

WIZINK MASTER CREDIT CARDS, FT
Data corresponding to the period: 26/09/2017 - 26/10/2017

I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	19/07/2017
Closing Date of the Bonds	24/07/2017
Sociedad Gestora	InterMoney Titulización, SGFT, S.A.
Loan Issuer	Wizink Bank, S.A.
Paying Agent	Banco Santander
Traded Market	Mercado AIAF
Rating Agencies	Fitch Ratings / DBRS
Current Rating Bonds (*)	
Class A2017-01	AA+ (sf) / AA (sf)
Class C2017-01	--
Class A2017-02 (Provisional Ratings)	AA+ (sf) / AA (sf)
Class C2017-02	--

II. SECURITIES ISSUED BY THE FONDO

Class A2017-01 SERIES	
ISIN Code	ES0305279004
Aggregate Amount Issued	451.100.000,00 €
Aggregate Amount Outstanding	451.100.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2017-01 SERIES	
ISIN Code	ES0305279012
Aggregate Amount Issued	67.700.000,00 €
Aggregate Amount Outstanding	67.700.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2017-02 SERIES	
ISIN Code	ES0305279020
Aggregate Amount Issued	163.400.000,00 €
Aggregate Amount Outstanding	163.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2017-02 SERIES	
ISIN Code	ES0305279038
Aggregate Amount Issued	24.500.000,00 €
Aggregate Amount Outstanding	24.500.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 26/09/2017 - 26/10/2017

Bond Payment Notification: 26/10/2017

Cash Flow period: 26/09/2017 - 26/10/2017

(*) Rating corresponding to : 19/10/2017. The current Bonds ratings are available on our website www.imtitulizacion.com.

WIZINK MASTER CREDIT CARDS, FT
Settlement Period: 26/09/2017 - 26/10/2017
Payment Date: 26/10/2017

Available Interest Amount	10.009.895,34
Available Interest Collections	10.023.660,47
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	-13.765,13
The remaining portion (interest) of the Aggregate Repurchase Price with respect to any Performing Credit Card and (ii) the Aggregate Repurchase Price with respect to any Defaulted Credit Card	0,00

Interest Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Due and not paid on the previous Payment Date	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Issuer Operating Expenses	0,00	10.126,61	10.126,61	0,00
(2) (i) Class A Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(2) (ii) Class A Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(3) (i) Class A Notes Monthly Interest Amounts	0,00	93.964,13	93.964,13	0,00
(3) (ii) Seller Share Interest	0,00	6.485,00	6.485,00	0,00
(4) Class A General Reserve Replenishment Amount	0,00	1.960.800,00	1.960.800,00	0,00
(5) Class A Principal Deficiency Ledger	0,00	0,00	0,00	0,00
(6) (i) Class B Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(6) (ii) Class B Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(7) Class B Notes Monthly Interest Amounts	0,00	0,00	0,00	0,00
(8) Class B General Reserve Replenishment Amount	0,00	0,00	0,00	0,00
(9) Class B Principal Deficiency Ledger	0,00	0,00	0,00	0,00
(10) (i) Class C Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(10) (ii) Class C Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(11) Class C Notes Monthly Interest Amounts	0,00	28.210,59	28.210,59	0,00
(12) Residual Principal Deficiency Ledger	0,00	16.409,49	16.409,49	0,00
(13) Servicer Fees	0,00	385.980,05	385.980,05	0,00
(14) During the Programme Amortisation Period: Seller Share Interest Payable Amount	0,00	0,00	0,00	0,00
(15) Hedging Subordinated Termination Payments	0,00	0,00	0,00	0,00
(16) General Reserve Interest and Commingling Reserve Interest Amounts	0,00	6.839,45	6.839,45	0,00
(17) Expenses Facility Interest Amount	0,00	0,00	0,00	0,00
(18) (i) Expenses Facility Principal Amount	0,00	0,00	0,00	0,00
(18) (ii) General Reserve Shortfall Amount	0,00	0,00	0,00	0,00
(18) (iii) Commingling Reserve Shortfall Amount	0,00	0,00	0,00	0,00
(19) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00
(20) Variable Fee	0,00	7.501.080,02	7.501.080,02	0,00
Total	0,00	10.009.895,34	10.009.895,34	0,00

Available Principal Amount	316.804.206,91
Available Principal Collections	69.368.334,22
Retention of any amounts to be applied as Available Principal Amount	8.358.742,72
PDL Cure Amounts	16.409,49
Notes Issuance	187.900.000,00
SICF Drawing Amount	19.978.317,14
Unapplied Revolving Amount on the preceding Payment Date	31.182.403,34
Seller Dilutions	0,00
The portion of the Aggregate Repurchase Price which corresponds to the Outstanding Principal Balances of the Performing Repurchased Receivables	0,00

