

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 (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	Startline Motor Finance Limited. LEI: 894500VUBG7Z10CC322. Relevant competent authority: Financial Conduct Authority.	First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS1	Class A Notes: XS2406633094 Class B Notes: XS2406633177 Class C Notes: XS2406633250 Class D Notes: XS2406633508 Class E Notes: XS2406634571 Class F Notes: XS2406634654 Class Z Notes: XS2406635032	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	Originator: 894500VUBG7Z10CC322 Original Lender: 9845002CDA180D7C3753	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 of 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 the FCA to the previously notified STS notification.	N/A
STSS4	6354009RPGD3VEUB2K73N202101	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 Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSS5	Case Ref: 00445014	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	N/A - Data will be available on the website of the EuroABS prior an approved repository being available.	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Status 2021-1	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 and SSPE: GB Original Lender: KY	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Articles 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	Auto loans / leases	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	26 November 2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved.	N/A
STSS12	26 November 2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Compliance with the STS criteria was confirmed by Prime Collateralised Securities (PCS) UK Limited	Authorised third party	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, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised third party (name)	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.	N/A
STSS15			[Note: empty row that serves to avoid re-numbering of rows.]				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, or that a STS notification should be revised.	N/A
STSS17	N	Originator (or original lender) not a UK credit institution or a UK investment firm	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 UK.	N/A
STSS18	Y	Confirmation of credit-granting criteria	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
STSS19	Y	Declaration that the credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A

STSS20	Title to the Receivables is acquired from the Seller by the Issuer by means of an equitable assignment with the same legal effect as a true sale and in a manner that is enforceable against the Seller or any other third party. Pursuant to the Receivables Sale and Purchase Deed, subject to certain conditions, the Seller will sell the Receivables to the Issuer by means of an equitable assignment. The sale of the Receivables is in equity only (until transfer of legal title). As a matter of English law, such equitable assignment has the same legal effect as a true sale (see the Clifford Chance LLP English law legal opinion). All receivables are expressly governed by English law and this choice of law and the transfer of such receivables under English law would be recognised in Scotland (see the Shepherd and Wedderburn LLP Scots legal opinion). Once sold, the Receivables form part of the Purchased Receivables. In accordance with the Receivables Sale and Purchase Deed, notification of the assignment of title occurs on the occurrence of certain specified events stipulated under the definition of "Perfection Event" contained in the Master Framework Agreement. Under applicable law (as reflected in the Clifford Chance LLP English law legal opinion and the Shepherd and Wedderburn LLP Scots law legal opinion), the acquisition of title by the Issuer is enforceable against the Seller or other third party. The Eligibility Criteria also include a criterion that the underlying agreement under which the relevant Purchased Receivables arise are legal, valid, binding and enforceable obligations of the underlying customers. The Clifford Chance LLP English law legal opinion confirms the true sale acquisition and enforceability and the Shepherd and Wedderburn LLP Scots law legal opinion confirms that the Scottish courts would give effect to and recognise the true sale acquisition and enforceability. The Prospectus includes disclosure on the sale mechanics, notification events and relevant representations and warranties (see the section of the Prospectus entitled "Principal Transaction Documents - Receivables Sale and Purchase Deed").	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	A concise explanation of 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
STSS21	Under applicable insolvency laws in England (the Seller's jurisdiction of incorporation), assignment and transfer of the Receivables by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as English insolvency laws do not include "severe clawback provisions". The Clifford Chance LLP legal opinion analyses the applicable clawback provisions, none of which constitute "severe clawback provisions".	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	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) 2019/980
STSS22	See above.	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation 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) 2019/980
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, 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) 2019/980
STSS24	Pursuant to the Receivables Sale and Purchase Deed, the Seller will sell Purchased Receivables to the Issuer by means of an equitable assignment (see the Receivables Sale and Purchase Deed) and notification of the assignment of title will take place subject to the occurrence of certain specified events which are summarised in the Prospectus. See the section of the Prospectus entitled "Principal Transaction Documents - Receivables Sale and Purchase Deed" and the definition of "Perfection Event". Such events include the required minimum predetermined event triggers listed in Article 20(5) of the Securitisation Regulation.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	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, 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. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS25	All Purchased Receivables are transferred pursuant to the Receivables Sale and Purchase Deed on the same terms and conditions. The Prospectus identifies the Seller (see the section of the Prospectus entitled "The Seller, the Servicer and the Subordinated Loan Note Subscriber"), and includes disclosure on the relevant representations and warranties which include that any Receivable comply with the Eligibility Criteria on the Cut-Off Date, including that they are can be validly transferred by way of sale and assignment and not subject to any right of revocation, set-off or counter-claim, warranty claims of the Customers or any other right of objection. See the section of the Prospectus entitled "Eligibility Criteria" and "Representations and Warranties of Startline about the Receivables".	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	A concise explanation on how and 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 of transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	The underlying exposures meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis. See the section of the Prospectus entitled "Principal Transaction Documents - Receivables Sale and Purchase Deed" and "Description of the Portfolio - Eligibility Criteria". Each Receivable sold to the Issuer must comply with the representations and warranties set out in the Receivables Sale and Purchase Deed and summarised in the section of the Prospectus entitled "Representations and Warranties of Startline about the Receivables".	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)	A concise explanation on how: - 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
