



RBC Capital Markets®

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The Directors
Charter Court Financial Services Group plc
2 Charter Court
Broadlands
Wolverhampton
WV10 6TD

14 March 2019

Dear Sirs

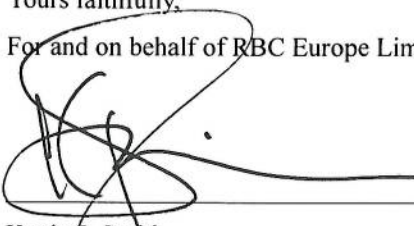
Recommended all-share combination of OneSavings Bank plc and Charter Court Financial Services Group plc

We refer to the announcement to be issued on or around 14 March 2019 in connection with the recommended all-share combination of OneSavings Bank plc and Charter Court Financial Services Group plc (the “Rule 2.7 Announcement”).

In accordance with Rule 23.2 of the City Code on Takeovers and Mergers, we hereby confirm that RBC Europe Limited has given and not withdrawn its consent to the issue of the Rule 2.7 Announcement with the inclusion of the references to its name in the form and context in which it appears.

Yours faithfully,

For and on behalf of RBC Europe Limited


Kevin J. Smith
Managing Director