

WIZINK MASTER CREDIT CARDS, FT	
Data corresponding to the period: 26/03/2020 - 27/04/2020	
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.U.
Paying Agent	Banco Santander
Traded Market	Mercado AIAF
Rating Agencies	Fitch Ratings / DBRS
Current Rating Bonds (*)	
Class A2017-01	Fully amortised
Class C2017-01	Fully amortised
Class A2017-02	Fully amortised
Class C2017-02	Fully amortised
Class A2017-03	AA+ (sf) / AA (high) (sf)
Class C2017-03	-- /BB (high) (sf)
Class A2018-01	AA+ (sf) / AA (sf)
Class C2018-01	--/BB (high) (sf)
Class A2019-01	AA+ (sf) / AA (sf)
Class C2019-01	-/BB (high) (sf)
Class A2019-02	AA+ (sf) / AA (high) (sf)
Class C2019-02	-- /BB (high) (sf)
Class A2019-03	AA+ (sf) / AA (sf)
Class C2019-03	-/BB (high) (sf)
II. SECURITIES ISSUED BY THE FONDO	
Class A2017-03 SERIES	
ISIN Code	ES0305279046
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 €
Class C2017-03 SERIES	
ISIN Code	ES0305279053
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 €

Class A2018-01 SERIES	
ISIN Code	ES0305279061
Aggregate Amount Issued	220.000.000,00 €
Aggregate Amount Outstanding	220.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2018-01 SERIES	
ISIN Code	ES0305279079
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	30.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2019-01 SERIES	
ISIN Code	ES0305279087
Aggregate Amount Issued	440.000.000,00 €
Aggregate Amount Outstanding	440.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2019-01 SERIES	
ISIN Code	ES0305279095
Aggregate Amount Issued	60.000.000,00 €
Aggregate Amount Outstanding	60.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2019-02 SERIES	
ISIN Code	ES0305279103
Aggregate Amount Issued	150.000.000,00 €
Aggregate Amount Outstanding	150.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2019-02 SERIES	
ISIN Code	ES0305279111
Aggregate Amount Issued	31.000.000,00 €
Aggregate Amount Outstanding	31.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2019-03 SERIES	
ISIN Code	ES0305279129
Aggregate Amount Issued	115.000.000,00 €
Aggregate Amount Outstanding	115.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2019-03 SERIES	
ISIN Code	ES0305279137
Aggregate Amount Issued	16.000.000,00 €
Aggregate Amount Outstanding	16.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III.ADDITIONAL INFORMATION

Settlement corresponding to the period: 26/03/2020 - 27/04/2020

Bond Payment Notification: 27/04/2020

Cash Flow period: 26/03/2020 - 27/04/2020

(*) Rating corresponding to : 15/04/2020. The current Bonds ratings are available on our website www.imtitulizacion.com.

WIZINK MASTER CREDIT CARDS, FT
Settlement Period: 26/03/2020 - 27/04/2020
Payment Date: 27/04/2020

Available Interest Amount	23.412.133,97
Available Interest Collections	23.507.238,43
Excess funds from the Expenses Subordinated Facility	0,00
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	-95.104,46
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 on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Issuer Operating Expenses	14.888,79	14.888,79	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 2017-03 Notes Monthly Interest Amounts	0,00	0,00	0,00
(3) (i) Class A 2018-01 Notes Monthly Interest Amounts	88.000,00	88.000,00	0,00
(3) (i) Class A 2019-01 Notes Monthly Interest Amounts	176.000,00	176.000,00	0,00
(3) (i) Class A 2019-02 Notes Monthly Interest Amounts	8.400,00	8.400,00	0,00
(3) (i) Class A 2019-03 Notes Monthly Interest Amounts	56.223,50	56.223,50	0,00
(3) (ii) Seller Share Interest	33.135,25	33.135,25	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 2017-03 Notes Monthly Interest Amounts	41.956,08	41.956,08	0,00
(11) Class C 2018-01 Notes Monthly Interest Amounts	33.333,00	33.333,00	0,00
(11) Class C 2019-01 Notes Monthly Interest Amounts	66.666,00	66.666,00	0,00
(11) Class C 2019-02 Notes Monthly Interest Amounts	34.444,10	34.444,10	0,00
(11) Class C 2019-03 Notes Monthly Interest Amounts	17.777,60	17.777,60	0,00
(12) Residual Principal Deficiency Ledger	9.788.737,56	9.788.737,56	0,00
(13) Servicer Fees	666.005,40	666.005,40	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	15.260,42	15.260,42	0,00
(17) Expenses Facility Interest Amount	0,00	0,00	0,00
(18) (i) Expenses Facility Principal Amount	0,00	0,00	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	12.371.306,27	12.371.306,27	0,00
Total	23.412.133,97	23.412.133,97	0,00

