

**[LIST OF TYPOS IN/CORRIGENDUM OF] THE FINAL TERMS OF THE CLASS C2019-01 OF  
COLUMBUS MASTER CREDIT CARDS,  
FONDO DE TITULIZACIÓN**

The following typos have been found in the Final Terms of the Class C2019-01 signed by *InterMoney Titulización, Sociedad Gestora de Fondos de Titulización, S.A.* on 19 June 2019 on behalf of “COLUMBUS MASTER CREDIT CARDS, FONDO DE TITULIZACIÓN”:

- Page 4 of the Final Terms of the Class C2019-01, section (14) includes an error in the Additional information in parentheses: instead of the mention section (20), reference should be made to section (19).
- Page 5 of the Final Terms of the Class C2019-01, section (16) includes an error in the Additional information in parentheses: instead of the mention section (23), reference should be made to section (22).
- Page 7 of the Final Terms of the Class C2019-01, section (26) includes an error in the CNMV fee: it should have been €12,140 instead of €27,570, and consequently the Total Notes Series Issue Expenses it should have been €33,926.75 instead of €49,356.75.

In consideration of the above, the present document should be interpreted and construed as forming part of the Final Terms of the Class C2019-01 issued by “COLUMBUS MASTER CREDIT CARDS, FONDO DE TITULIZACIÓN” on 19 June 2019, as registered with the *Comisión Nacional del Mercado de Valores*.

Sincerely,

José Antonio Trujillo del Valle  
Chairman  
InterMoney Titulización, SGFT, S.A.

**FINAL TERMS DATED 19 JUNE 2019**  
*(to the Base Prospectus dated registered with the Spanish Securities and Exchange Commission  
(Comisión Nacional del Mercado de Valores) on 6 June 2019)*

## **Columbus Master Credit Cards, Fondo de Titulización**

**EUR 2,000,000,000**  
**Asset-Backed Debt Issuance**  
**Programme for the issue of**

**Class A Asset Backed Notes**  
**Class B Asset Backed Notes**  
**Class C Asset Backed Notes**

### **Final Terms**

EUR 121,400,000 Class C2019-01 Notes due 26 January 2034  
Notes Series 2019-01

Issued under the Base Prospectus (the **Base Prospectus**) registered with the Spanish Securities and Exchange Commission (*Comisión Nacional del Mercado de Valores*) (the **CNMV**) on 6 June 2019.

The following final terms (the **Final Terms**) include the characteristics of the securities described in details therein.

The Base Prospectus and the Final Terms may be consulted on the website of the Management Company ([www.imtitulizacion.com](http://www.imtitulizacion.com)) and the CNMV ([www.cnmv.es](http://www.cnmv.es)).

The Fund will issue	Class C2019-01 Notes (the <b>Notes</b> )
Principal Amount	EUR 121,400,000
Issue Date	19 June 2019
Disbursement Date	24 June 2019
Interest Rate	0.50 per cent. per annum – Fixed Rate
Payment Dates	On each Monthly Payment Date with a first applicable Payment Date falling on the Monthly Payment Date of July 2019
Scheduled Amortisation Starting Date	The Monthly Payment Date falling in June 2021 (ie. 28 <sup>th</sup> of June 2021)
Notes Series 2019-01 Call Dates	The Scheduled Amortisation Starting Date and each subsequent Payment Date
Issue Price	100% (or 100 per cent.)
Notes Final Legal Maturity Date	26 January 2034

ISIN Code  
Relevant Rating Agencies

ES0305250039  
Not Applicable

THE NOTES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE **SECURITIES ACT**) OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES OR OTHER RELEVANT JURISDICTION AND THE SECURITIES MAY NOT BE OFFERED OR SOLD WITHIN THE U.S. OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATIONS UNDER THE SECURITIES ACT (**REGULATION S**)), EXCEPT PURSUANT TO AN EXEMPTION FROM SUCH REGISTRATION REQUIREMENTS. THE FOLLOWING FINAL TERMS MAY NOT BE FORWARDED OR DISTRIBUTED TO ANY OTHER PERSON AND MAY NOT BE REPRODUCED IN ANY MANNER WHATSOEVER, AND IN PARTICULAR, MAY NOT BE FORWARDED TO ANY U.S. PERSON OR TO ANY U.S. ADDRESS. FAILURE TO COMPLY WITH THIS DIRECTIVE MAY RESULT IN A VIOLATION OF THE SECURITIES OR THE APPLICABLE LAWS OF OTHER JURISDICTIONS.

