

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
SSTS0	9676006T5BCKWL257R75, no competent authority has yet been appointed in Belgium.	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	Class A : XS2303841857 Class B: XS2303842152 Class C: XS2303842400 Class D: XS2303842582 Class E: XS2303842749 Class F: XS2303843044 Class X: XS2303843127 Class G: XS2303843390	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	9676006T5BCKWL257R75	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	549300BCEKIKD7MN312N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority	N/A
STSS6	No securitisation repository registered yet but data is provided to European DataWarehouse GmbH	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	BL Consumer Credit 2021	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	Originator: BE, SSPE: LU	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme	N/A
STSS10	credit facilities provided to individuals	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation;; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases,provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	25/03/2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129 , the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	25/03/2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS has verified compliance with the STS Criteria	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	Autorite des Marches Financiers (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
STSS17	N	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	In the receivables purchase agreement, Buy Way Personal Finance SA/NV (the "Seller") represents on each Purchase Date that it has applied to the Eligible Receivables (other than those acquired from a third party Authorised Originator) which will be assigned to. BL Consumer Issuance Platform II S.à.r.l., acting through its compartment BL Consumer Credit 2021 (the "Issuer"), the same sound and well-defined criteria for credit-granting which are applied to non-securitised receivables. To that end, the same clearly established processes for approving and, where relevant, amending, renewing and refinancing credits have been applied in accordance with article 9 of Regulation (EU) 2017/2402 (the "Securitisation Regulation"). The Seller also represents that it has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the relevant borrower's creditworthiness taking appropriate account of factors relevant to verifying the prospect of the relevant borrower meeting his obligations under the consumer loan agreement. In respect of Eligible Receivables acquired from a third party Authorised Originator, the Seller represents that it has used adequate resources and made reasonable efforts to obtain as much information as is available and appropriate in order to make the aforementioned verification in relation to the credit-granting of Eligible Receivables by the third party Authorised Originator, in accordance with sound market standards of due diligence for the class of assets and the nature and type of securitisation). As a general note, in this STS notification, except as (otherwise) defined or construed herein or insofar the context otherwise requires, words, expressions or capitalised terms used but not defined or construed herein shall have the meaning defined or construed in the prospectus with respect to the BL Consumer Credit 2021 Securitisation dated 19 March 2022 (the "Prospectus").	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A

ST5S19	<p>Credit granting of Belgian Consumer Loan Agreements to borrowers resident in Belgium is subject to regulations on credit granting included in the Belgian Code of Economic Law, Book VII.</p> <p>Credit granting of Belgian Consumer Loan Agreements to borrowers resident in Luxembourg is subject to regulations on credit granting included in the Belgian Code of Economic Law, Book VII and to regulations in the Luxembourg Consumer Code, Book II insofar as the latter rules are more protective.</p> <p>Credit granting of Luxembourgish Consumer Loan Agreements is subject to regulations on credit granting included in the Luxembourg Consumer Code, Book II.</p> <p>Belgian Consumer Loan Agreements are supervised by the Federal Public Service Economy. There is no requirement for the standard loan documentation relating to the Luxembourgish Consumer Loan Agreements to be submitted to the relevant authority in Luxembourg.</p>	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field ST5S17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST5S20	<p>In accordance with the terms of the Receivables Purchase Agreement, the Seller has agreed to sell and assign and the Issuer has agreed to purchase:</p> <p>(i) on the Closing Date, Eligible Receivables randomly selected from a portfolio of Eligible Receivables on the Cut-off Date;</p> <p>(ii) on a weekly basis during the Revolving Period subject to certain conditions, Eligible Receivables (arising under Consumer Loan Agreements in respect of which receivables have not yet previously been sold and assigned to the Issuer, i.e. in the context of an Initial Transfer) offered for sale and assignment by the Seller to the Issuer; and</p> <p>(iii) on their drawing date during the Revolving Period and the Amortisation Period, Eligible Receivables arising from drawings under Consumer Loan Agreements in respect of which Eligible Receivables have previously been sold and assigned by the Seller to the Purchaser (i.e. in the context of an Additional Transfer).