



**Strictly private & confidential**

CK Asset Holdings Limited (“**CKAH**”)  
7<sup>th</sup> Floor  
Cheung Kong Center  
2 Queen’s Road Central  
Hong Kong

and

Wellness Unity Limited (“**Bidco**”)  
7/F, Cheung Kong Center  
2 Queen’s Road Central  
Hong Kong

22 May 2023

Dear CKAH and Bidco representatives,

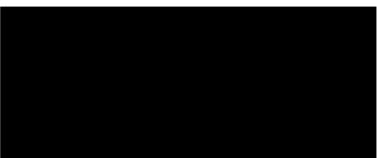
We refer to the proposed recommended all cash offer to be made by Bidco for the entire issued and to be issued share capital of Civitas Social Housing plc (“**Civitas**”) (the “**Offer**”).

In reference to the Offer, we refer to the Offer document (the “**Offer Document**”) expected to be posted to shareholders and referenced in an RNS announcement to confirm this posting to the market (the “**Offer Document Announcement**”) on or around 22 May 2023.

We hereby consent to the inclusion in the Offer Document and Offer Document Announcement of references to our name in the form and context in which they appear.

Yours faithfully

for and on behalf of HSBC Bank plc



Alex Thomas

Managing Director, UK Investment Banking

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**HSBC Bank plc**

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*Registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ*

*Au horised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority*

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