

THIS NOTICE IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt as to the action you should take, you are recommended to seek your own financial, legal or other advice immediately from your stockbroker, bank manager, solicitor, accountant or other appropriately authorised independent financial adviser.

This notice is made pursuant to Article 17 of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (Market Abuse Regulation) and pursuant to Article 5:25(h) of the Dutch Financial Supervision Act (*Wet op het financieel toezicht*).

The date of this notice is 23 December 2016

Ochiba 2015 B.V. (the "Issuer")

a private company with limited liability (*besloten vennootschap met beperkte aansprakelijkheid*), incorporated under the laws of the Netherlands having its corporate seat in Amsterdam, the Netherlands, and its registered office at Prins Bernhardplein 200, 1097 JB Amsterdam, the Netherlands;

Class A1 Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1090889350

Class A2 Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1210016165

Class B Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1090889517

Class C Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1090889608

Class D Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1091762739

Class E Notes 2015 due 2075
issue price 100 per cent. ISIN: XS1091764198

(together the "**Notes**")

The capitalised terms used in this notice shall bear the same meanings given to them in the master definitions agreement between, *inter alios*, the Issuer, Crédit Agricole Consumer Finance Nederland B.V. and Crédit Agricole Consumer Finance S.A. dated 29 April 2015.

**THE ISSUER HEREBY GIVES NOTICE TO ALL HOLDERS OF THE NOTES
OF THE FOLLOWING:**

By written extraordinary resolution of 23 December 2016, each of Crédit Agricole Consumer Finance S.A. as the sole holder of the Class A Notes and the Class B Notes and InterBank N.V., as the sole holder of the Class C Notes, Class D Notes and Class E Notes, has, *inter alia*, approved and authorised the Amendments (as defined below) and instructed the Security Trustee to consent to it and the Issuer entering into the Deed of Amendment (as defined below).

On 23 December 2016, the Issuer, Crédit Agricole Consumer Finance Nederland B.V. and Crédit Agricole Consumer Finance S.A., amongst others, have entered into a deed of amendment (the

"**Deed of Amendment**") pursuant to which the following amendments have been made to the Transaction Documents (the "**Amendments**"):

- (i). in Condition 6(i), the definition of the term "Available Redemption Funds" has been replaced with the following definition:

"**Available Redemption Funds**" shall mean, on any Monthly Payment Date falling (i) in the Revolving Period, part of the Available Principal Funds remaining, if any, after any payments in accordance with items (a), (b) and (c) of the Redemption Priority of Payments have been made and (ii) outside the Revolving Period, part of the Available Principal Funds remaining, if any, after any payments in accordance with item (a) of the Redemption Priority of Payments have been made."; and

- (ii). in Clause 1 of the Master Definitions Agreement, the definition of the term "Revolving Period" has been replaced with the following definition:

"**Revolving Period**" means the period commencing on (and including) the Closing Date and ending on the earlier of (i) (and including) the Monthly Payment Date falling in November 2017 and (ii) the day on which an Early Amortisation Event has occurred, provided that the period commencing on (and including) the Monthly Payment Date falling in October 2016 and ending on (but excluding) the Monthly Payment Date falling in December 2016 shall not form part of the Revolving Period;".

This Notice has been published by the Issuer at around 5:40 p.m. CET on 23 December 2016.

For further information about the securitisation transaction, please consult cm.intertrustgroup.com.

Ochiba 2015 B.V.
c/o Intertrust Management B.V.
Prins Bernhardplein 200
1097 JB Amsterdam
The Netherlands