</p> <p>Legal title to the Purchased Receivables is passed from the Seller to the Issuer on the relevant Purchase Date in a way that is valid and enforceable between the parties and effective towards any third parties of the Seller (other than the debtor of the Purchased Receivables) through a Belgian civil law assignment. The sale and assignment of the Purchased Receivable is not notified to the debtor(s) of the Purchased Receivables until the occurrence of certain Notification Events (as specified in the Transaction Documents). Upon the occurrence of these Notification Events, the sale and assignment of the Purchased Receivables will be notified to the relevant debtors of the Purchased Receivables as a result of which the assignment will also become fully effective against those debtors of the Purchased Receivables.</p> <p>The effectiveness of the sale and assignment (true sale) of the Purchased Receivables against third parties under Belgian law is confirmed in a Belgian law legal opinion issued in respect of the BL Consumer Credit 2021 securitisation.</p> <p>For a further explanation of the sale and assignment of the Purchased Receivables, reference is made to Section 7.1 (Receivables Purchase Agreement) of the Prospectus.</p>	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5S21	<p>The Seller has its registered office, head office, and "Centre of Main Interests (COMI)", as such term is defined in the Insolvency Regulation Recast (EU) 2015/848 in Belgium. Belgian insolvency law, as included in Book XX of the Belgian Code of Economic Law, does not include severe claw-back provisions as referred to in article 20(2) of the Securitisation Regulation. Such severe claw-back provisions are therefore not applicable to the sale and assignment of Eligible Receivables made in the context of the securitisation transactions. In accordance with the Receivables Purchase Agreement, the Seller furthermore represents or each Purchase Date that it is not in a situation of cessation of payments, subject to any administrative or judicial proceedings that could reasonably be expected to have a material adverse impact on its business or financial conditions, or otherwise insolvent.</p>	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
ST5S22	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with ST5S21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
ST5S23	<p>In July 2008, the Seller (at that time its legal predecessor BNP Paribas Personal Finance) acquired 100% of the shares of Fidexis SA, a Belgian licensed consumer lender. Following this acquisition, a merger by absorption took place (published in the Annexes to the Belgian State Gazette) whereby the Seller absorbed Fidexis SA. As a consequence of the merger by absorption the Seller became by operation of law the legal successor of Fidexis SA (including of the portfolio of consumer loans of Fidexis, the original lender of this portfolio).</p> <p>Belgian insolvency law, as included in Book XX of the Belgian Code of Economic Law (or previously in the Bankruptcy Act), does not include severe claw-back provisions as referred to in article 20(2) of the Securitisation Regulation.</p> <p>In relation to the portfolio of consumer loans of Fidexis, the securitisation also complies with Article 20(1) to Article 20(3) of the Securitisation Regulation.</p>	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST5S24	In accordance with the Receivables Purchase Agreement, legal title to the Purchased Receivables is passed from the Seller to the Issuer on the relevant Purchase Date in a way that is valid and enforceable between the parties and effective towards any third parties of the Seller (other than the debtor of the Purchased Receivables) through a Belgian civil law assignment.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	<p>Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.</p> <p>Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.</p>	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
ST5S25	In accordance with the Receivables Purchase Agreement, the Seller represents and warrants that the Receivables sold and assigned to the Issuer on the Purchase Date are freely transferable and such Receivables are free from third party rights (see clause 15(b) and Schedule 10, Part 2, items 5 and 6 of the Receivables Purchase Agreement). Reference is also made to Section 7.2.1(c) of the Prospectus.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5526	<p>In accordance with the Receivables Purchase Agreement, the Seller represents and warrants that the Receivables sold and assigned to the Issuer on the relevant Purchase Date satisfy the Eligibility Criteria (set out in Schedule 12) and the Portfolio Conditions and makes, if applicable, the Representations and Warranties as a matter of fact and law set out in Schedule 10 (see Clause 15(b) and (c) of the Receivables Purchase Agreement).