

5 July 2013

The Board of Directors
Celestial Asia Securities Holdings Limited
Celestial Investment Group Limited
CASH Retail Management (HK) Limited
28/F Manhattan Place
23 Wing Tai Road
Kowloon Bay
Hong Kong

Dear Sirs,

We hereby consent and confirm that we have not withdrawn our consent to the issue of the composite offer and response document dated 5 July 2013 (the "Composite Document") by Celestial Asia Securities Holdings Limited, Celestial Investment Group Limited ("CIGL") and CASH Retail Management (HK) Limited ("the Privateco") in connection with the voluntary conditional cash offer by Celestial Capital Limited on behalf of CIGL for all the shares of the Privateco, with our accountants' report of the Privateco Group (as defined in the Composite Document) for the three years ended 31 December 2012 ("Accountants' Report of the Privateco Group") dated 31 May 2013 (or extract thereof) and the references thereto and to ourselves, in the form and context in which they are included in the Composite Document.

We further consent to make available our Accountants' Report of the Privateco Group and this letter dated 5 July 2013 for public inspection in the manner, location and timeframe as described in Appendix IV to the Offer Document.

Yours faithfully,

