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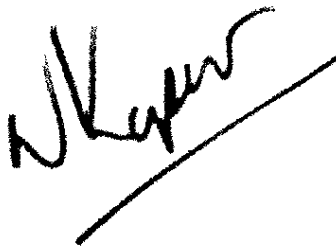
14 July 2022

Dear Sir/Madam

Agreement of the members of Provident Yes Car Credit Limited (company number 04253314) (the "Company") to the exemption from audit under section 479A of the Companies Act 2006.

We, being all the members of the Company, unanimously agree, for the purposes of section 479A(2)(a) of the Companies Act 2006, to the Company, adopting the exemption from audit under section 479A of the Companies Act 2006 for the financial year ended 31 December 2021.

Signed by Neeraj Kapur
For and on behalf of Provident Financial plc



Date 14 July 2022

