



Strictly Private & Confidential

5 July 2013

Celestial Asia Securities Holdings Limited
Celestial Investment Group Limited
CASH Retail Management (HK) Limited
28th Floor, Manhattan Place
23 Wang Tai Road
Kowloon Bay
Hong Kong

Dear Sirs,

Re: Composite offer and response document relating to the voluntary conditional cash offer by Celestial Capital Limited on behalf of Celestial Investment Group Limited (“CIGL”) for all the shares in the capital of CASH Retail Management (HK) Limited (other than those already owned or agreed to be acquired by CIGL) (“Privateco Offer”)

We, Celestial Capital Limited, being the financial adviser to CIGL in respect of the subject matter, refer to the composite offer and response document relating to the Privateco Offer (“**Composite Document**”) dated 5 July 2013.

We hereby confirm that we have given and have not withdrawn our consent to the issue of the Composite Document with the inclusion therein of our letter and all references to our name in the form and context in which they respectively appear in the Composite Document.

Yours faithfully,
For and on behalf of
Celestial Capital Limited

Michael Lam
Executive Director