

**WIZINK MASTER CREDIT CARDS, FT**

Data corresponding to the period: 27/11/2017 - 27/12/2017

**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	AA+ (sf) / AA (sf)
Class C2017-02	--
Class A2017-03	AA+ (sf) / AA (high) (sf)
Class C2017-03	-- /BB (high) (sf)

**II. SECURITIES ISSUED BY THE FONDO**

<b>Class A2017-01 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279004</b>
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 €
<b>Class C2017-01 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279012</b>
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 €
<b>Class A2017-02 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279020</b>
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 €
<b>Class C2017-02 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279038</b>
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 €
<b>Class A2017-03 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279046</b>
Aggregate Amount Issued	200.800.000,00 €
Aggregate Amount Outstanding	200.800.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
<b>Class C2017-03 SERIES</b>	
<b>ISIN Code</b>	<b>ES0305279053</b>
Aggregate Amount Issued	47.200.000,00 €
Aggregate Amount Outstanding	47.200.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

**III. ADDITIONAL INFORMATION**

Settlement corresponding to the period: 27/11/2017 - 27/12/2017

Bond Payment Notification: 27/12/2017

Cash Flow period: 27/11/2017 - 27/12/2017

 (\*) Rating corresponding to : 15/12/2017. The current Bonds ratings are available on our website [www.imtitulizacion.com](http://www.imtitulizacion.com).

**WIZINK MASTER CREDIT CARDS, FT**  
**Settlement Period: 27/11/2017 - 27/12/2017**  
**Payment Date: 27/12/2017**

<b>Available Interest Amount</b>	<b>19.434.346,98</b>
Available Interest Collections	19.420.330,77
Excess funds from the Expenses Subordinated Facility	27.906,59
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	-13.890,38
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

<b>Interest Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)</b>	<b>Due on this Payment Date</b>	<b>Paid</b>	<b>Due and not paid on this Payment Date</b>
(1) Issuer Operating Expenses	12.411,07	12.411,07	0,00
(2) (i) Class A Monthly Hedging Net Amounts	0,00	0,00	0,00
(2) (ii) Class A Hedging Senior Termination Payments	0,00	0,00	0,00
(3) (i) Class A 2017-01 Notes Monthly Interest Amounts	93.964,13	93.964,13	0,00
(3) (i) Class A 2017-02 Notes Monthly Interest Amounts	47.663,78	47.663,78	0,00
(3) (i) Class A 2017-03 Notes Monthly Interest Amounts	14.798,96	14.798,96	0,00
(3) (ii) Seller Share Interest	19.747,61	19.747,61	0,00
(4) Class A General Reserve Replenishment Amount	0,00	0,00	0,00
(5) Class A Principal Deficiency Ledger	0,00	0,00	0,00
(6) (i) Class B Monthly Hedging Net Amounts	0,00	0,00	0,00
(6) (ii) Class B Hedging Senior Termination Payments	0,00	0,00	0,00
(7) Class B Notes Monthly Interest Amounts	0,00	0,00	0,00
(8) Class B General Reserve Replenishment Amount	0,00	0,00	0,00
(9) Class B Principal Deficiency Ledger	0,00	0,00	0,00
(10) (i) Class C Monthly Hedging Net Amounts	0,00	0,00	0,00
(10) (ii) Class C Hedging Senior Termination Payments	0,00	0,00	0,00
(11) Class C 2017-01 Notes Monthly Interest Amounts	28.210,59	28.210,59	0,00
(11) Class C 2017-02 Notes Monthly Interest Amounts	15.312,50	15.312,50	0,00
(11) Class C 2017-03 Notes Monthly Interest Amounts	44.575,68	44.575,68	0,00
(12) Residual Principal Deficiency Ledger	29.782,09	29.782,09	0,00
(13) Servicer Fees	533.739,43	533.739,43	0,00
(14) During the Programme Amortisation Period: Seller Share Interest Payable Amount	0,00	0,00	0,00
(15) Hedging Subordinated Termination Payments	0,00	0,00	0,00
(16) General Reserve Interest and Commingling Reserve Interest Amounts	10.048,81	10.048,81	0,00
(17) Expenses Facility Interest Amount	494,55	494,55	0,00
(18) (i) Expenses Facility Principal Amount	945.000,00	945.000,00	0,00
(18) (ii) General Reserve Shortfall Amount	0,00	0,00	0,00
(18) (iii) Commingling Reserve Shortfall Amount	0,00	0,00	0,00
(19) Aggregate Deferred Purchase Price	0,00	0,00	0,00
(20) Variable Fee	17.638.597,78	17.638.597,78	0,00
<b>Total</b>	<b>19.434.346,98</b>	<b>19.434.346,98</b>	<b>0,00</b>