Principal Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Due and not paid on the previous Payment Date		Paid	Due and not paid on this Payment Date	
	Due on this Payment Date				
(1) Interest Shortfall Priority of Payments	0,00	0,00	0,00	0,00	0,00
(2) (a) Class A Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00
(2) (b) During the Programme Revolving Period SICF Amortisation Amount less any Seller Dilution	0,00	0,00	0,00	0,00	0,00
(3) Class B Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00
(4) Class C Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00
(5) During the Programme Revolving Period					
(A) Effective Purchase Price of the Eligible Receivables	0,00	316.804.206,91	316.804.206,91	0,00	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00	0,00
(6) Unapplied Revolving Amount in the Treasury Account	0,00	0,00	0,00	0,00	0,00
(7) During the Programme Amortisation period					
(A) Effective Purchase Price of the Eligible Receivables	0,00	0,00	0,00	0,00	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00	0,00
(8) During the Programme Amortisation Period and once all Notes of all Notes Series have been redeemed in full SICF Amortisation Amount	0,00	0,00	0,00	0,00	0,00
(9) Retention of any amounts to be applied as Available Principal Amount on the following Payment Date	0,00	0,00	0,00	0,00	0,00
Total	0,00	316.804.206,91	316.804.206,91	0,00	0,00

Information regarding the Reserves/Seller Interest Credit Facility

Commingling Reserve

Commingling Reserve on the previous Payment Date	7.655.802,81
Commingling Reserve Required Amount on this Payment Date	11.367.094,76
Funding of the Commingling Reserve/- Reimbursement	3.711.291,95
Commingling Reserve on this Payment Date	11.367.094,76

General Reserve

General Reserve on the previous Payment Date	5.413.200,00
General Reserve Required Amount on this Payment Date	7.374.000,00
Funding of the General Reserve/- Reimbursement	1.960.800,00
General Reserve on this Payment Date	7.374.000,00

Seller Interest Credit Facility

Maximum Seller Interest Credit Facility Amount	500.000.000,00
Seller Interest Credit Facility on the previous Payment Date	31.128.000,00
Maximum Drawable Amount on the previous Payment Date	468.872.000,00
Drawing Amount	19.978.317,14
Amortisation Amount	0,00
Seller Interest Credit Facility on this Payment Date	51.106.317,14

Expenses Subordinated Facility

Expenses Subordinated Facility on the previous Payment Date	0,00
Drawing Amount	214.000,00
Expenses Subordinated Facility on this Payment Date	0,00

WIZINK MASTER CREDIT CARDS , FT
BOND PAYMENT REPORT
PAYMENT DATE: 26/10/2017

	Class A2017-01		Class C2017-01	
ISIN Code	ES0305279004		ES0305279012	
Accrual Period	26/09/2017	26/10/2017	26/09/2017	26/10/2017
Interest Rate	0,250%		0,500%	
	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	451.100.000,00	100.000,00	67.700.000,00	100.000,00
Balance on the prior Payment Date	451.100.000,00	100.000,00	67.700.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00
Balance after this Payment Date	451.100.000,00	100.000,00	67.700.000,00	100.000,00
Current Factor	100,00%	100,00%	100,00%	100,00%
Gross Interest due and not paid on the prior Payment	0,00	0,00	0,00	0,00
Gross Interest Accrued	93.964,13	20,83	28.210,59	41,67
Gross Interest Payment	93.964,13	20,83	28.210,59	41,67
Gross Interest due and not paid	0,00	0,00	0,00	0,00
Withholding tax (19%)	17.863,56	3,96	5.361,84	7,92
Net Interest Payment	76.100,57	16,87	22.848,75	33,75

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Note: Withholding tax is returned, if applicable, in accordance with current legislation

<i>Concept</i>	<i>Amount</i>	
	<i>Income</i>	<i>Payment</i>
<u>I. Principal</u>	<u>316.804.206,91</u>	<u>316.804.206,91</u>
Principal Collections	69.368.334,22	
SICF Drawing Amount	19.978.317,14	
SICF Amortisation Amount		0,00
Effective Purchase Price of Additional Transfers		76.804.206,91
Effective Purchase Price of Initial Transfers		240.000.000,00
Deferred Purchase Price due and not paid on the previous Payment Date		0,00
Subordinated Facilities Amortisations		0,00
Notes Issuance	187.900.000,00	
Unapplied Revolving Amount on the preceding Payment Date	31.182.403,34	
Retention of any amounts to be applied as Available Principal Amount	8.358.742,72	
PDL Cure Amounts	16.409,49	
<u>II. Interest</u>	<u>10.009.895,34</u>	<u>10.009.895,34</u>
Interest Collections	10.023.660,47	
Financial Income	-13.765,13	
Bonds Interest		122.174,72
Seller Share Interest		6.485,00
Subordinated Facilities Interests		6.839,45
Residual Principal Deficiency Ledger		16.409,49
Class A General Reserve Replenishment Amount		1.960.800,00
<u>III. Periodical Payments</u>		<u>396.106,66</u>
<u>IV. Variable Fee</u>		<u>7.501.080,02</u>
<u>TOTAL INCOME/ PAYMENT</u>	<u>326.814.102,25</u>	<u>326.814.102,25</u>
General Reserve on the previous Payment Date	5.413.200,00	
Funding of the General Reserve/- Reimbursement	1.960.800,00	
General Reserve on this Payment Date		7.374.000,00
Principal Account Initial Balance 26/09/2017	0,00	
Deposited as Available Principal Amount on the following Payment Date:		0,00
Unapplied Revolving Amount deposited for next Payment Date:		0,00
<u>TOTAL</u>	<u>334.188.102,25</u>	<u>334.188.102,25</u>
Tax Withholdings on 26/10/2017	23.225,40	
Temporarily reinvested until 20/11/2017		23.225,40