</p> <p>The Eligible Receivables that are sold on the Closing Date are randomly selected from the portfolio of available Receivables. The Receivables that are sold during the Revolving Period in the context of an Initial Transfer are randomly selected from the portfolio of Receivables that have become eligible or have been newly originated since the most recent random selection process and which have not previously been sold (see clause 2.2.(b) of the Receivables Sale Agreement).</p> <p>In the context of Additional Transfers, only Eligible Receivables can be sold that arise following a drawing under a Consumer Loan in respect of which Receivables were previously sold and assigned to the Issuer.</p> <p>Reference is also made to Section 7.2.14 of the Prospectus (<i>no active portfolio management of the Purchased Receivables</i>).</p>	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. 	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5527	<p>The Seller considers that the Receivables purported to be sold and assigned to the Issue satisfy the homogeneous conditions of Article 20(8) of the Securitisation Regulation and the regulatory technical standards contained in articles 1(a), 1(b) and 1(c) of the Homogeneity Commission Delegated Regulation.</p> <p>The Consumer Loans from which the Receivables result</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5528	<p>The Seller confirms that underlying exposures (i.e. the Consumer Loan Agreements and the Eligible Receivables) do not include any securitisation positions and the notified securitisation is therefore not a re-securitisation. Such confirmation can also be found in section 7.2. C of the Prospectus, more specifically point (s) under the "Eligibility Criteria with respect to any Receivable" and Item (s) of Schedule 12.2 of the Receivables Purchase Agreement.</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	<p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p>	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5529	<p>Underwriting standards: In compliance with Article 20(10) of the Securitisation Regulation, each Consumer Loan Agreement has been originated by the Seller (including, for the avoidance of doubt, any legal predecessor) directly (or by an Authorised Originator from which the Seller has acquired such Consumer Loan Agreement as the case may be) or by a Broker on the behalf of the Seller in the ordinary course of the Seller's (or such original lender's) business in accordance with the Seller's Credit Policies (or such original lender's underwriting standards) prevailing at that time and which are not less stringent than those applied by the Seller (or such original lender) at the time of origination to similar Consumer Loans that are not securitised. This is confirmed by the Seller through the representation that the Eligible Receivables comply with the Eligibility Criteria, including Item (b) of Schedule 12 - Part 1 (Eligibility Criteria with respect to any Consumer Loan Agreement) to the Receivables Purchase Agreement.</p> <p>Disclosure of underwriting standards: In compliance with Article 20(10) of the Securitisation Regulation, the underwriting standards (Credit Policies) pursuant to which the Consumer Loans are granted and any material changes thereto are disclosed to potential investors without undue delay. An undertaking to this effect has been included in the Receivables Purchase Agreement (undertaking of the Seller in item 4.4 of Schedule 16). Please also see Section 5.14.4 (d) of the Prospectus.</p> <p>Assessment of Borrower's creditworthiness: In compliance with Article 20(10) of the Securitisation Regulation, the assessment of the Borrower's creditworthiness by the Seller meets the requirements set out in Article 8 of Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC. This is confirmed by the Seller through the representation included in item 1(7) of Schedule 10 Part 2 to the Receivables Sale Agreement (Representations of the Seller as to matters of fact).</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5530	<p>Professional experience: the Seller represents in the Receivables Purchase Agreement that, in compliance with Article 20(10) of the Securitisation Regulation, the Seller's business has included the origination of consumer loan receivables of a similar nature to the Purchased Receivables for at least (5) years prior (see Schedule 10 Part 2 item (20)). When making this representation, in particular as to what constitutes an exposure of a similar nature, the Seller has taken into account the EBA Guidelines on the STS Criteria for non-ABCP transactions of 12 December 2018 (the "EBA STS Guidelines"). Furthermore, Fidexis SA which was acquired in 2008 had been a licensed lender in consumer credit since 1998.