

FINAL TERMS DATED 23 JUNE 2021
*(to the Base Prospectus dated registered with the Spanish Securities and Exchange Commission
(Comisión Nacional del Mercado de Valores) on 3 June 2021)*

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 414,000,000 Class A2021-01 Notes due 26 June 2036
Notes Series 2021-01

These final Terms have been prepared for the purpose of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC and must be read in conjunction with the Base Prospectus (the **Base Prospectus**) registered with the Spanish Securities and Exchange Commission (*Comisión Nacional del Mercado de Valores*) (the **CNMV**) on 3 June 2021 in order to obtain all the relevant information.

The Management Company, in the name and on behalf of the Fund, has published the Base Prospectus, and the Final Terms on the websites of the Management Company and the European DataWarehouse (<https://editor.eurowdw.eu/editor>).

In addition, the Base Prospectus, and the Final Terms may be consulted on the website of the CNMV (www.cnmv.es).

The Fund will issue	Class A2021-01 Notes (the Notes)
Principal Amount	EUR 414,000,000
Issue Date	23 June 2021
Disbursement Date	28 June 2021
Interest Rate	0.15 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 on July 2021

Scheduled Amortisation Starting Date	The Monthly Payment Date falling in June 2023
Notes Series 2021-01 Call Dates	The Scheduled Amortisation Starting Date and each subsequent Payment Date
Issue Price	100.303% (or 100.303 per cent.)
Notes Final Legal Maturity Date	The Monthly Payment Date falling in June 2036
ISIN Code	ES0305250047
Relevant Rating Agencies	DBRS and S&P

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 REGULATION S 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.

BNP PARIBAS

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. The LEI Code of the Fund is 95980083T51C2W6YAM15.

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]:	2021-01
(3) Status of the Class A2021-01 Notes:	(senior) unsubordinated
(4) Currency:	EUR
(5) Initial Principal Amount:	EUR 414,000,000
(6) Number of Notes composing the Class A2021-01 Notes:	4,140
(7) Issue Price:	100.303% of the Initial Principal Amount
(8) Issuance Premium:	EUR 1,254,420
(9) Denominations:	EUR 100,000
(10) Issue Date:	23 June 2021
(11) Subscription Date:	25 June 2021
(12) Subscription Period:	From 17:00 (CET) to 19.00 (CET) on 25 June 2021.
(13) Disbursement Date:	28 June 2021
(14) Notes Final Legal Maturity Date:	The Monthly Payment Date falling in June 2036
(15) Interest Basis:	0.15 per cent. Fixed Rate (Additional information on the securities interest can be found in section 20 of these Final Terms)
(16) Redemption/Payment Basis:	Unless previously redeemed or cancelled, the

	Class A2021-01 Notes will be redeemed on their Notes Final Legal Maturity Date.
(17) Optional Early Redemption:	Yes (Additional information on the Optional Early Redemption can be found in section 23 of these Final Terms)
(18) 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.
(19) Listing and admission to trading	Application has been made for the Class A2021-01 Notes to be admitted to trading on AIAF Fixed Income Market.

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

(20) 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 (except during the first Monthly Payment, between the Disbursement Date and the first Monthly Payment Date) Between two consecutive Monthly Payment Dates during the Programme Accelerated Amortisation Period
(ii) Interest Rate:	0.15 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 Modified Following Business Day Convention) during the Programme Revolving Period and the Programme Amortisation Period.

	26th of each month (subject to the Modified Following Business Day Convention) during the Programme Accelerated Amortisation Period
(v) First Payment Date:	The Monthly Payment Date of July 2021
(vi) Business Day Convention:	Modified Following Business Day Convention
(vii) Day Count Fraction:	Actual/360
(viii) Party responsible for calculating Interest Amounts:	Management Company
(21) Floating Rate Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

(22) Scheduled Amortisation Starting Date:	The Monthly Payment Date falling in June 2023
(23) Optional Early Redemption:	Applicable
(i) Notes Series 2021-01 Call Dates:	the Scheduled Amortisation Starting Date and each subsequent Monthly Payment Date
(ii) Notes Series 2021-01 Clean-up Call:	Applicable

OTHER PROVISIONS APPLICABLE TO THE NOTES

(24) Hedging Agreements	Not Applicable
(25) Relevant Rating Agencies	DBRS, S&P
(26) Ratings	It is a condition of the issuance of the Class A Notes that the Class A Notes are assigned at the relevant Issue Date a preliminary rating of “AA (sf)” and “AA (sf)” respectively by DBRS Ratings Limited (“ DBRS ”) and S&P Global Ratings Europe Limited (“ S&P ”).