THE SELLER INTENDS TO RELY ON AN EXEMPTION PROVIDED FOR IN SECTION 20 OF THE U.S. RISK RETENTION RULES REGARDING NON-U.S. TRANSACTIONS THAT MEET CERTAIN REQUIREMENTS. CONSEQUENTLY, (A) ON ANY ISSUE DATE, THE NOTES OFFERED AND SOLD BY THE ISSUER MAY NOT BE PURCHASED BY ANY PERSON EXCEPT FOR PERSONS THAT ARE NOT U.S. PERSONS AS DEFINED UNDER THE U.S. RISK RETENTION RULES (**RISK RETENTION U.S. PERSONS**) AND (B) DURING THE DISTRIBUTION COMPLIANCE PERIOD, THE NOTES MAY NOT BE TRANSFERRED TO ANY PERSON EXCEPT FOR PERSONS THAT ARE NOT RISK RETENTION U.S. PERSONS (**U.S. RISK RETENTION TRANSFER RESTRICTIONS**). PURCHASERS AND TRANSFEREES OF THE NOTES, INCLUDING BENEFICIAL INTERESTS THEREIN, WILL BE DEEMED TO HAVE MADE CERTAIN REPRESENTATIONS AND AGREEMENTS, INCLUDING THAT EACH PURCHASER OR TRANSFEREE (1) IS NOT A RISK RETENTION U.S. PERSON, (2) IS ACQUIRING SUCH NOTE OR A BENEFICIAL INTEREST THEREIN FOR ITS OWN ACCOUNT AND NOT WITH A VIEW TO DISTRIBUTE SUCH NOTE AND (3) IS NOT ACQUIRING SUCH NOTE OR A BENEFICIAL INTEREST THEREIN AS PART OF A SCHEME TO EVADE THE REQUIREMENTS OF THE U.S. RISK RETENTION RULES. PROSPECTIVE INVESTORS SHOULD NOTE THAT THE DEFINITION OF “U.S. PERSON” IN THE U.S. RISK RETENTION RULES IS SUBSTANTIALLY SIMILAR TO, BUT NOT IDENTICAL TO, THE DEFINITION OF U.S. PERSON UNDER REGULATION S.

Prospective investors should read this Final Terms and the Base Prospectus carefully before making an investment.

### **Global Coordinators and Joint Lead Managers**

BANCO SANTANDER, S.A.

NATIXIS

## **PERSONS RESPONSIBLE FOR THE INFORMATION**

The securities described in these Final Terms are issued by Columbus Master Credit Cards, Fondo de Titulización (the **Fund** or the **Issuer**), with registered office at calle Príncipe de Vergara 131, planta 3ª, and Spanish Tax Identification Number (NIF) no.V-87740296.

Mr José Antonio Trujillo del Valle, in the name and on behalf of INTERMONEY TITULIZACIÓN, S.G.F.T., S.A., with registered address in Madrid, at calle Príncipe de Vergara 131, planta 3ª, and with Spanish tax identification number (*NIF*) A-83774885, acting as management company (**Intermoney Titulización** or the **Management Company**) of the Fund, assumes responsibility for the information set out in these Final Terms.

Mr José Antonio Trujillo del Valle, on behalf of the Management Company, declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Final Terms is, to the best of his knowledge, in accordance with the facts and does not omit anything likely to affect its import.

## DESCRIPTION, CLASS AND CHARACTERISTICS OF THE RELEVANT ISSUED SECURITIES

### MAIN CHARACTERISTICS OF THE ISSUED SECURITIES

Capitalised words and expressions in this Final Terms shall have the same meanings as set out in the Base Prospectus except (i) insofar as the context otherwise requires; or (ii) if they are given another meaning in this Final Terms.

(1) Issuer:	The Fund
(2) Notes Series [Number/Identification]:	2019-01
(3) Status of the Class C2019-01 Notes:	(junior) subordinated
(4) Currency:	EUR
(5) Initial Principal Amount:	EUR 121,400,000
(6) Number of Notes composing the Class Class C2019-01 Notes:	1,214
(7) Issue Price:	100% of the Initial Principal Amount
(8) Denominations:	EUR 100,000.00
(9) Issue Date:	19 June 2019
(10) Subscription Date:	20 June 2019
(11) Subscription Period:	From 17:00 (CET) to 19.00 (CET) on 20 June 2019.
(12) Disbursement Date:	24 June 2019
(13) Notes Final Legal Maturity Date:	26 January 2034
(14) Interest Basis:	0.50 per cent. Fixed Rate  (Additional information on the securities interest can be found in section 20 of these Final Terms)
(15) Redemption/Payment Basis:	Unless previously redeemed or cancelled, the Class C2019-01 Notes will be redeemed on their Notes Final Legal Maturity Date.