</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5531	<p>The Seller represents and warrants in the Receivables Purchase Agreement, <i>inter alia</i> :</p> <ul style="list-style-type: none"> - that the Receivable sold and assigned to the Issuer on the Purchase Date is not a Delinquent Receivable, nor Defaulted Receivable (as such terms are defined in the Master Definitions Agreement), nor a defaulted receivable within the meaning of Article 178(1) of the Capital Requirements Regulations (see Schedule 12 (Eligibility Criteria) 2(h); see also Section 7.2 (Eligibility Criteria) C (h) of the Prospectus); - that (each of) the Borrower(s) of the Consumer Loan Agreement is an Eligible Borrower (see Schedule 12 (Eligibility Criteria) 1(e); see also Section 7.2 (Eligibility Criteria) A (e) of the Prospectus). <p>The definition of Eligible Borrower excludes "credit impaired borrowers". More in particular, in respect of an "Eligible Borrower" the following criteria is, <i>inter alia</i> , to be satisfied:</p> <ul style="list-style-type: none"> - who, to the best of the Seller's knowledge, on the basis of information (in accordance with the EBA STS Guidelines as to what constitutes the "best knowledge standard") obtained (i) from the Borrower at the time of origination, (ii) in the course of the Seller's servicing of the Receivables or the Seller's risk-management procedures, (iii) from the consultation of the Belgian database for credit to private individuals maintained by the Belgian National Bank (the "CCP Database") at the time of origination, or (iv) from any other third party (including as the case may be the insurance company, the broker or the original lender), is <u>not a credit-impaired borrower</u> meaning a person who: <p>(i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damage as a result of a missed payment within three (3) years prior to the</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

	<p>CONTRACTS OF THE RESTRUCTURED BORROWERS AS A RESULT OF A FINANCIAL RESTRUCTURING PROCESS, WHICH WOULD BE IN THE PROCESS OF EXECUTION OF THE RELEVANT CONSUMER LOAN AGREEMENT OR HAS UNDERGONE A DEBT-RESTRUCTURING PROCESS WITH REGARD TO HIS NON-PERFORMING EXPOSURES WITHIN THREE YEARS PRIOR TO THE PURCHASE DATE EXCEPT IF:</p> <p>A. no receivable from such Borrower has presented new arrears since the date of the last restructuring, which must have taken place at least one year prior to the relevant Purchase Date; and</p> <p>B. the information provided by the Seller and the Issuer in accordance with (i) paragraphs (a) and (e)(i) of Article 7(1) of the EU Securitisation Regulation and (ii) paragraphs (a) and (e)(i) of article 7(1) of the UK Securitisation Regulation explicitly sets out the proportion of restructured receivables, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history (meaning (i) with non-regulated credit arrears in the negative database of the CCP Database for the Borrowers domiciled in Belgium, and/or (ii) the negative database maintained by Buy Way for each Borrower); and</p> <p>(iii) on the Purchase Date, has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable receivables held by the Seller and which are not assigned to the Issuer,</p> <p>within the meaning of Article 20(11) of the EU Securitisation Regulation and as required by article 20(11) of the UK Securitisation Regulation, and, in each case, in accordance with any official guidance issued in relation thereto.</p> <p>Hence, the underlying exposures do not include defaulted exposures as referred to in article 20(11) of the Securitisation Regulation and the Receivables Purchase Agreement includes provisions in order to comply with article 20(11) of the Securitisation Regulation. Reference is also made to the definition of "Eligible Borrower" under Annex I of the Prospectus.</p>						
ST5532	In accordance with the Receivables Sale Agreement, the Seller represents and warrants that in respect of Receivables sold and assigned to the Issuer on the Purchase Date, the debtors of the underlying exposures have made at least one payment at the time of transfer of the exposures (see Schedule 12 (Eligibility Criteria), 1(i)). The exemption set forth in section 20(12) of Regulation EU 2017/2402 is not applicable. Reference is made to point (s) in Section 7.2 (Eligibility Criteria), A in the Prospectus.	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5533	Not applicable. All of the Loans are unsecured loans and consequently the repayment of the Noteholders shall not depend on the sale of any assets securing the Loans.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5534	The Seller in its capacity as the originator of the securitisation within the meaning of Article 2(3) of the Securitisation Regulation has undertaken, for the purposes of EU Risk Retention Rules, that following the issuance of the Notes on the Closing Date it will hold, and thereafter it shall retain, on an ongoing basis, in accordance with article 6(3)(a) of the Securitisation Regulation a material net economic interest of not less than 5 per cent. of the nominal value of each of the Classes of Notes sold or transferred to investors under the Transaction (the Retained Notes) for as long as the Notes have not been redeemed in full. See undertaking in Schedule 11 (Covenants), 4(a) of the Receivables Purchase Agreement and Clause 5(c)(i) of the Subscription Agreement. For further details see also Section 2 of the Prospectus (Regulatory and industry compliance - Securitisation Regulation)	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <p>(1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402;</p> <p>(2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;</p> <p>(3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402;</p> <p>(4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;</p> <p>(5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402;</p> <p>(6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402.