our team of experts are on hand to ensure you and your customers are supported at every step of the journey, 7 days a week.





# The power of point of sale

## The Santander brand

Our brand reflects our essence and our culture, anywhere and everywhere we are in the world. It represents consistency, trustworthiness, and our steadfast commitment to our customers. Promoting a sense of belonging, trust and identity.

In dealership



Online



Strengthen customer trust with Santander

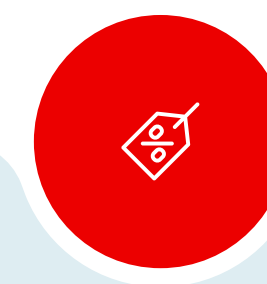


Listed as one of the **100 most valuable brands** on the planet in the Interbrand's Best Global Brands ranking for 2023  
Santander is recognised the **world's most valuable Spanish brand** in the Brand Finance Global 500 ranking for 2024

**168 million**  
customers globally

**€1,027 billion**  
customers loans

Present in  
**25 countries**



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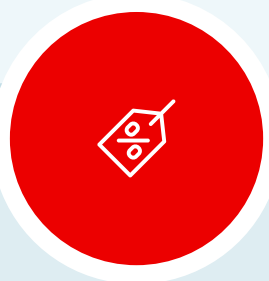
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# In dealership

Our point of sale is designed to raise awareness and build confidence, whilst prompting the customer to ask your team about finance options.



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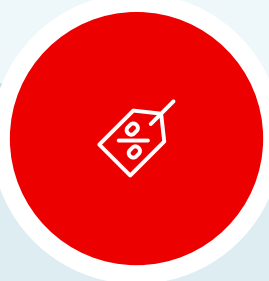
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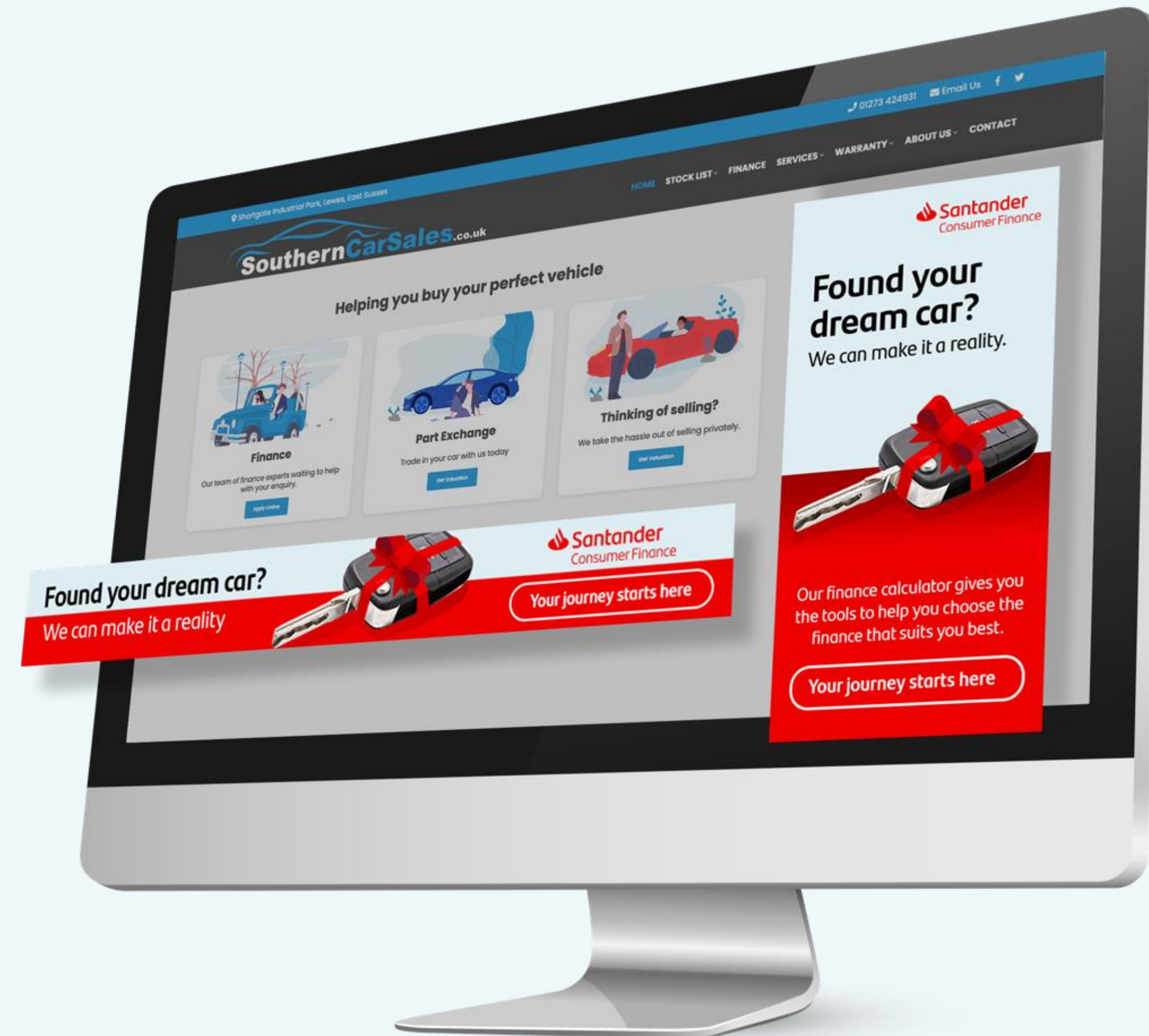