(16) Optional Early Redemption:	Yes  (Additional information on the Optional Early Redemption can be found in section 23 of these Final Terms)
(17) Representation of the securities	Book entries managed by the Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, IBERCLEAR, with registered office at Plaza de la Lealtad, no. 1, 28014 Madrid.
(18) Listing and admission to trading	Application has been made for the Class C2019-01 Notes to be admitted to trading on AIAF Fixed Income Market.

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

(19) Fixed Rate Note Provisions	Applicable
(i) Interest Period(s):	Between two consecutive Monthly Payment Dates during the Programme Revolving Period and the Programme Amortisation Period  Between two consecutive Monthly Payment Dates during the Programme Accelerated Amortisation Period
(ii) Interest Rate:	0.50 per cent. per annum payable in arrears on each Payment Date
(iii) Step-Up Interest Rate:	Not Applicable
(iv) Payment Date(s):	26th of each month (subject to the Business Day Convention) during the Programme Revolving Period and the Programme Amortisation Period  26th of each month (subject to the Business Day Convention) during the Programme Accelerated Amortisation Period
(v) First Payment Date:	The Monthly Payment Date of July 2019 (ie. 26 <sup>th</sup> of July 2019)

(vi) Business Day Convention:	Modified Following Business Day Convention
(vii) Day Count Fraction:	Actual/360
(viii) Party responsible for calculating Interest Amounts:	Management Company
(20) Floating Rate Note Provisions	Not Applicable

#### PROVISIONS RELATING TO REDEMPTION

(21) Scheduled Amortisation Starting Date:	The Monthly Payment Date falling in June 2021 (ie. 28 <sup>th</sup> of June 2021)
(22) Optional Early Redemption:	Applicable
(i) Notes Series 2019-01 Call Dates:	The Scheduled Amortisation Starting Date and each subsequent Payment Date
(ii) Notes Series 2019-01 Clean-up Call:	Applicable

#### OTHER PROVISIONS APPLICABLE TO THE NOTES

(23) Hedging Agreements	Not Applicable
(24) Relevant Rating Agencies	Not Applicable
(25) Ratings	Class C2019-01 Notes will not be rated
(26) Estimated Notes Series Issue Expenses	<p>AIAF Expenses: EUR 7,260</p> <p>IBERCLEAR Expenses: EUR 1,815</p> <p>CNMV fee: EUR 27,570</p> <p>Rating agencies, notary's fees, and others: EUR 12,711.75</p> <p>Total Notes Series Issue Expenses: EUR 49,356.75</p>

(27)	Class C Floating Rate Notes only - Historic Interest Rates	Not Applicable
(28)	Level of Class C2019-01 Required Spread Amount	The Class C2019-01 Required Spread Amount is equal to zero (0).
(29)	Operational Information	
	ISIN Code:	ES0305250039
	Delivery:	Delivery free of payment
(30)	Distribution:	
	Group of potential Note Subscribers to whom the Notes Issue is intended:	Servicios Financieros Carrefour, E.F.C., S.A.
	Method of distribution:	Syndicated
	Global Coordinator(s):	Natixis and Banco Santander, S.A.
	Lead Managers:	Natixis and Banco Santander, S.A. (as Joint Lead Managers)
	Underwriters:	Not Applicable
	Bookrunners:	Natixis and Banco Santander, S.A.
	Billing and Delivery Agent:	Banco Santander, S.A.

**INFORMATION ON THE GLOBAL COORDINATORS, LEAD MANAGERS, BOOKRUNNERS, UNDERWRITERS AND BILLING AND DELIVERY AGENT**

Below is information identifying the global coordinators, bookrunners, lead managers and billing and delivery agent of this Notes Series:

- (1) Banco Santander, S.A. is a Spanish credit entity with registered address at Paseo de Pereda 9-12, 39004 Santander (Spain), and whose operating headquarters are in Ciudad Grupo Santander, Avenida de Cantabria sin número, 28660 Boadilla del Monte, Madrid (Spain), with Spanish Tax Identification Number (NIF) A-39000013 and CNAE 651.

Banco Santander, S.A. intervenes as Global Coordinator, Bookrunner, Joint Lead Manager and Billing and Delivery Agent.

- (2) Natixis is a *société anonyme* incorporated under the laws of France, whose registered office is at 30 avenue Pierre Mendès-France, 75013 Paris, France, registered with the Trade and



Companies Register of Paris under number 542 044 524, licensed in France as a credit institution (*établissement de crédit*) by the *Autorité de Contrôle Prudentiel et de Résolution*.

Natixis intervenes as Global Coordinator, Bookrunner and Joint Lead Manager.