STSS27	It is confirmed that the Receivables are homogeneous for purposes of Article 20(8) of the UK Securitisation Regulation, on the basis that all Receivables in the Portfolio: (i) have been underwritten by the Seller in accordance with similar underwriting standards applying similar approaches with respect to the assessment of a potential borrower's credit risk; (ii) are entered into on the terms of substantially similar standard documentation for motor vehicle receivables; (iii) are serviced by the Servicer pursuant to the Servicing Agreement in accordance with the same servicing procedures with respect to monitoring, collections and administration of the Receivables; and (iv) are granted to individuals. It is also confirmed that the loans were underwritten on a similar basis, are being serviced by the Servicer on the same platform and are a single asset class – auto loans.	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	Confirmed. The Purchased Receivables comprise full recourse claims against Customers in respect of payments due under the Hire Purchase Agreements for the provision of credit for the purchase of motor vehicles (and therefore do not include any transferable securities or securitisation positions). See the section of the Prospectus entitled "Overview of the Notes, the Certificates and the Transaction".	Underlying exposure obligations: no securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS29	The definition of Eligible Criteria set out in the Receivables Sale and Purchase Agreement and the Prospectus includes that each Purchased Receivable is originated by the Seller pursuant to a Hire Purchase Agreement in the ordinary course of the Seller's business in compliance with the Credit and Collection Policy and has been randomly selected. See the section of the Prospectus entitled "Eligibility Criteria". The Prospectus further discloses that the Customers' creditworthiness in accordance with the requirements set out in the provisions of article 8 of Directive 2008/48/EC or similar has been assessed by the Seller.	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	A detailed explanation: - 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
STSS30	Startline Motor Finance Limited has originated and serviced auto-loans for more than 5 years, being exposures similar to the Purchased Receivables. The Servicer has expertise in servicing – and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of – the portfolio and the wider Startline portfolio. See the section of the Prospectus entitled "The Seller, the Servicer and the Subordinated Loan Note Subscriber - Business Strategy".	Originator/Lender expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	The definition of Eligible Criteria set out in the Receivables Sale and Purchase Deed and the Prospectus includes that (i) the Customer in respect of each Purchased Receivable does not have a credit assessment indicating, based on the Credit and Collection Policy, significant risk that contractually agreed payments will not be made, and (ii) each Purchased Receivable is not a Defaulted Receivable, or a VT Receivable. Moreover, to the best of Seller's knowledge, none of the Purchased Receivables was as at the Cut-off Date an exposure in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or an exposure to a credit-impaired debtor or guarantor, who, to the best of the Originator's knowledge (i) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or another credit registry that is available to the Originator; or (ii) 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 exposures held by the Originator which are not securitised. Moreover, the information provided by the Originator (or the Servicer on its behalf) in accordance with Article 7(1)(a) and (e) of the Securitisation Regulation explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring. See the section of the Prospectus entitled "Eligibility Criteria" and "Representations and Warranties of Startline about the Receivables".	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met. - 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
STSS32	Confirmed. The definition of Eligible Criteria set out in the Receivables Sale and Purchase Deed and the Prospectus includes that each Purchased Receivable is one in respect of which the Customer has made at least one scheduled monthly payment in respect of the Receivable. The exception under Article 20(12) does not apply.	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Repayment of the holders of the securitisation position has not been structured to depend on the sale of the Purchased Receivables. Instead, the repayment of the holders depends on the performance of and, in particular, principal payments in respect of the Purchased Receivables. See the section of the Prospectus entitled "Principle Transaction Documents - Receivables Sale and Purchase Deed".	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	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
STSS34	The Retention Holder (as original lender for the purposes of the Securitisation Regulation) will retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6(3)(a) of the Securitisation Regulation (which does not take into account any corresponding national measures) and will not enter into any credit risk mitigation, short position or any other credit hedge or sale with respect to the Retained Interest, provided that the level of retention may reduce over time in compliance with Article 10(2) of the Commission Delegated Regulation specifying the risk retention requirements pursuant to Article 6 of the Securitisation Regulation, each as interpreted and applied on the Closing Date. As of the Closing Date, such interest will in accordance with Article 6(3)(a) of the Securitisation Regulation, be retained through the holding of 5% of Classes A to F. See the section of the Prospectus entitled "UK and E Retention Obligations".	Compliance with the risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	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. An indication which entity retains the material net economic interest and which option is used for retaining the risk: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402 ; (7) other options used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	The interest rate risk is appropriately mitigated, as the Swap Agreement is entered into to reduce the potential interest rate mismatch between the fixed interest payable by the Customer on the underlying agreements from which purchased receivables derive from and interest payable on the Rated Notes which is calculated on the basis of Compounded Daily SONIA. The Swap Agreement considers potential asset liability mismatch by referencing to the rated notes outstanding balance, and the Swap Agreement is based on an ISDA Master Agreement as established market standard. See section of the Prospectus entitled "Principal Transaction Documents- Swap Agreement" of the Prospectus. No currency risk applies to the transaction being both the purchased receivables and the notes denominated in Sterling. 