</p>	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5535	It is confirmed that the interest-rate risk arising from the transaction described in the Prospectus is appropriately mitigated given the Swap Agreements that is entered into to hedge the potential interest rate risk that can arise between the fixed interest rate payable by Borrowers on the Receivables resulting from Revolving Loans and the Euribor-based floating interest rate payable on the Notes. More in particular, the Purchased Receivables bear a fixed interest rate which, for Revolving Loans only, is adjustable on the basis of a decision made by the Servicer in accordance with the terms of the Revolving Credit Agreements and applicable law, while the Notes (except the Class G Notes) bear a floating rate interest based on the 1 month Euribor rate increased by a margin (floored at zero). No currency risk applies to the securitisation transaction. For further details see Sections 1.2 (Interest Rate Risk and the Swap Agreement) and 4.5 (Description of the Swap Agreement) of the Prospectus.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5536	Other than the Swap Agreement no derivative contracts are entered into by the Issuer and no derivative contracts are included in the pool of underlying exposures within the meaning of Article 21(2) of the Securitisation Regulation. As to the latter, a specific representation is included in the Eligibility Criteria - see Schedule 12, 2(a) to the Receivables Sale Agreement. Reference is also made to point 8(s) of the Section 7.2 (Eligibility Criteria) in the Prospectus. Furthermore, the Issuer has undertaken not to enter into any contracts other than the Transaction Documents (which only include the Swap Agreement, but no other derivative contracts). See Condition 4.1(i) in the Prospectus.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5537	See section 7.13 of the Prospectus. The Swap Agreement is drafted in accordance with ISDA standards (ISDA Master Agreement).	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instrument used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5538	<p>The Receivables result from Loans having either a fixed rate of interest (in case of Instalment Loans) or a fixed rate of interest which is resettable from time to time (in case of the Revolving Loans). In respect of Belgian Revolving Loan such reset will only be possible in case of amendments in the usury rate, which is based on fluctuations in 3 month Euribor (reference is made to the royal decree of 14 September 2016).</p> <p>The interest payments under the Notes are based on generally used market interest rates (i.e. 1 month EURIBOR). The Class G Notes bear a fixed interest rate.</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5539	<p>Condition 12.1 provides that upon the occurrence of an Acceleration Event, the Acceleration Period will commence on the immediately following Monthly Calculation Date (or the date of the occurrence of such Acceleration Event if it coincides with a Monthly Calculation Date) and the Notes will become due and repayable in accordance with the Accelerated Priority of Payments. This means that upon the occurrence of an Acceleration Event, the applicable priority of payments for payment of respectively Available Interest Amount and Available Principal Amounts as set out in respectively Conditions 3.3 and 3.4 as applicable during the Revolving Period and the Amortisation Period, will change to the Accelerated Priority of Payment set out in Condition 3.5.</p> <p>At any time after the Notes have become due and repayable the Security Agent may, at its</p>	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5540	Confirmed. After the occurrence of an Acceleration Event or delivery of an enforcement notice, no amount of cash is trapped. The reserves will not be replenished during the Acceleration Period and will be debited in full on the first Monthly Calculation Date to credit the General Account. For further details see Conditions 2 and 3 in Section 15 of the Prospectus, in particular Condition 3.5.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-10000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5541	Confirmed. The principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position. For further details see Conditions 2 and 3 in Section 15 of the Prospectus, in particular Condition 3.5.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-10000}	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS42	Confirmed. The repayment of the securitisation position is not to be reversed with regard to their seniority. For further details see Conditions 2 and 3 in Section 15 of the Prospectus, in particular Condition 3.5.