## **INFORMATION ON THE ADMISSION TO TRADING OF THE NOTES**

An application will be made for the Notes described in these Final Terms to be admitted to trading on the Spanish AIAF Fixed Income Market. The Management Company shall carry out its best efforts to achieve that the admission to trading of the Notes of each Notes Series on the Spanish AIAF Fixed Income Market is carried out not later than thirty (30) calendar days after the Disbursement Date.

These Final Terms include the information necessary for the Notes to be admitted to trading on the aforementioned market. The settlement will be made through the Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, S.A.U. (IBERCLEAR).

## **SUMMARY DESCRIPTION OF THE MAIN TERMS AND CONDITIONS OF THE HEDGING AGREEMENTS AND HEDGING TRANSACTIONS**

Not Applicable

## **WEIGHTED AVERAGE LIFE OF THE NOTES, INTERNAL RATE OF RETURN AND ASSUMPTIONS**

### **General**

The yields to maturity on the Class C2019-01 Notes will be sensitive to and affected by the amount and timing of delinquencies, prepayment and payment pattern, revolving and credit card usage, dilution and default on the Purchased Receivables, the level of the relevant interest reference rate, the occurrence of any Revolving Termination Events or Accelerated Amortisation Events or any Fund Liquidation Events, the issuance of a new Notes Series, the occurrence of an Optional Early Redemption Event or any Optional Repurchase Event and any other repurchases of the Purchased Receivables by the Seller. Each of such events may impact the weighted average lives, the internal rates of return, and the duration of the Class C2019-01 Notes.

### **Weighted Average Lives and Internal Rates of Return of the Class C2019-01 Notes**

The “Weighted Average Life” (WAL) of the Class C2019-01 Notes refers to the average amount of time that will elapse from the date of issuance of the Class C2019-01 Notes to the date of distribution to the investor of each Euro distributed in reduction of the principal of such security. The Weighted Average Life of the Class C2019-01 Notes shall be affected by the available funds allocated to redeem the Class C2019-01 Notes.

The “Internal Rate of Return” (IRR) of the Class C2019-01 Notes refers to the rate of return that makes the net present value of all cash flows (both positive and negative) from the investment in the

Class C2019-01 Notes equal to zero. The Internal Rate of Return of the Class C2019-01 Notes shall be affected by the available funds allocated to pay interests due on the Class C2019-01 Notes.

The model used for the purpose of calculating estimates presented in this document employs an assumed constant per MPPR (as defined below). The MPPR is an assumed monthly constant rate of payment of principal, when applied monthly, results in the expected portfolio of the Purchased Receivables balance and allows to calculate the monthly principal payment.

The information included in the tables below assume, among other things, that:

- (a) the Disbursement Date of the Notes Series 2019-01 is 24 June 2019;
- (b) the Scheduled Amortisation Starting Date is 28 June 2021;
- (c) the reference date of the Securitised Portfolio is 31 May 2019;
- (d) on the Disbursement Date of the Notes Series 2019-01, the Outstanding Principal Balances of the Purchased Receivables is equal to the Minimum Portfolio Amount which amounts to EUR 584,484,000 as of such date. New Receivables are purchased (if required) in order to maintain such Minimum Portfolio Amount, until the Scheduled Amortisation Starting Date of the Note Series 2019-01;
- (e) the composition and the amortisation profile of the portfolio of the Purchased Receivables (and the new Receivables purchased during the Notes Series Revolving Period of the outstanding Notes Series) is similar to the composition and amortisation profile of the performing portfolio as at the reference date (for the avoidance of doubt, including delinquent accounts and excluding accounts having a negative Outstanding Principal Balance);
- (f) during the Notes Series Revolving Period of the outstanding Notes Series, only principal collections and/or any PDL Cure Amounts are applied to purchase new Receivables;
- (g) no new Receivables are transferred to the Fund (neither in the context of Initial Transfers nor Additional Transfers) after the Purchase Period immediately preceding the Scheduled Amortisation Starting Date of the Note Series 2019-01;
- (h) no new issuance of further Notes Series occurs after the issuance of Notes Series 2019-01 and the Notes Series 2017-01 will be fully redeemed on the Notes Series 2017-01 Call Date corresponding to the Payment Date falling in June 2019;
- (i) the Seller does not repurchase any Receivables purchased by the Fund;
- (j) the rate of defaults on the Receivables (as per the definition of Defaulted Client Accounts) is assumed constant at 8.15%, which is consistent with the one observed by the Seller in December 2018;
- (k) interest payments on the Receivables will be received, if any at the applicable interest rate offered by SFC which as of the reference date stand at 20.04%. No adjustment of the applicable interest rate under the Credit Card Agreements is offered by SFC;

