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Statement of Commitment to the UK Money Markets Code

Vanquis Banking Group Plc hereby acknowledge that the UK Money Markets Code ('the Code') represents a set of principles generally recognised as good market practice in the UK Money Markets. The Institution confirms that it is a UK Money Market participant as defined by the Code, and has committed to conducting its UK Money Market activities in adherence with the principles of the Code.

Specifically, in a manner that is commensurate with the size and nature of its UK Money Market activities, the Institution has established and implemented policies and procedures that accord with the Code (in so far as the content does not conflict with applicable law). Appropriately senior management will review these regularly to ensure their continued relevance and effectiveness.

Signature:

Steve Grainger Group Treasurer

Vanquis Banking Group Plc Date: 27th February 2025