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Confirmed. No provisions require automatic liquidation of the underlying exposures at market value. See Condition 12.1 in Section 15 of the the Prospectus, which confirms that enforcement action requires active steps by the Security Agent or the Noteholders: At any time after the Notes have become due and repayable the Security Agent may, at its discretion and without further notice, take such steps and proceedings against the Issuer as may think fit to enforce the Security and to enforce repayment of the Notes together with payment of accrued and unpaid interest but it shall not be bound to take any such proceedings unless: (a)it shall have been so directed by an Extraordinary Resolution of the holder of the Most Senior Class of Notes or so requested in writing by the holders of at least twenty-five (25) per cent. in aggregate Outstanding Principal Amount of the Most Senior Class of Notes at such date; and (b)it shall in all cases have been indemnified to its satisfaction against all liability, proceedings, claims and demands to which it may be or become liable, save where these are due to its own gross negligence, wilful misconduct or fraud and all costs, charges and expenses which may be incurred by it in connection therewith	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Confirmed. This is not applicable as this is not a transaction featuring a non-sequential priority of payments. For further details see Conditions 2 and 3 in Section 15 of the Prospectus.	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority o payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	Each of the requirements of Article 21(6) of Regulation (EU) 2017/2402 are met as detailed below (in STSS46 to STSS49). The Transaction allows the Seller to sell and the Issuer to purchase Eligible Receivables during the Revolving Period in the context of an Initial Transfer or an Additional Transfer. In accordance with Condition 11.1, the Revolving Period will end upon the occurrence of a Revolving Termination Event. During the Amortisation Period, the Seller will only sell and the Issuer will only purchase Eligible Receivables in the context of a Additional Transfers. The Purchase Price for Eligible Receivables in the context of an Additional Transfer will be paid on the basis of a drawing under the SICF. For further details see Sections 7.1.2. (Sale - Initial Transfers and Additional Transfers) and Section 7.2.5 (Procedures and conditions for the sale of Receivables following the Closing Date) of the Prospectus.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	In accordance with the definition of "Revolving Termination Event", items (d), (g) and (h) set out in Condition 11.1, the Revolving Period will end,inter alia : (d) on any Monthly Calculation Date, the Calculation Agent has determined that on the next Monthly Payment Date (after the application of the Interest Priority of Payments), the Residual PDL will remain in debit (following recording of default amounts and dilutions) for the second (2nd) consecutive Monthly Payment Date; (g) on any Monthly Calculation Date, the Calculation Agent has determined that the aggregate of: (i) the aggregate Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables as of the immediately prior Cut-off Date to such Monthly Calculation Date; plus (ii) the Unapplied Revolving Amount (if any) that will be credited to the Revolving Account on the next Monthly Payment Date after the application of the relevant Priority of Payments; minus (iii) the aggregate Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables repurchased by the Seller on the Repurchase Date preceding such Monthly Calculation Date, is less than the Outstanding Principal Amount of all Classes of Asset Backed Notes as of the Monthly Payment Date immediately following such Monthly Calculation Date (after the application of the relevant Priority of Payments); and (h) on any Monthly Calculation Date, the Calculation Agent has determined that any of the Portfolio Conditions has not been met on two (2) consecutive Cut-Off Dates.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	In accordance with the definition of "Revolving Termination Event", items (i) and (j) set out in Condition 11.1, the Revolving Period will end,inter alia , when (i) a "Seller Event of Default" has occurred or (j) a "Servicer Event of Default" has occurred. The definitions of "Seller Event of Default" and "Servicer Event of Default" include customary insolvency related events in respect of the Seller and the Servicer.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	In accordance with the definition of "Revolving Termination Event", items (d), (f) and (g) set out in Condition 11.1, the Revolving Period will end,inter alia : (d)on any Monthly Calculation Date, the Calculation Agent has determined that on the next Monthly Payment Date (after the application of the Interest Priority of Payments), the Residual PDL will remain in debit (following recording of default amounts and dilutions) for the second (2nd) consecutive Monthly Payment Date; (f) on any Monthly Calculation Date, the Calculation Agent has determined the occurrence of a Purchase Shortfall. "Purchase Shortfall" means that for the second consecutive Monthly Payment Date the amount standing to the credit of the Revolving Account on such second consecutive Monthly Payment Date (after giving effect to the payments made in accordance with the Principal Priority of Payments) is higher than 15% of the Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables on the Cut-off Date immediately preceding such second consecutive Monthly Payment Date. (g) on any Monthly