- (l) the Fund excess margin is constant and sufficient to cover the assumed rate of defaults on the Receivables (as per the definition of Defaulted Client Accounts);
- (m) a constant monthly principal payment rate (**MPPR**). In respect of the Class C Notes, the assumed MPPR is: (i) 2% in respect of scenario 1; (ii) 4% in respect of scenario 2; and (iii) 6% in respect of scenario 3, according to the following tables. These scenarios have been defined based on the historic information provided by the Seller as of December 2018;
- (n) the calculation of the weighted average life (in years) is calculated on an Actual/Actual basis;
- (o) the Notes Series 2019-01 Clean-Up Call Conditions will not be considered satisfied;
- (p) none of the Fund Liquidation Events are considered applicable;
- (q) payment of principal and interest due and payable under the Notes will be received on the 26th day of each corresponding Payment Date;
- (r) zero per cent investment return is earned on the Issuer Accounts;
- (s) no Revolving Termination Event has occurred;
- (t) no Accelerated Amortisation Event has occurred;
- (u) it is not necessary to use the Commingling Reserve or the General Reserve; and
- (v) at any time, the Fund will not receive any collection, insurance indemnification or any other amounts in relation to any Non-Purchased Receivables as described in the priority allocation rules set out in the Base Prospectus.

The actual characteristics and performance of the Purchased Receivables will differ from the assumptions used in constructing the tables set forth below, which are hypothetical in nature and provided only to give a general sense of how the principal cash flows might behave under varying monthly rate of principal payment scenarios. For example, it is unlikely that the receivables will pay at a constant monthly rate of principal payment until maturity. Any difference between such assumptions and the actual characteristics and performance of the Purchased Receivables, or actual monthly rate of principal payment of loss experiences, will affect the percentage of principal amount outstanding as well as interest payment over time and the Weighted Average Life and Internal Rate of Return of the Class C2019-01 Notes.

Subject to the foregoing discussion and assumptions, the following tables indicate the Weighted Average Life, Duration and the Internal Rate of Return of the Class C2019-01 Notes under the constant MPPR shown and depending on the exercise of the optional redemption of the Notes Series 2019-01 on the Notes Series 2019-01 Call Date.

<b>Class C Notes / No Call</b>			
<b>Scenario Number</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>Monthly Principal Payment Rate (MPPR)</b>	2%	4%	6%
<b>Weighted Average Life (in years)</b>	7.77	5.21	4.19
<b>First Principal Payment Date</b>	Jul-25	Sept-23	Jan-23
<b>Expected Maturity</b>	Mar-30	May-26	Oct-24
<b>Internal rate of Return (percentage)</b>	0.50%	0.50%	0.50%
<b>Duration (years)</b>	7.62	5.15	4.15

<b>Class C Notes / Call</b>			
<b>Scenario Number</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>Monthly Principal Payment Rate (MPPR)</b>	2%	4%	6%
<b>Weighted Average Life (in years)</b>	2.01	2.01	2.01
<b>First Principal Payment Date</b>	Jun-21	Jun-21	Jun-21
<b>Expected Maturity</b>	Jun-21	Jun-21	Jun-21
<b>Internal rate of Return (percentage)</b>	0.50%	0.50%	0.50%
<b>Duration (years)</b>	2.00	2.00	2.00

<b>Portfolio Cumulative Default Ratio / No Call</b>			
<b>Scenario Number</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>Monthly Principal Payment Rate (MPPR)</b>	2%	4%	6%
<b>Cumulative Default Ratio</b>	25.48%	14.60%	10.23%

<b>Portfolio Cumulative Default Ratio / Call</b>			
<b>Scenario Number</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>Monthly Principal Payment Rate (MPPR)</b>	2%	4%	6%
<b>Cumulative Default Ratio</b>	9.97%	7.72%	6.30%

Cumulative Default Ratio is the ratio of (a) the cumulative Receivables arising from Defaulted Client Accounts in the Fund during the life of the Fund and (b) the sum of the Receivables transferred to the Fund during the life of the Fund.

The Weighted Average Lives of the Class C2019-01 Notes are subject to factors largely outside the control of the Fund and consequently no assurance can be given that the assumptions and estimates above will prove in any way to be realistic and they must therefore be viewed with considerable caution.