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# Online

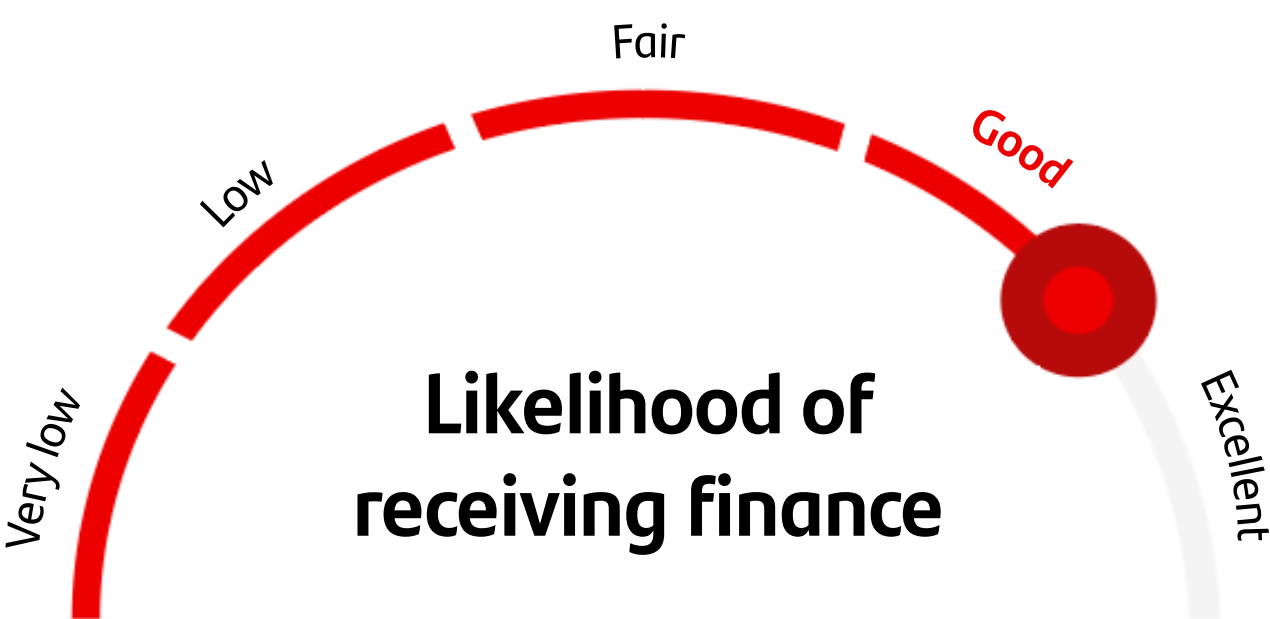
Digital banners integrate into your existing website, directing your customers to online tools such as our finance calculator and online application portal.





