



5 The North Colonnade
Canary Wharf
London
E14 4BB
United Kingdom

Tel +44 (0) 20 7623 2323

barclays.com

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

15 May 2019

Dear Sirs

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

We refer to the circular (the “Circular”) proposed to be issued on or around 15 May 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We hereby confirm that we have given and not withdrawn our consent to the publication of the Circular with the inclusion of the references to our name in the form and context in which it appears.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,

A handwritten signature in black ink, appearing to read "Derek Shakespeare", written over a horizontal dotted line.

Name: Derek Shakespeare

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