Class C Notes No Call - Scenario 1				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	0
25	Jul-21	121,400,000	47,211	0
26	Aug-21	121,400,000	52,269	0
27	Sep-21	121,400,000	52,269	0
28	Oct-21	121,400,000	50,583	0
29	Nov-21	121,400,000	52,269	0
30	Dec-21	121,400,000	50,583	0
31	Jan-22	121,400,000	52,269	0
32	Feb-22	121,400,000	52,269	0
33	Mar-22	121,400,000	47,211	0
34	Apr-22	121,400,000	52,269	0
35	May-22	121,400,000	50,583	0
36	Jun-22	121,400,000	52,269	0
37	Jul-22	121,400,000	50,583	0
38	Aug-22	121,400,000	52,269	0
39	Sep-22	121,400,000	52,269	0
40	Oct-22	121,400,000	50,583	0
41	Nov-22	121,400,000	52,269	0
42	Dec-22	121,400,000	50,583	0
43	Jan-23	121,400,000	52,269	0
44	Feb-23	121,400,000	52,269	0
45	Mar-23	121,400,000	47,211	0
46	Apr-23	121,400,000	52,269	0
47	May-23	121,400,000	50,583	0
48	Jun-23	121,400,000	52,269	0
49	Jul-23	121,400,000	50,583	0
50	Aug-23	121,400,000	52,269	0
51	Sep-23	121,400,000	52,269	0
52	Oct-23	121,400,000	50,583	0
53	Nov-23	121,400,000	52,269	0
54	Dec-23	121,400,000	50,583	0
55	Jan-24	121,400,000	52,269	0
56	Feb-24	121,400,000	52,269	0
57	Mar-24	121,400,000	48,897	0
58	Apr-24	121,400,000	52,269	0
59	May-24	121,400,000	50,583	0
60	Jun-24	121,400,000	52,269	0
61	Jul-24	121,400,000	50,583	0
62	Aug-24	121,400,000	52,269	0
63	Sep-24	121,400,000	52,269	0
64	Oct-24	121,400,000	50,583	0

65	Nov-24	121,400,000	52,269	0
66	Dec-24	121,400,000	50,583	0
67	Jan-25	121,400,000	52,269	0
68	Feb-25	121,400,000	52,269	0
69	Mar-25	121,400,000	47,211	0
70	Apr-25	121,400,000	52,269	0
71	May-25	121,400,000	50,583	0
72	Jun-25	121,400,000	52,269	3,026,045
73	Jul-25	118,373,955	49,322	4,037,238
74	Aug-25	114,336,717	49,228	3,929,622
75	Sep-25	110,407,095	47,536	3,824,875
76	Oct-25	106,582,220	44,409	3,722,919
77	Nov-25	102,859,301	44,287	3,623,682
78	Dec-25	99,235,619	41,348	3,527,090
79	Jan-26	95,708,529	41,208	3,433,072
80	Feb-26	92,275,457	39,730	3,341,561
81	Mar-26	88,933,896	34,585	3,252,489
82	Apr-26	85,681,407	36,891	3,165,791
83	May-26	82,515,616	34,382	3,081,404
84	Jun-26	79,434,212	34,201	2,999,267
85	Jul-26	76,434,946	31,848	2,919,319
86	Aug-26	73,515,627	31,653	2,841,502
87	Sep-26	70,674,125	30,429	2,765,759
88	Oct-26	67,908,366	28,295	2,692,036
89	Nov-26	65,216,330	28,079	2,620,277
90	Dec-26	62,596,053	26,082	2,550,432
91	Jan-27	60,045,621	25,853	2,482,448
92	Feb-27	57,563,174	24,784	2,416,276
93	Mar-27	55,146,898	21,446	2,351,868
94	Apr-27	52,795,030	22,731	2,289,177
95	May-27	50,505,852	21,044	2,228,157
96	Jun-27	48,277,695	20,786	2,168,764
97	Jul-27	46,108,931	19,212	2,110,954
98	Aug-27	43,997,978	18,944	2,054,684
99	Sep-27	41,943,294	18,059	1,999,915
100	Oct-27	39,943,378	16,643	1,946,606
101	Nov-27	37,996,773	16,360	1,894,717
102	Dec-27	36,102,056	15,043	1,844,212
103	Jan-28	34,257,844	14,750	1,795,053
104	Feb-28	32,462,791	13,977	1,747,204
105	Mar-28	30,715,586	12,372	1,700,631
106	Apr-28	29,014,955	12,493	1,655,299
107	May-28	27,359,656	11,400	1,611,176
108	Jun-28	25,748,480	11,086	1,568,229
109	Jul-28	24,180,251	10,075	1,526,426
110	Aug-28	22,653,825	9,754	1,485,738
111	Sep-28	21,168,087	9,114	1,446,135
112	Oct-28	19,721,952	8,217	1,407,587
113	Nov-28	18,314,365	7,885	1,370,066
114	Dec-28	16,944,299	7,060	1,333,546
115	Jan-29	15,610,753	6,721	1,297,999
116	Feb-29	14,312,754	6,162	1,263,400
117	Mar-29	13,049,354	5,075	1,229,723
118	Apr-29	11,819,631	5,089	1,196,944
119	May-29	10,622,687	4,426	1,165,038
120	Jun-29	9,457,649	4,072	1,133,983
121	Jul-29	8,323,666	3,468	1,103,756
122	Aug-29	7,219,910	3,109	1,074,334
123	Sep-29	6,145,576	2,646	1,045,697
124	Oct-29	5,099,879	2,125	1,017,823
125	Nov-29	4,082,056	1,758	990,692
126	Dec-29	3,091,363	1,288	964,284
127	Jan-30	2,127,079	916	938,581
128	Feb-30	1,188,498	512	913,562
129	Mar-30	274,936	107	274,936
<b>Total</b>		<b>0</b>	<b>4,786,029</b>	<b>121,400,000</b>