Calculation Date, the Calculation Agent has determined that the aggregate of (i) the aggregate Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables as of the immediately prior Cut-off Date to such Monthly Calculation Date; plus (ii) the Unapplied Revolving Amount (if any) that will be credited to the Revolving Account on the next Monthly Payment Date after the application of the relevant Priority of Payments; minus (iii) the aggregate Outstanding Principal Balance of the Purchased Receivables (other than those Defaulted Receivables) repurchased by the Seller on the Repurchase Date preceding such Monthly Calculation Date, is less than the Outstanding Principal Amount of all Notes (other than the Class X Notes) as of the Monthly Payment Date immediately following such Monthly Calculation Date (after the application of the relevant Priority of Payments);	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-reference to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS49	<p>in accordance with the definition of "Revolving Termination Event", items (f) and (g) set out in Condition 11.1, the Revolving Period will end/inter alio:</p> <p>(f) on any Monthly Calculation Date, the Calculation Agent has determined the occurrence of a Purchase Shortfall. "Purchase Shortfall" means that for the second consecutive Monthly Payment Date the amount standing to the credit of the Revolving Account on such second consecutive Monthly Payment Date (after giving effect to the payments made in accordance with the Principal Priority of Payments) is higher than 15% of the Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables on the Cut-off Date immediately preceding such second consecutive Monthly Payment Date.</p> <p>(g) on any Monthly Calculation Date, the Calculation Agent has determined that the aggregate of (i) the aggregate Outstanding Principal Balance of the Purchased Receivables which are Performing Receivables as of the immediately prior Cut-off Date to such Monthly Calculation Date; plus (ii) the Unapplied Revolving Amount (if any) that will be credited to the Revolving Account on the next Monthly Payment Date after the application of the relevant Priority of Payments; minus (iii) the aggregate Outstanding Principal Balance of the Purchased Receivables (other than those Defaulted Receivables) repurchased by the Seller on the Repurchase Date preceding such Monthly Calculation Date, is less than the Outstanding Principal Amount of all Notes (other than the Class X Notes) as of the Monthly Payment Date immediately following such Monthly Calculation Date (after the application of the relevant Priority of Payments);</p>	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	<p>Confirmed.</p> <p>The Servicing Agreement sets out the contractual obligations, duties and responsibilities of the Servicer. Reference is also made to Section 7.3 of the Prospectus.</p> <p>The Conditions (Condition 13) in Section 15 of the Prospectus and the Pledge Agreement set out the contractual obligations, duties and responsibilities of the Security Agent.</p> <p>The Account Bank Agreement sets out the contractual obligations, duties and responsibilities of the Account Bank.</p> <p>The Administration Agreement sets out the contractual obligations, duties and responsibilities of the Administrator.</p> <p>The Calculation Agency Agreement sets out the contractual obligations, duties and responsibilities of the Calculation Agent.</p> <p>The Paying Agency Agreement sets out the contractual obligations, duties and responsibilities of the Registrar, Transfer Agent and Paying Agent.</p> <p>The Data Protection Agreement sets out the contractual obligations, duties and responsibilities of the Data protection Agent.</p> <p>The Back-up Servicing Agreement sets out the contractual obligations, duties and responsibilities of the Back-up Servicer.</p> <p>Reference is also made to Section 11 of the Prospectus.</p>	(a) information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Confirmed. Clause 6.3 of the Servicing Agreement stipulates the processes and responsibilities regarding the termination and replacement of the Servicer. The Issuer has appointed Intrum NV to act as the Back-up Servicer in the Back-Up Servicing Agreement.	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Confirmed. The Swap Agreement provides for arrangements in relation to the replacement of the Swap Counterparty in the case of its default, insolvency and other specified events. Further details can be found in Section 1.2. and Section 4.5 of the Prospectus.	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	Confirmed. Clause 12 (Change of Account Bank) of the Account Bank Agreement provides for provisions in relation to the replacement of the Account Bank in the case of its default, insolvency and other specified events. Further details can be found in Section 4.2. of the Prospectus.	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	The Servicer represents and warrants that it has appropriate expertise in servicing the Receivables (taking the EBA STS Guidelines Non-ABCP Securitisations into account) and has a minimum of 5 years' experience in servicing consumer loans and it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Loans (see Clause 3 and Schedule 1 (14) (Expertise) and Schedule 6 (Servicing Procedures)). For further reference, see also Section 12.9.4 (Servicing and collection procedures) and Section 7.3.1. (The Servicing) of the Prospectus.