

The Board of Directors  
Charter Court Financial Services Group plc  
2 Charter Court,  
Broadlands,  
Wolverhampton  
WV10 6TD  
United Kingdom

15 May 2019

Dear Sirs,

**Recommended all-share combination of OneSavings Bank plc (“OSB”) and Charter Court Financial Services Group plc (“CCFS”)**

We refer to the recommended all-share combination of OSB and CCFS (the “Combination”) and to a scheme document (the “Scheme Document”) to be released on 15 May 2019 in connection with the Combination.

We hereby confirm that we have given and have not withdrawn our consent to the inclusion in the Scheme Document of the references to our name in the form and context in which they appear.

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

Yours faithfully,



.....  
Gaurav Parkash  
Managing Director

For and on behalf of

Credit Suisse International



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Joe Hannon  
Managing Director

For and on behalf of

Credit Suisse International