Available Principal Amount	184.212.046,84
Available Principal Collections	174.423.309,28
Retention of any amounts to be applied as Available Principal Amount	0,00
PDL Cure Amounts	9.788.737,56
Notes Issuance	0,00
SICF Drawing Amount	0,00
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 2017-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2018-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2019-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2019-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2019-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (b) During the Programme Revolving Period SICF Amortisation Amount less any Seller Dilution	35.049.850,43	35.049.850,43	0,00
(3) Class B 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
(4) Class C 2018-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2019-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2019-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2019-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(5) During the Programme Revolving Period			
(A) Effective Purchase Price of the Eligible Receivables	145.742.354,81	145.742.354,81	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00
(6) Unapplied Revolving Amount in the Treasury Account	3.419.841,60	3.419.841,60	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
Total	184.212.046,84	184.212.046,84	0,00

Class 2017-01 Amortized on 26/04/2019

Class 2017-02 Amortized on 26/07/2019

Information regarding the Reserves:

Commingling Reserve

Prior Commingling Reserve Amount:	22.477.682,28
Commingling Reserve Required Amount :	22.032.082,51
Funding of the Commingling Reserve/- Reimbursement	-445.599,77
Final Commingling Reserve Amount:	22.032.082,51

General Reserve

Prior General Reserve Amount:	13.509.600,00
General Reserve Required Amount:	13.509.600,00
Funding of the General Reserve/- Reimbursement	0,00
Final General Reserve Amount:	13.509.600,00

Information regarding the Facilities:

Commingling Reserve Facility

Prior Commingling Reserve Facility Balance :	22.477.682,28
Drawing Amount/ - Reimbursement:	-445.599,77
Final Commingling Reserve Facility Balance :	22.032.082,51

General Reserve Facility

Prior General Reserve Facility Balance :	9.139.200,00
Drawing Amount/ - Reimbursement:	0,00
Final General Reserve Facility Balance :	9.139.200,00

Seller Interest Credit Facility

Maximum Seller Interest Credit Facility:	500.000.000,00
Prior Seller Interest Credit Facility Balance	113.649.850,43
Maximum Drawable Amount:	386.350.149,57
Drawing Amount	0,00
Amortisation Amount	35.049.850,43
Final Seller Interest Credit Facility Balance:	78.600.000,00

Expenses Subordinated Facility

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

WIZINK MASTER CREDIT CARDS , FT
BOND PAYMENT REPORT
PAYMENT DATE: 27/04/2020

	Class A2017-03		Class C2017-03		Class A2018-01		Class C2018-01		Class A2019-01		Class C2019-01	
ISIN Code	ES0305279046		ES0305279053		ES0305279061		ES0305279079		ES0305279087		ES0305279095	
Accrual Period	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020
Interest Rate	-0,457%		1,000%		0,450%		1,250%		0,450%		1,250%	
Spread	0,450%		0,000%		0,000%		0,000%		0,000%		0,000%	
Current Coupon	0,000%		1,000%		0,450%		1,250%		0,450%		1,250%	
Floor	0,000%		-		-		-		-		-	
	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00	440.000.000,00	100.000,00	60.000.000,00	100.000,00
Balance on the prior Payment Date	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00	440.000.000,00	100.000,00	60.000.000,00	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	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00	440.000.000,00	100.000,00	60.000.000,00	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	0,00	0,00	41.956,08	88,89	88.000,00	40,00	33.333,00	111,11	176.000,00	40,00	66.666,00	111,11
Gross Interest Payment	0,00	0,00	41.956,08	88,89	88.000,00	40,00	33.333,00	111,11	176.000,00	40,00	66.666,00	111,11
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

