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To: The Board of Directors
OneSavings Bank plc
Reliance House, Sun Pier
Chatham
Kent, ME4 4ET

14 March 2019

Dear Sirs

Recommended all-share combination of OneSavings Bank plc and Charter Court Financial Services Group plc (the "Combination")

We refer to the Rule 2.7 announcement (the "**2.7 Announcement**") proposed to be issued on or around *14 March* 2019 in relation to the Combination, a draft of which is attached hereto and initialled for identification purposes.

We hereby confirm that we have given and not withdrawn our consent to the publication of the 2.7 Announcement with the inclusion of the references to our name in the form and context in which it appears.

This letter is for your information only and should not be relied upon by any other person.

Yours faithfully,

Name: Derek Shakespeare

For and on behalf of Barclays Bank PLC, acting through its Investment Bank