Class C Notes No Call - Scenario 2				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	0
25	Jul-21	121,400,000	47,211	0
26	Aug-21	121,400,000	52,269	0
27	Sep-21	121,400,000	52,269	0
28	Oct-21	121,400,000	50,583	0
29	Nov-21	121,400,000	52,269	0
30	Dec-21	121,400,000	50,583	0
31	Jan-22	121,400,000	52,269	0
32	Feb-22	121,400,000	52,269	0
33	Mar-22	121,400,000	47,211	0
34	Apr-22	121,400,000	52,269	0
35	May-22	121,400,000	50,583	0
36	Jun-22	121,400,000	52,269	0
37	Jul-22	121,400,000	50,583	0
38	Aug-22	121,400,000	52,269	0
39	Sep-22	121,400,000	52,269	0
40	Oct-22	121,400,000	50,583	0
41	Nov-22	121,400,000	52,269	0
42	Dec-22	121,400,000	50,583	0
43	Jan-23	121,400,000	52,269	0
44	Feb-23	121,400,000	52,269	0
45	Mar-23	121,400,000	47,211	0
46	Apr-23	121,400,000	52,269	0
47	May-23	121,400,000	50,583	0
48	Jun-23	121,400,000	52,269	0
49	Jul-23	121,400,000	50,583	0
50	Aug-23	121,400,000	52,269	422,180
51	Sep-23	120,977,820	52,088	7,166,956
52	Oct-23	113,810,864	47,421	6,833,549
53	Nov-23	106,977,315	46,060	6,515,652
54	Dec-23	100,461,663	41,859	6,212,544
55	Jan-24	94,249,118	40,579	5,923,537
56	Feb-24	88,325,582	38,029	5,647,974
57	Mar-24	82,677,608	33,301	5,385,230
58	Apr-24	77,292,378	33,279	5,134,709
59	May-24	72,157,669	30,066	4,895,842
60	Jun-24	67,261,826	28,960	4,668,088
61	Jul-24	62,593,739	26,081	4,450,928

62	Aug-24	58,142,810	25,034	4,243,871
63	Sep-24	53,898,939	23,206	4,046,446
64	Oct-24	49,852,493	20,772	3,858,206
65	Nov-24	45,994,287	19,803	3,678,722
66	Dec-24	42,315,565	17,631	3,507,588
67	Jan-25	38,807,977	16,709	3,344,415
68	Feb-25	35,463,563	15,269	3,188,833
69	Mar-25	32,274,730	12,551	3,040,488
70	Apr-25	29,234,242	12,587	2,899,045
71	May-25	26,335,197	10,973	2,764,181
72	Jun-25	23,571,016	10,149	2,635,591
73	Jul-25	20,935,425	8,723	2,512,984
74	Aug-25	18,422,441	7,932	2,396,080
75	Sep-25	16,026,362	6,900	2,284,614
76	Oct-25	13,741,748	5,726	2,178,334
77	Nov-25	11,563,414	4,979	2,076,998
78	Dec-25	9,486,416	3,953	1,980,376
79	Jan-26	7,506,040	3,232	1,888,249
80	Feb-26	5,617,792	2,419	1,800,407
81	Mar-26	3,817,384	1,485	1,716,652
82	Apr-26	2,100,732	904	1,636,794
83	May-26	463,938	193	463,938
<b>Total</b>		<b>0</b>	<b>3,215,113</b>	<b>121,400,000</b>

