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The Directors Kensington Personal Loans Ascot House, Maidenhead Office Park, Maidenhead, SL6 3QQ

Dear Sirs

Company Registered Number: 03598132

In accordance with section 516 of the Companies Act 2006, we write to notify you that we are ceasing to hold office as auditor of Kensington Personal Loans Limited. This takes effect from the date on which you receive this letter.

In accordance with section 519(1) of that Act, we are ceasing to hold office following a competitive tender.

We draw your attention to the fact that the Kensington Personal Loans Limited has its own statutory obligations where we have ceased to hold office (as detailed, in particular, in Sections, 520 and 523 of the Act), including, depending on the reasons, the requirement to notify the appropriate audit authority if we cease to hold office before the end of our term of office as auditors.

If you have any questions on your legal obligations we recommend that you seek legal advice.

Yours faithfully

Ernst & Young LLP

ICAEW Registration Number - C009126168

Date 21 12 118

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