

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

14 March 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 the Rule 2.7 Announcement to be released on 14 March 2019 in connection with the Combination.

In accordance with Rule 23.2 of the City Code on Takeovers and Mergers, we hereby confirm that we have given and not withdrawn our consent to the issue of the Rule 2.7 Announcement with the inclusion of the references to our name in the form and context in which they appear.

Yours faithfully,



.....
Gaurav Parkash
Managing Director

For and on behalf of

Credit Suisse International



.....
Joe Hannon
Managing Director

For and on behalf of

Credit Suisse International