	<p>Credit ratings assigned to the Class A Notes of any Notes Series by the Relevant Rating Agencies reflect the relevant Rating Agency's assessment only of the likelihood of full and timely payment of scheduled interest due to the relevant Class A Noteholders on each Payment Date and the likelihood of full payment of principal due to the relevant Class A Noteholders by a date that is not later than their respective Final Legal Maturity Date.</p> <p>Each of DBRS and S&P is established in the European Union, is registered under Regulation (EC) No. 1060/2009 (as amended) (the “CRA Regulation”) and is included in the list of credit rating agencies registered in accordance with the CRA Regulation published on the European Securities and Markets Authority’s website (www.esma.europa.eu/page/List-registered-and-certified-CRAs).</p>
(27) Estimated Notes Series Issue Expenses:	<p>AIAF Expenses: EUR 7,260.00</p> <p>IBERCLEAR Expenses: EUR 1,815.00</p> <p>CNMV fee: EUR 41,400.00</p> <p>Rating agencies, notary's fees, legal fees and others (including legal costs, fees in relation to the Special Securitisation Report on the Securitised Portfolio (if any), PCS, fees of cash flow modelling providers, etc.): EUR 139,550.00</p> <p>Total Notes Series Issue Expenses: EUR 190,025.00</p>
(28) Class A Floating Rate Notes only - Historic Interest Rates	Not Applicable
(29) Estimated net amount of the proceeds from the issue of the Notes	EUR 415,254,420.00

(30)	Operational Information	
	ISIN Code:	ES0305250047
	Delivery:	Delivery free of payment
(31)	Distribution:	
	Group of potential Note Subscribers to whom the Notes Issue is intended:	Carrefour Banque (as entity designated by Servicios Financieros Carrefour, E.F.C., S.A.)
	Method of distribution:	Syndicated
	Global Coordinator(s):	Banco Santander, S.A., BNP Paribas and Natixis
	Lead Managers:	Banco Santander, S.A., BNP Paribas and Natixis (as Joint Lead Managers)
	Underwriters:	Not Applicable
	Bookrunners:	Banco Santander, S.A., BNP Paribas and Natixis
	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) BNP PARIBAS is a *société anonyme* incorporated under the laws of France, whose registered office is at 16, boulevard des Italiens, 75009 Paris, France, registered with the Trade and Companies Register of Paris under number 662 042 449, licensed in France as a credit institution (*établissement de crédit*) by the *Autorité de Contrôle Prudentiel et de Résolution*.

BNP PARIBAS intervenes as Global Coordinator, Bookrunner and Joint Lead Manager.

- (3) 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 ENTITIES APPOINTED FOR THE PURPOSES OF PROVIDING THE CASH FLOW MODEL IN COMPLIANCE WITH ARTICLE 22.3 OF THE SECURITISATION REGULATION

Servicios Financieros Carrefour, E.F.C., S.A.(in its capacity as originator) will make available a liability cash flow model through Intex (<https://www.intex.com/>).

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.

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 A2021-01 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 A2021-01 Notes.

The average life of or the potential yields on any security cannot be predicted, because the actual rate of repayment on the underlying assets, as well as a number of other relevant factors, cannot be determined.

Prospective purchasers of Notes should therefore not place undue reliance on any of these forward-looking statements. None of the Arrangers or any global coordinators, lead managers, bookrunners or underwriters assumes any obligation to update these forward-looking statements or to update the

reasons for which actual results could differ materially from those anticipated in the forward-looking statements.

Weighted Average Lives and Internal Rates of Return of the Class A2021-01 Notes

The “Weighted Average Life” (WAL) of the Class A2021-01 Notes refers to the average amount of time that will elapse from the date of issuance of the Class A2021-01 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 A2021-01 Notes shall be affected by the available funds allocated to redeem the Class A2021-01 Notes.

The “Internal Rate of Return” (IRR) of the Class A2021-01 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 A2021-01 Notes equal to zero. The Internal Rate of Return of the Class A2021-01 Notes shall be affected by the available funds allocated to pay interests due on the Class A2021-01 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 2021-01 is 28 June 2021;
- (b) the Scheduled Amortisation Starting Date is 26 June 2023;
- (c) the reference date of the Securitised Portfolio is 30 April 2021;
- (d) on the Disbursement Date of the Notes Series 2021-01, the Outstanding Principal Balances of the Purchased Receivables is equal to the Minimum Portfolio Amount which amounts to EUR 414,000,000 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 Notes Series 2021-01;
- (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 Notes Series 2021-01;

