



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

15 May 2019

Dear Sirs

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

We refer to the scheme document to be issued on or around 15 May 2019 in connection with the recommended all-share combination of OneSavings Bank plc and Charter Court Financial Services Group plc (the "Scheme Document").

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with Rule 23.2 of the City Code on Takeovers and Mergers, we hereby confirm that RBC Europe Limited has given and not withdrawn its consent to the issue of the Scheme Document with the inclusion of the references to its name in the form and context in which it appears.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