	Class A2019-02		Class C2019-02		Class A2019-03		Class C2019-03	
ISIN Code	ES0305279103		ES0305279111		ES0305279129		ES0305279137	
Accrual Period	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020	26/03/2020	27/04/2020
Interest Rate	-0,457%		1,250%		0,550%		1,250%	
Spread	0,520%		0,000%		0,000%		0,000%	
Current Coupon	0,063%		1,250%		0,550%		1,250%	
Floor	0,000%		-		-		-	
	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	150.000.000,00	100.000,00	31.000.000,00	100.000,00	115.000.000,00	100.000,00	16.000.000,00	100.000,00
Balance on the prior Payment Date	150.000.000,00	100.000,00	31.000.000,00	100.000,00	115.000.000,00	100.000,00	16.000.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Balance after this Payment Date	150.000.000,00	100.000,00	31.000.000,00	100.000,00	115.000.000,00	100.000,00	16.000.000,00	100.000,00
Current Factor	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
Gross Interest Accrued	8.400,00	5,60	34.444,10	111,11	56.223,50	48,89	17.777,60	111,11
Gross Interest Payment	8.400,00	5,60	34.444,10	111,11	56.223,50	48,89	17.777,60	111,11
Gross Interest due and not paid	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

Note: The Gross Interest of the Bonds could be subject or not to Withholding tax in accordance with current legislation.
Class 2017-01 Amortized on 26/04/2019
Class 2017-02 Amortized on 26/07/2019

WIZINK MASTER CREDIT CARDS, FT
Cash Flow Period: 26/03/2020 - 27/04/2020

<i>Concept</i>	<i>Amount</i>	
	<i>Income</i>	<i>Payment</i>
<u>I. Principal</u>	<u>184.212.046,84</u>	<u>180.792.205,24</u>
Principal Collections	174.423.309,28	
SICF Drawing Amount	0,00	
SICF Amortisation Amount		35.049.850,43
Effective Purchase Price of Additional Transfers		145.742.354,81
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		0,00
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	9.788.737,56	
Principal deriving from Repurchases	0,00	
Notes Monthly Amortisation Amount		0,00
<u>II. Interest</u>	<u>23.412.133,97</u>	<u>23.412.133,97</u>
Interest Collections	23.507.238,43	
Financial Income	-95.104,46	
Bonds Interest		522.800,28
Seller Share Interest		33.135,25
Subordinated Facilities Interests		15.260,42
Residual Principal Deficiency Ledger		9.788.737,56
Class A General Reserve Replenishment Amount		0,00
Excess funds from the Expenses Subordinated Facility	0,00	
Interes deriving from Repurchases (including Defaults)	0,00	
<u>III. Periodical Payments</u>		<u>680.894,19</u>
<u>IV. Variable Fee</u>		<u>12.371.306,27</u>
TOTAL INCOME/ PAYMENT	207.624.180,81	204.204.339,21
General Reserve on the previous Payment Date	13.509.600,00	
Funding of the General Reserve/- Reimbursement	0,00	
General Reserve on this Payment Date		13.509.600,00
Principal Account Initial Balance 26/03/2020	0,00	
Deposited as Available Principal Amount on the following Payment Date:		0,00
Unapplied Revolving Amount deposited for next Payment Date:		3.419.841,60
TOTAL	221.133.780,81	221.133.780,81
Tax Withholdings on 27/04/2020	99.332,05	
Temporarily reinvested until 20/05/2020		99.332,05
Commingling Reserve on the previous Payment Date	22.477.682,28	
Funding/Reimbursement of the Commingling Reserve	0,00	-445.599,77
Commingling Reserve on this Payment Date		22.032.082,51