<b>Available Principal Amount</b>	<b>141.681.771,95</b>
Available Principal Collections	124.554.242,63
Retention of any amounts to be applied as Available Principal Amount	0,00
PDL Cure Amounts	29.782,09
Notes Issuance	0,00
SICF Drawing Amount	17.097.747,23
Unapplied Revolving Amount on the preceding Payment Date	0,00
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 on this Payment Date	Paid	Due and not paid on this Payment Date	
(1) Interest Shortfall Priority of Payments	0,00		0,00	0,00
(2) (a) Class A 2017-01 Notes Monthly Amortisation Amount	0,00		0,00	0,00
(2) (a) Class A 2017-02 Notes Monthly Amortisation Amount	0,00		0,00	0,00
(2) (a) Class A 2017-03 Notes Monthly Amortisation Amount	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
(3) Class B Notes Monthly Amortisation Amount	0,00		0,00	0,00
(4) Class C 2017-01 Notes Monthly Amortisation Amount	0,00		0,00	0,00
(4) Class C 2017-02 Notes Monthly Amortisation Amount	0,00		0,00	0,00
(4) Class C 2017-03 Notes Monthly Amortisation Amount	0,00		0,00	0,00
(5) During the Programme Revolving Period				
(A) Effective Purchase Price of the Eligible Receivables	141.681.771,95	141.681.771,95		0,00
(B) Aggregate Deferred Purchase Price	0,00		0,00	0,00
(6) Unapplied Revolving Amount in the Treasury Account	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
(B) Aggregate Deferred Purchase Price	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
(9) Retention of any amounts to be applied as Available Principal Amount on the following Payment Date	0,00		0,00	0,00
<b>Total</b>	<b>141.681.771,95</b>		<b>141.681.771,95</b>	<b>0,00</b>

Information regarding the Reserves:

Commingling Reserve

Prior Commingling Reserve Amount:	15.879.850,78
Commingling Reserve Required Amount :	16.136.757,82
Funding of the Commingling Reserve/- Reimbursement	256.907,04
Final Commingling Reserve Amount:	16.136.757,82

General Reserve

Prior General Reserve Amount:	9.783.600,00
General Reserve Required Amount:	9.783.600,00
Funding of the General Reserve/- Reimbursement	0,00
Final General Reserve Amount:	9.783.600,00

Information regarding the Facilities:

Commingling Reserve Facility

Prior Commingling Reserve Facility Balance :	15.879.850,78
Drawing Amount/ - Reimbursement:	256.907,04
Final Commingling Reserve Facility Balance :	16.136.757,82

General Reserve Facility

Prior Commingling Reserve Facility Balance :	5.413.200,00
Drawing Amount/ - Reimbursement:	0,00
Final Commingling Reserve Facility Balance :	5.413.200,00

Seller Interest Credit Facility

Maximum Seller Interest Credit Facility:	500.000.000,00
Prior Seller Interest Credit Facility Balance	103.934.805,92
Maximum Drawable Amount:	396.065.194,08
Drawing Amount	17.097.747,23
Amortisation Amount	0,00
Final Seller Interest Credit Facility Balance:	121.032.553,15

Expenses Subordinated Facility

Prior Expenses Subordinated Facility Balance:	945.000,00
Drawing Amount	0,00
Amortisation Amount	945.000,00
Final Expenses Subordinated Facility Balance:	0,00