- (h) no new issuance of further Notes Series occurs after the issuance of Notes Series 2021-01 and the Notes Series 2019-01 will be fully redeemed on the Notes Series 2019-01 Call Date corresponding to the Payment Date falling in June 2021;
- (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 9.66%, which is based on the historical information provided by the Seller in April 2021;
- (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 A 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 which is based on the historical information provided by the Seller as of April 2021;
- (n) the calculation of the weighted average life (in years) is calculated on an Actual/Actual basis;
- (o) the Notes Series 2021-01 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 A2021-01 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 A2021-01 Notes under the constant MPPR shown and depending on the exercise of the optional redemption of the Notes Series 2021-01 on the Notes Series 2021-01 Call Date.

Class A Notes / No Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Weighted Average Life (in years)	3.35	2.77	2.52
First Principal Payment Date	Jun-23	Jun-23	Jun-23
Expected Maturity	Nov-26	May-25	Oct-24
Internal rate of Return (percentage)	0.15%	0.15%	0.15%
Duration (years)	3.35	2.76	2.52

Class A Notes / Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Weighted Average Life (in years)	2.00	2.00	2.00
First Principal Payment Date	Jun-23	Jun-23	Jun-23
Expected Maturity	Jun-23	Jun-23	Jun-23
Internal rate of Return (percentage)	0.15%	0.15%	0.15%
Duration (years)	2.00	2.00	2.00

Portfolio Cumulative Default Ratio / No Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Cumulative Default Ratio	28.86%	16.87%	11.91%

Portfolio Cumulative Default Ratio / Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Cumulative Default Ratio	12.06%	9.38%	7.68%

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 A2021-01 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 A Notes No Call - Scenario 1				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0
5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0
23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	16,732,284
25	Jul-23	397,267,716	49,658	16,265,638
26	Aug-23	381,002,078	49,213	15,812,005
27	Sep-23	365,190,072	47,170	15,371,024
28	Oct-23	349,819,048	43,727	14,942,342
29	Nov-23	334,876,706	43,255	14,525,615
30	Dec-23	320,351,091	40,044	14,120,510
31	Jan-24	306,230,581	39,555	13,726,703
32	Feb-24	292,503,878	37,782	13,343,879
33	Mar-24	279,159,999	33,732	12,971,732
34	Apr-24	266,188,267	34,383	12,609,963
35	May-24	253,578,304	31,697	12,258,284
36	Jun-24	241,320,021	31,171	11,916,412
37	Jul-24	229,403,608	28,675	11,584,076
38	Aug-24	217,819,532	28,135	11,261,007
39	Sep-24	206,558,525	26,680	10,946,949
40	Oct-24	195,611,576	24,451	10,641,650
41	Nov-24	184,969,926	23,892	10,344,865
42	Dec-24	174,625,062	21,828	10,056,357
43	Jan-25	164,568,705	21,257	9,775,895
44	Feb-25	154,792,810	19,994	9,503,255
45	Mar-25	145,289,555	16,950	9,238,219
46	Apr-25	136,051,336	17,573	8,980,574
47	May-25	127,070,762	15,884	8,730,115
48	Jun-25	118,340,647	15,286	8,486,641
49	Jul-25	109,854,006	13,732	8,249,957
50	Aug-25	101,604,049	13,124	8,019,874
51	Sep-25	93,584,175	12,088	7,796,208
52	Oct-25	85,787,968	10,723	7,578,779
53	Nov-25	78,209,189	10,102	7,367,415
54	Dec-25	70,841,774	8,855	7,161,945
55	Jan-26	63,679,830	8,225	6,962,205
56	Feb-26	56,717,624	7,326	6,768,036
57	Mar-26	49,949,588	5,827	6,579,283
58	Apr-26	43,370,306	5,602	6,395,793
59	May-26	36,974,513	4,622	6,217,421
60	Jun-26	30,757,092	3,973	6,044,023
61	Jul-26	24,713,069	3,089	5,875,461
62	Aug-26	18,837,608	2,433	5,711,600
63	Sep-26	13,126,007	1,695	5,552,310
64	Oct-26	7,573,698	947	5,397,461
65	Nov-26	2,176,236	281	2,176,236
Total			2,113,888	414,000,000