# Pre-Qualification

The product provides the customer with an indication of the likelihood of obtaining finance from Santander Consumer Finance, based on their credit profile.



## Key Benefits



### Instant response

get an instant indication of your customer's likelihood of receiving finance



### Improves acceptance rate

save your customer's time and improve your efficiencies



### Accelerates the underwriting process

traceability and affordability are confirmed at pre-qualification



### Customer's credit score unaffected

we'll soft search your customers without harming their credit score



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# Wholesale Funding

Supporting the whole of your business

We offer a range of wholesale solutions that are designed to enhance your cash flow. Our financial stability offers a partnership with a dependable provider, regardless of the market or other influences.

## Overdraft

A revolving credit facility for the funding of stock that is not secured on an individual vehicle basis.

## Unit Stocking

Dealer preferred stock funding programme for new, used and demonstrator vehicles. Santander Consumer Finance takes title on the stock funded, and this is settled on the sale of the vehicle.

## AuctionDirect

This facility allows you to purchase stock at any of Manheim's or Aston Barclay's vehicle auctions, either online or in person, and charge the cost directly to your existing wholesale facility. It's quick and convenient and provides a significant cash flow benefit.



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# Motor Finance Products

We are committed to providing you with products designed to surpass the high expectations of today’s consumer, the opportunities of the fast-changing digital world and the evolving regulatory framework.

Personal Customers



Business Customers



Added Value Products



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# Personal Customers

## Personal Contract Purchase



Also known as PCP, this is a flexible and popular plan that provides the customer with the option to retain, renew or return the vehicle at the end of the agreement. This product is available on selected models only.



## Personal Contract Hire



A hire agreement for personal customers. Consisting of an upfront payment followed by regular monthly rentals over a fixed period of time. Ownership is not possible.



## Personal Contract Hire Flex



Personal Contract Hire Flex provides you with a flexible, short-term solution for use of a vehicle.



## Conditional Sale



A simple and traditional way to finance a vehicle over a fixed period for a fixed monthly amount.