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.	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS36	According to the Conditions of the Notes, so long as any of the Notes remains outstanding, the Issuer will not without the prior consent of the Note Trustee, unless otherwise provided by the Conditions of the Notes or the Transaction Documents enter into any derivatives, or any hedging contracts having the same economic effect as a derivative. Moreover, the Seller have warranted that the Portfolio does not include derivatives. See the section of the Prospectus entitled "Terms and Conditions of the Notes".	Derivatives purchased/sold by SPSE	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Swap Transaction is documented under an ISDA Master Agreement. See the section of the Prospectus entitled "Principal Transaction Documents - Swap Agreement".	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	Interest on the Rated Notes is calculated by reference to Compounded Daily SONIA (for further details see the section of the Prospectus entitled "Conditions of the Notes" and, in particular, Condition 4 (Interest)). No reference rates apply to the Purchased Receivables.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	A concise explanation on 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 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	There is no trapping of cash, see Pre- and Post-Enforcement Priority of Payments Definition.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	A declaration 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
STSS40	Confirmed.	No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Confirmed.	Principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation 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.	Repayment shall not be reversed with regard to seniority	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that the repayment of the securitisation positions 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 shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no 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	N/A	Securitisations featuring nonsequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	Confirmation that transaction featuring nonsequential priority of 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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	N/A	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	N/A	Deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	N/A	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	N/A	Value of the underlying exposures held by the SPSE falls below a predetermined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references 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	N/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)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	Confirmed. See the section of the Prospectus entitled "Principal Transaction Documents Servicing Agreement".	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	Confirmation 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. See the section of the Prospectus entitled "Principal Transaction Documents Servicing Agreement".	Servicing continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7)(b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Confirmed. See the section of the Prospectus entitled "Principal Transaction Documents The Swap Agreement".	Derivative counterparties continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	Confirmed. See the section of the Prospectus entitled "Principal Transaction Documents Account Bank Agreement".	Liquidity providers and account bank continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies 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	Startline Motor Finance Limited is a financial services company which provides automotive financial products and services to retail and wholesale customers and has more than 5 years' experience in originating and servicing automotive finance products such as the Purchased Receivables. Startline Motor Finance Limited has well established criteria, policies and procedures for the granting of credit, administration of credit risk bearing portfolios and risk mitigation. See the sections of the Prospectus entitled "The Seller, Servicer and the Subordinated Loan Note Subscriber", "Credit and Collection Procedure" and "Principal Transaction Documents - Servicing Agreement".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Confirmed. See the section of the Prospectus entitled "The Seller, the Servicer and the Subordinated Loan Note Provider" and the definition of "Credit and Collection Procedures".	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation 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. See the section of the Prospectus entitled "Cash Flows" and definitions of "Pre-Enforcement Priority of Payments", "Post-Enforcement Priority of Payments", and the definition of "Event of Default" in Condition [10] (Events of Default) and/or Certificates Condition [8] (Events of Default) in the section of the Prospectus entitled "Conditions of the Notes".	Priorities of payment and trigger events	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation 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. See the section of the Prospectus entitled "Description of the Notes and the Certificates".	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	{ALPHANUM-1000}	Article 21(10)	Confirmation that 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. See the section of the Prospectus entitled "Historical Performance Data".	Historical default and loss performance data	Confirmation	{ALPHANUM-1000}	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS59	Confirmed. See the section of the Prospectus entitled "Historical Performance Data".	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22(2)	Confirmation 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
STSS60	Confirmed. See the section of the Prospectus entitled "Liability Cashflow Model".	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
STSS61	Environmental performance information is disclosed in the Prospectus under the section entitled "The Provisional Portfolio - Environmental Performance", and will afterwards be made available quarterly together with the "Loan-Level Information".	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	{ALPHANUM-10000}	Article 22(4)	A concise explanation on 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 a statement where that information is to be found.	N/A
STSS62	Confirmed. See the sections of the Prospectus entitled "Transparency Requirements"	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22(5)	Confirmation that: - 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