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Our ref Im/Cambridge_Circular
EL_App3

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15 May 2019

Ladies and Gentlemen

OneSavings Bank plc

We consent to the inclusion in the Class 1 circular dated 15 May 2019 ('the document') of our report dated 15 May 2019 in the form and context in which it appears. We attach a copy of the document initialled by us for the purpose of identification.

Our consent is required by Listing Rule 13.4.1R(6) and is given for the purpose of complying with that provision and for no other purpose.

Yours faithfully

KPMG LLP

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