## Purchase Plan



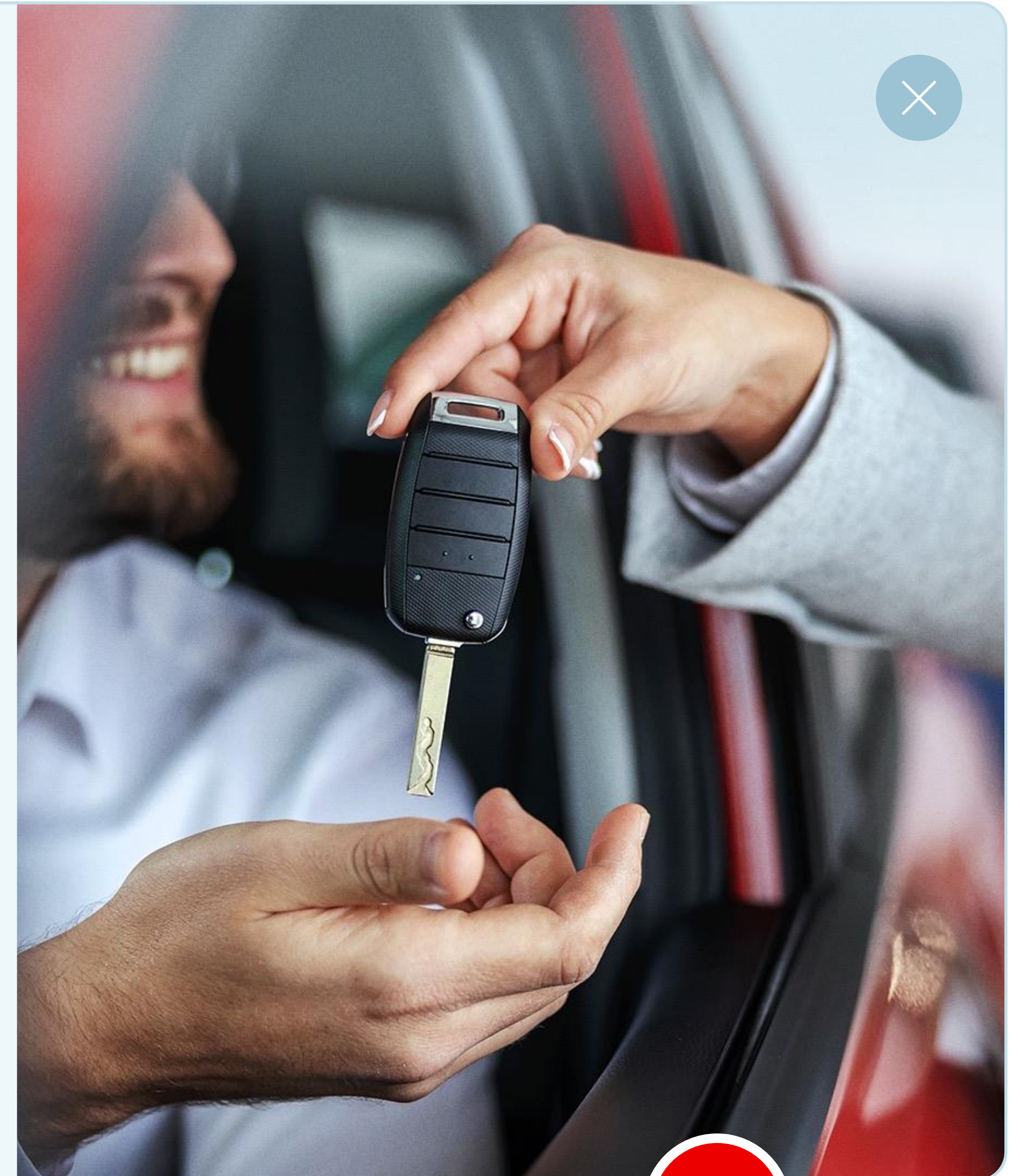
A simple and traditional way to finance a vehicle over a fixed period for a fixed monthly amount.



## Conditional Sale with a balloon



A purchase plan agreement with a fixed rate, fixed payment and a deferred lump sum final payment. Provides lower monthly payments compared to an equivalent standard Purchase Plan. This product is available for prestige dealers.



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Retention



Our  
People



Point  
of Sale



Pre-  
Qualification



Wholesale  
Funding



Motor Finance  
Products



Reasons to  
partner with us



# Business Customers

## Lease Purchase



A purchase plan finance product, specially designed for business users.

## Lease Purchase with a balloon



A lease purchase for businesses, with a deferred lump sum final payment.

## Contract Purchase



Similar to PCP, this product offers businesses three options at the end of the agreement: retain, renew or return the vehicle.

## Business Contract Hire



A rental agreement providing flexible funding for businesses. Consists of an upfront payment followed by regular monthly rentals over a fixed period of time. Ownership is not possible.

## Business Contract Hire Flex



A hire agreement initially agreed for a period of 12 months. Consisting of an upfront payment followed by regular monthly rentals. The agreement can be ended after 6 months without penalty, or extended on a monthly rolling basis for up to 12 months past the original end date. Ownership is not possible.



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# Value Added products

Our Value Added Products provide customers with support beyond the vehicle purchase.

