

19 October 2016

The Directors
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Dear Directors

**CONSENT UNDER SECTION 60 OF THE FINANCIAL MARKETS CONDUCT ACT 2013
OXFORD VICTORIA SCHEME**

We refer to the Product Disclosure Statement ("PDS") for the offer of Interests in the Oxford Victoria Scheme ("the Offer") which Silverfin Capital Limited intends to make available to the public and register on the Disclose Register.

The PDS will include references to the prospective financial statements of the Oxford Victoria Scheme ("the prospective financial statements") for the period ending 31 March 2017 and year ended 31 March 2018, which have been subject to a reasonable assurance engagement by Crowe Horwath New Zealand Audit Partnership. The Disclose Register which also include copies of those prospective financial statements for the period ending 31 March 2017 and year ending 31 March 2018.

As is required by section 60 of the Financial Markets Conduct Act 2013, we certify that we have given our consent to the inclusion of our independent assurance report on the prospective financial statements for the period ending 31 March 2017 and year ending 31 March 2018 on the Disclose Register in the form and context in which it appears and have not withdrawn such consent before lodgement of the PDS with the Registrar.

We have not made or purported to have made any statement in the PDS other than in our report and we expressly disclaim responsibility for any other statements in the PDS.

Crowe Horwath New Zealand Audit Partnership take no responsibility for, nor have we authorised or counselled the issue of any part of the PDS other than the prospective financial statements referred to above and made available via the Disclose Register.

Yours faithfully



Signed for and on behalf of
Crowe Horwath New Zealand Audit Partnership