Goldman Sachs International
Plumtree Court | 25 Shoe Lane | London EC4A 4AU
Tel: +44 (0)20 7774 1000



The Directors
Northgate plc
Northgate Centre
Lingfield Way
Darlington
DL1 4PZ

12 December 2019

Dear Sir/Madam,

Recommended all-share merger between Northgate plc ("Northgate") and Redde plc ("Redde") (the "Merger")

We refer to the scheme document to be sent to shareholders of Redde on or around the date of this letter in connection with the Merger (the "Scheme Document").

We hereby confirm that we have given and have not withdrawn our consent to the publication of the Scheme Document with the inclusion therein of the references to our name, in each case in the form and context in which they appear.

Yours faithfully,

/s/ Nicholas Harper

Goldman Sachs International