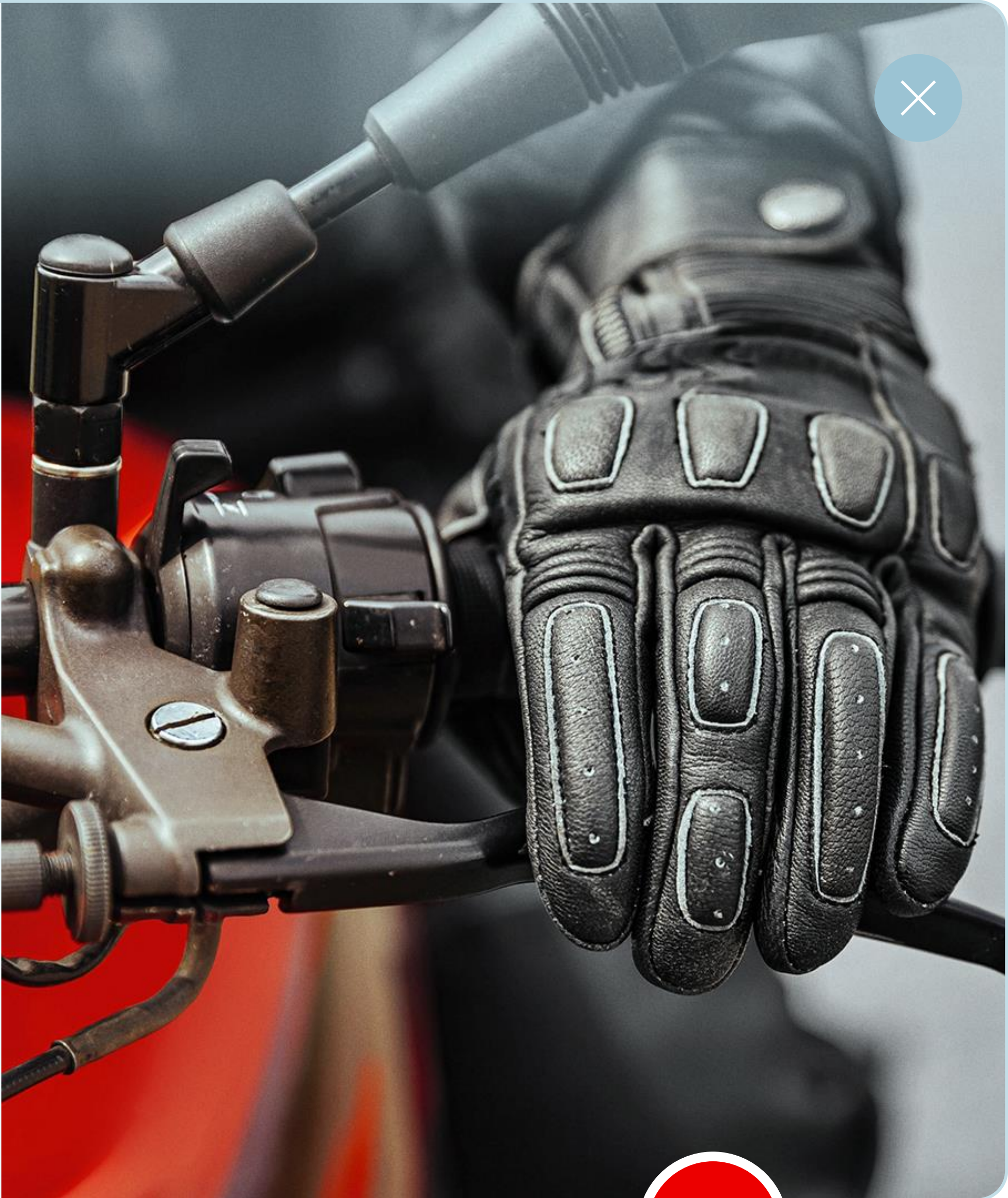
## Add on Loan



A convenient solution allowing personal customers to finance the purchase of additional products and services, offered independently or in conjunction with a vehicle finance agreement.

