

The Board of Directors
FirstRand Limited
4 Merchant Place,
Corner Fredman Drive and Rivonia Road
Sandton 2196
South Africa

13 November 2017

Dear Sirs,

Recommended acquisition of Aldermore Group PLC (the “Company”) by FirstRand Limited (“FirstRand”)

We refer to the recommended acquisition of the Company by FirstRand (the “Acquisition”) and to the scheme document to be published on 13 November 2017 in connection with the Acquisition, a proof of the document we have attached and initialled for identification (the “Scheme Document”).

Credit Suisse International hereby gives its consent to the issue of the Scheme Document with the inclusion therein of its name, and references thereto, in the form and context in which they appear.

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

Yours faithfully,



.....
William Nourse
Managing Director

For and on behalf of

Credit Suisse International



.....
Joe Hannon
Managing Director

For and on behalf of

Credit Suisse International