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Our ref Im/Cambridge_Prospectus
EL_App3

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15 May 2019

Ladies and Gentlemen

OneSavings Bank plc

We consent to the inclusion in the Prospectus dated 15 May 2019 ('the document') of our report dated 15 May 2019 in the form and context in which It appears and authorise the contents of that report(s) for the purposes of Prospectus Rule 5.5.3R (2)(f). We attach a copy of the document initialled by us for the purpose of identification.

Our consent is required by paragraph 23.1 of Annex 1 of the Prospectus Directive Regulation and is given for the purpose of complying with those provisions and for no other purpose.

Yours faithfully

KPMG LLP

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