Watch video

We have a range of exciting Value Added Products coming soon



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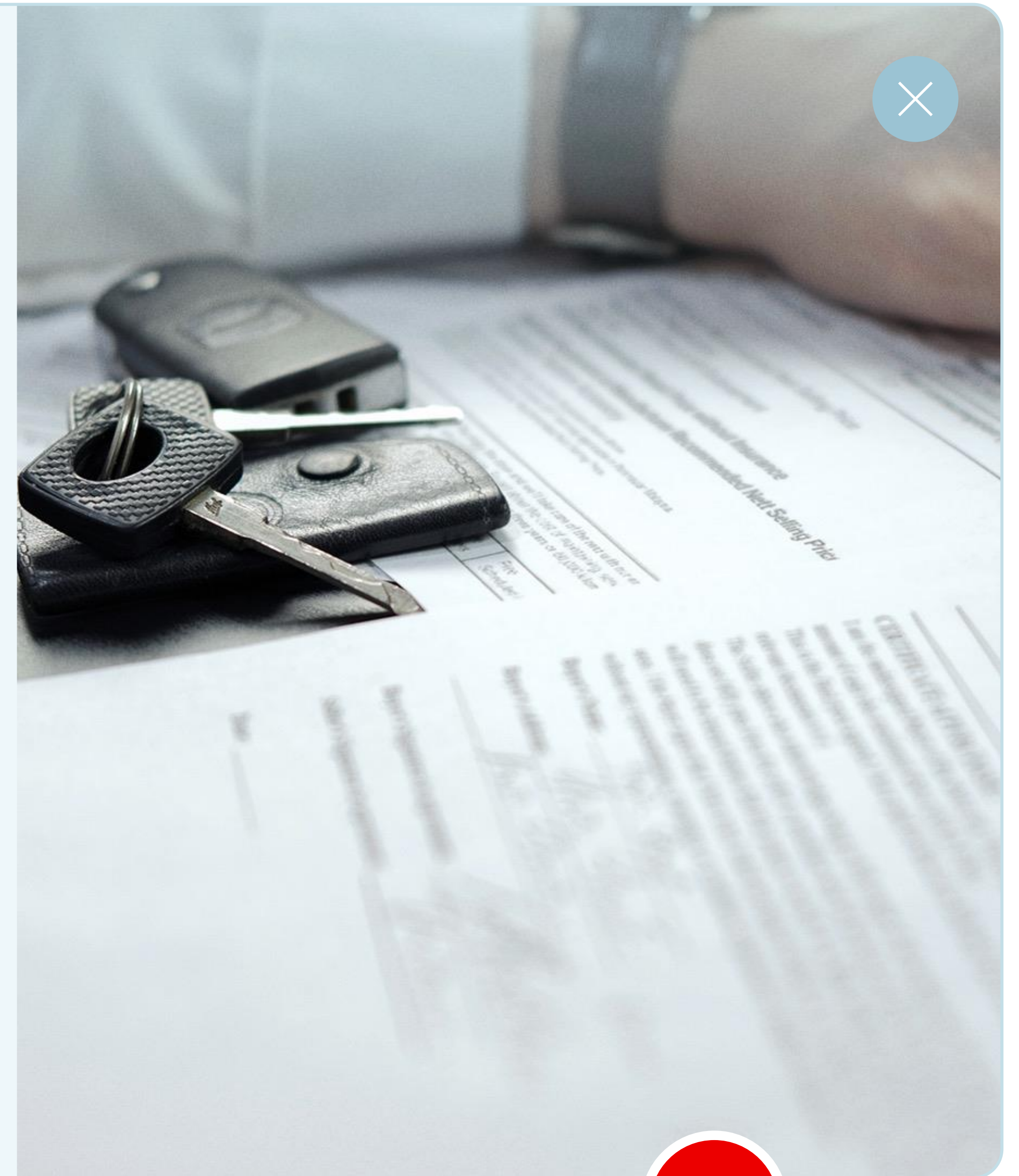


# Product governance

Our product governance framework and controls exist to maintain consistent delivery of positive customer outcomes.

Our product governance processes incorporate regular product reviews and fair value assessments to guarantee that products are:

- ✓ Fit for purpose
- ↗ Tailored to customer's needs
- 😊 Designed to minimise potential customer harm
- 💎 Provide fair and transparent value



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# Reasons to partner with us

Our commitment to support you and your dealer partners surpass the expectations of our customers:



1 second average automatic decision time

90 minute average manual decision time\*

\*36 mins in 2023



Same Day Funding  
Funds received same working day

93%

OEM new car acceptance rate

70%

OEM used car acceptance rate

£80M

local wholesale approval limit



Additional Support  
Increased wholesale lines in February & August

£0% fees

SCUK charge no credit application fees



Dedicated Business Development Manager



Trusted Brand

FREE market leading customer retention proposition



Multi award winning provider



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