Class A Notes No Call - Scenario 2				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0
5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0
23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	28,634,891
25	Jul-23	385,365,109	48,171	27,268,205
26	Aug-23	358,096,904	46,254	25,966,748
27	Sep-23	332,130,156	42,900	24,727,407
28	Oct-23	307,402,749	38,425	23,547,217
29	Nov-23	283,855,532	36,665	22,423,356
30	Dec-23	261,432,176	32,679	21,353,134
31	Jan-24	240,079,043	31,010	20,333,991
32	Feb-24	219,745,051	28,384	19,363,491
33	Mar-24	200,381,560	24,213	18,439,310
34	Apr-24	181,942,250	23,501	17,559,239
35	May-24	164,383,012	20,548	16,721,171
36	Jun-24	147,661,841	19,073	15,923,103
37	Jul-24	131,738,737	16,467	15,163,125
38	Aug-24	116,575,612	15,058	14,439,420
39	Sep-24	102,136,192	13,193	13,750,255
40	Oct-24	88,385,937	11,048	13,093,983
41	Nov-24	75,291,954	9,725	12,469,033
42	Dec-24	62,822,921	7,853	11,873,911
43	Jan-25	50,949,010	6,581	11,307,193
44	Feb-25	39,641,817	5,120	10,767,524
45	Mar-25	28,874,293	3,369	10,253,611
46	Apr-25	18,620,682	2,405	9,764,227
47	May-25	8,856,455	1,107	8,856,455
Total			1,742,999	414,000,000

Class A Notes No Call - Scenario 3				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0

5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0
23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	40,537,497
25	Jul-23	373,462,503	46,683	37,798,500
26	Aug-23	335,664,002	43,357	35,244,569
27	Sep-23	300,419,433	38,804	32,863,199
28	Oct-23	267,556,234	33,445	30,642,731
29	Nov-23	236,913,503	30,601	28,572,294
30	Dec-23	208,341,209	26,043	26,641,750
31	Jan-24	181,699,459	23,470	24,841,647
32	Feb-24	156,857,812	20,261	23,163,171
33	Mar-24	133,694,641	16,155	21,598,105
34	Apr-24	112,096,536	14,479	20,138,786
35	May-24	91,957,750	11,495	18,778,069
36	Jun-24	73,179,682	9,452	17,509,291
37	Jul-24	55,670,391	6,959	16,326,241
38	Aug-24	39,344,150	5,082	15,223,126
39	Sep-24	24,121,025	3,116	14,194,545
40	Oct-24	9,926,480	1,241	9,926,480
Total			1,589,891	414,000,000

Class A Notes Call - Scenario 1				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0
5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0

23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	414,000,000
Total			1,259,250	414,000,000

Class A Notes Call - Scenario 2				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0
5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0
23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	414,000,000
Total			1,259,250	414,000,000

Class A Notes Call - Scenario 3				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-21	414,000,000	0	0
1	Jul-21	414,000,000	51,750	0
2	Aug-21	414,000,000	53,475	0
3	Sep-21	414,000,000	53,475	0
4	Oct-21	414,000,000	51,750	0
5	Nov-21	414,000,000	53,475	0
6	Dec-21	414,000,000	51,750	0
7	Jan-22	414,000,000	53,475	0
8	Feb-22	414,000,000	53,475	0
9	Mar-22	414,000,000	48,300	0
10	Apr-22	414,000,000	53,475	0
11	May-22	414,000,000	51,750	0
12	Jun-22	414,000,000	53,475	0
13	Jul-22	414,000,000	51,750	0
14	Aug-22	414,000,000	53,475	0
15	Sep-22	414,000,000	53,475	0
16	Oct-22	414,000,000	51,750	0
17	Nov-22	414,000,000	53,475	0
18	Dec-22	414,000,000	51,750	0
19	Jan-23	414,000,000	53,475	0
20	Feb-23	414,000,000	53,475	0
21	Mar-23	414,000,000	48,300	0
22	Apr-23	414,000,000	53,475	0
23	May-23	414,000,000	51,750	0
24	Jun-23	414,000,000	53,475	414,000,000
Total			1,259,250	414,000,000

The above tables showing the debt service for the Class A2021-01 Notes assuming different MPPRs, are materially consistent with the cash flow model provided by Intex.

SECURITISATION REGULATION COMPLIANCE – External verification of a sample of Eligible Receivables

MAZARS Auditores, S.L.P. as independent third party has performed agreed upon procedures on a statistically sample randomly selected out of the Seller eligible revolving credit receivables (in existence on 30 April 2021) in the framework of this transaction in order to comply with article 22(2) of the Securitisation Regulation (**Special Securitisation Report on the Securitised Portfolio**).

The size of the sample has been determined on the basis of a confidence level of 99% and a maximum accepted error rate of 1%. According to the Special Securitisation Report on the Securitised Portfolio, no significant adverse findings have been found.

These Final Terms have been countersigned on all their pages and signed in Madrid, on 23 June 2021.

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