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Confirmed. The Servicing Agreement includes clear and consistent definition relating to the treatment of problem loans: see Clause 2.1 and Schedule 6 (Summary of the Servicing Procedures). For further reference, see also Section 12.9.4 (The Seller and its Products- Servicing and collection procedures),	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	Confirmed. The transaction documentation set out the priorities of payment of Available Interest Amount and Available Principal Amount during the Revolving Period and the Amortisation Period, and of all Available Distribution Amounts during the Acceleration Period, and trigger events relating to the termination of the Revolving Period and the start of the Acceleration Period. Reference is made to part 2 and 3 of Section 15 (Terms and the Conditions of the Notes) of the Prospectus.	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	Confirmed. The transaction documents contain clear provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Security Agent in this respect and therefore the provisions of article 21(10) of the Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is made to Condition 14 of Section 15 (Terms and the Conditions of the Notes) of the Prospectus.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	Confirmed. The Seller confirms that it has made available and/or will make available, as applicable, the information as set out and in the manner described in the paragraphs under the header Description of the Provisional Portfolio and Historical Performance of Section 13 of the Prospectus.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	Confirmed. The Seller represents in the Receivables Purchase Agreement (Schedule 10, Part 2, (28)) that for the purposes of Article 22(2) of the Securitisation Regulation, a representative sample of the Receivables has been subject to external verification prior to the Closing Date by an appropriate and independent third party, including a verification that the data disclosed in respect of the Receivables (including the stratification tables) in the Prospectus is accurate; the Seller hereby confirms that no significant adverse findings have been found by such third party during its review. Further information can be found under Section 13 of the Prospectus.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A

ST5560	<p>In accordance with the provisions of the Receivables Purchase Agreement (Clause 15 and 16, juncto schedule 16, item 4(a)) the Seller has undertaken that, in accordance with Article 22(3) of the Securitisation Regulation, (i) it shall make available through Moody's Analytics, Intex, Bloomberg and/or any other relevant modelling platform before the pricing of the Notes to potential investors a liability cash flow model which precisely represents the contractual relationship between the Purchased Receivables and the payments flowing between the Seller, the other relevant Transaction Parties and the Issuer and that (ii) after the pricing it shall make that model available to the Noteholders and (upon request) any potential investors on an ongoing basis (which model shall be updated, in case of significant changes in the cash flow structure of the transaction). See also Section 7.1.8(i) in the Prospectus.</p>	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
ST5561	N/A	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
ST5562	<p>The Seller confirms that it is responsible for complying with Article 7 of the Securitisation Regulation. Notwithstanding this responsibility, for the purposes of Article 7(2) of the Securitisation Regulation, the Issuer and the Seller have agreed to designate the Issuer as the reporting entity responsible for compliance with Article 7(1) of the Securitisation Regulation (the "Reporting Entity"). See Section 2 (Regulatory and Industry Compliance - Securitisation Regulation - Disclosure Requirements) and Section 5.14.4 (Disclosure Requirements) of the Prospectus.</p> <p>In this respect, the Issuer has inter alia undertaken:</p> <ul style="list-style-type: none">- to make available to potential investors before pricing of the Notes, information on the Purchased Receivables as required pursuant to article 22(5) of the Securitisation Regulation in conjunction with article 7(1)(a) of the Securitisation Regulation;- to make available to potential investors before pricing of the Notes, the information required by points (b) to (d) of article 7(1) of the Securitisation Regulation at least in draft or initial form as required pursuant to article 22(5) of the Securitisation Regulation. <p>These undertakings of the Issuer (and confirmations of the Seller) are also included in the Receivables Purchase Agreement (Schedule 16 - Issuer's Undertakings).</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none">- the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402;- the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request;- the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A