**WIZINK MASTER CREDIT CARDS , FT**  
**BOND PAYMENT REPORT**  
**PAYMENT DATE: 27/12/2017**

	Class A2017-01		Class C2017-01		Class A2017-02		Class C2017-02		Class A2017-03		Class C2017-03	
ISIN Code	ES0305279004		ES0305279012		ES0305279020		ES0305279038		ES0305279046		ES0305279053	
Accrual Period	27/11/2017	27/12/2017	27/11/2017	27/12/2017	27/11/2017	27/12/2017	27/11/2017	27/12/2017	23/11/2017	27/12/2017	23/11/2017	27/12/2017
Interest Rate	0,250%		0,500%		0,350%		0,750%		-0,372%		1,000%	
Spread	0,000%		0,000%		0,000%		0,000%		0,450%		0,000%	
Current Coupon	0,250%		0,500%		0,350%		0,750%		0,078%		1,000%	
Floor	-		-		-		-		0,000%		-	
	<b>TOTAL</b>	<b>PER BOND</b>	<b>TOTAL</b>	<b>PER BOND</b>	<b>TOTAL</b>	<b>PER BOND</b>	<b>TOTAL</b>	<b>PER BOND</b>	<b>TOTAL</b>	<b>PER BOND</b>	<b>TOTAL</b>	<b>PER BOND</b>
Original Principal Balance	451.100.000,00	100.000,00	67.700.000,00	100.000,00	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00
Balance on the prior Payment Date	451.100.000,00	100.000,00	67.700.000,00	100.000,00	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	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	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00
Current Factor	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross Interest Accrued	93.964,13	20,83	28.210,59	41,67	47.663,78	29,17	15.312,50	62,50	14.798,96	7,37	44.575,68	94,44
Gross Interest Payment	93.964,13	20,83	28.210,59	41,67	47.663,78	29,17	15.312,50	62,50	14.798,96	7,37	44.575,68	94,44
Gross Interest due and not paid	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

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Note: The Gross Interest of the Bonds could be subject or not to Withholding tax in accordance with current legislation.

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**WIZINK MASTER CREDIT CARDS, FT**  
**Cash Flow Period: 27/11/2017 - 27/12/2017**

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<i>Concept</i>	<i>Amount</i>	
	<u><i>Income</i></u>	<u><i>Payment</i></u>
<b><u>I. Principal</u></b>	<b><u>141.681.771,95</u></b>	<b><u>142.626.771,95</u></b>
Principal Collections	124.554.242,63	
SICF Drawing Amount	17.097.747,23	
SICF Amortisation Amount		0,00
Effective Purchase Price of Additional Transfers		141.681.771,95
Effective Purchase Price of Initial Transfers		0,00
Deferred Purchase Price due and not paid on the previous Payment Date		0,00
Subordinated Facilities Amortisations		945.000,00
Notes Issuance	0,00	
Unapplied Revolving Amount on the preceding Payment Date	0,00	
Retention of any amounts to be applied as Available Principal Amount	0,00	
PDL Cure Amounts	29.782,09	
<b><u>II. Interest</u></b>	<b><u>19.434.346,98</u></b>	<b><u>18.489.346,98</u></b>
Interest Collections	19.420.330,77	
Financial Income	-13.890,38	
Bonds Interest		244.525,64
Seller Share Interest		19.747,61
Subordinated Facilities Interests		10.543,36
Residual Principal Deficiency Ledger		29.782,09
Class A General Reserve Replenishment Amount		0,00
Excess funds from the Expenses Subordinated Facility	27.906,59	
<b><u>III. Periodical Payments</u></b>		<b><u>546.150,50</u></b>
<b><u>IV. Variable Fee</u></b>		<b><u>17.638.597,78</u></b>
<b><u>TOTAL INCOME/ PAYMENT</u></b>	<b><u>161.116.118,93</u></b>	<b><u>161.116.118,93</u></b>
General Reserve on the previous Payment Date	9.783.600,00	
Funding of the General Reserve/- Reimbursement	0,00	
General Reserve on this Payment Date		9.783.600,00
Principal Account Initial Balance 27/11/2017	0,00	
Deposited as Available Principal Amount on the following Payment Date:		0,00
Unapplied Revolving Amount deposited for next Payment Date:		0,00
<b><u>TOTAL</u></b>	<b><u>170.899.718,93</u></b>	<b><u>170.899.718,93</u></b>
Tax Withholdings on 27/12/2017	46.459,87	
Temporarily reinvested until 22/01/2018		46.459,87
Commingling Reserve on the previous Payment Date	15.879.850,78	
Funding/Reimbursement of the Commingling Reserve	256.907,04	<b>0,00</b>
Commingling Reserve on this Payment Date		16.136.757,82