

Brit PLC
55 Bishopsgate
London
EC2N 3AS

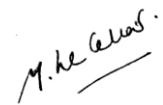
16 March 2015

Dear Sirs,

Offer document

We refer to the Offer document dated 16 March 2015 in relation to the proposed acquisition of Brit PLC by FFHL Group Ltd., a copy of which is attached hereto for the purposes of identification ("**Offer Document**"). We hereby consent to the issue of the Offer Document with the inclusion therein of our name in the form and context which it appears. This letter is for your information only and should not be relied upon by any person.

Yours faithfully,



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J.P. Morgan Limited