<b>Class C Notes No Call - Scenario 3</b>				
<b>Period</b>	<b>Payment Date</b>	<b>Notional Outstanding</b>	<b>Interest</b>	<b>Principal</b>
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	0
25	Jul-21	121,400,000	47,211	0
26	Aug-21	121,400,000	52,269	0
27	Sep-21	121,400,000	52,269	0
28	Oct-21	121,400,000	50,583	0
29	Nov-21	121,400,000	52,269	0
30	Dec-21	121,400,000	50,583	0
31	Jan-22	121,400,000	52,269	0
32	Feb-22	121,400,000	52,269	0
33	Mar-22	121,400,000	47,211	0
34	Apr-22	121,400,000	52,269	0
35	May-22	121,400,000	50,583	0
36	Jun-22	121,400,000	52,269	0
37	Jul-22	121,400,000	50,583	0
38	Aug-22	121,400,000	52,269	0
39	Sep-22	121,400,000	52,269	0



40	Oct-22	121,400,000	50,583	0
41	Nov-22	121,400,000	52,269	0
42	Dec-22	121,400,000	50,583	6,459,115
43	Jan-23	114,940,885	49,488	9,826,509
44	Feb-23	105,114,376	45,258	9,174,184
45	Mar-23	95,940,192	37,310	8,565,163
46	Apr-23	87,375,029	37,620	7,996,572
47	May-23	79,378,457	33,074	7,465,726
48	Jun-23	71,912,730	30,962	6,970,120
49	Jul-23	64,942,610	27,059	6,507,415
50	Aug-23	58,435,195	25,160	6,075,425
51	Sep-23	52,359,769	22,544	5,672,113
52	Oct-23	46,687,656	19,453	5,295,575
53	Nov-23	41,392,081	17,822	4,944,033
54	Dec-23	36,448,049	15,187	4,615,827
55	Jan-24	31,832,221	13,706	4,309,409
56	Feb-24	27,522,812	11,850	4,023,333
57	Mar-24	23,499,479	9,465	3,756,247
58	Apr-24	19,743,232	8,501	3,506,892
59	May-24	16,236,341	6,765	3,274,090
60	Jun-24	12,962,251	5,581	3,056,742
61	Jul-24	9,905,509	4,127	2,853,823
62	Aug-24	7,051,686	3,036	2,664,374
63	Sep-24	4,387,312	1,889	2,487,502
64	Oct-24	1,899,810	792	1,899,810
<b>Total</b>		<b>0</b>	<b>2,583,184</b>	<b>121,400,000</b>

<b>Class C Notes Call - Scenario 1</b>				
<b>Period</b>	<b>Payment Date</b>	<b>Notional Outstanding</b>	<b>Interest</b>	<b>Principal</b>
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	121,400,000
<b>Total</b>		<b>0</b>	<b>1,235,919</b>	<b>121,400,000</b>

<b>Class C Notes Call - Scenario 2</b>				
<b>Period</b>	<b>Payment Date</b>	<b>Notional Outstanding</b>	<b>Interest</b>	<b>Principal</b>
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	121,400,000
<b>Total</b>		<b>0</b>	<b>1,235,919</b>	<b>121,400,000</b>

<b>Class C Notes Call - Scenario 3</b>				
<b>Period</b>	<b>Payment Date</b>	<b>Notional Outstanding</b>	<b>Interest</b>	<b>Principal</b>
0	Jun-19	121,400,000	0	0
1	Jul-19	121,400,000	50,583	0
2	Aug-19	121,400,000	52,269	0
3	Sep-19	121,400,000	52,269	0
4	Oct-19	121,400,000	50,583	0
5	Nov-19	121,400,000	52,269	0
6	Dec-19	121,400,000	50,583	0
7	Jan-20	121,400,000	52,269	0
8	Feb-20	121,400,000	52,269	0
9	Mar-20	121,400,000	48,897	0
10	Apr-20	121,400,000	52,269	0
11	May-20	121,400,000	50,583	0
12	Jun-20	121,400,000	52,269	0
13	Jul-20	121,400,000	50,583	0
14	Aug-20	121,400,000	52,269	0
15	Sep-20	121,400,000	52,269	0
16	Oct-20	121,400,000	50,583	0
17	Nov-20	121,400,000	52,269	0
18	Dec-20	121,400,000	50,583	0
19	Jan-21	121,400,000	52,269	0
20	Feb-21	121,400,000	52,269	0
21	Mar-21	121,400,000	47,211	0
22	Apr-21	121,400,000	52,269	0
23	May-21	121,400,000	50,583	0
24	Jun-21	121,400,000	55,642	121,400,000
<b>Total</b>		<b>0</b>	<b>1,235,919</b>	<b>121,400,000</b>

These Final Terms have been countersigned on all their pages and signed in Madrid, on 19 June 2019.

Signed on behalf of

INTERMONEY TITULIZACIÓN, S.G.F.T., S.A., (on behalf of COLUMBUS MASTER CREDIT CARDS, FONDO DE TITULIZACIÓN)

Mr José Antonio Trujillo del Valle