

11 February 2020

Kuwait Finance House K.S.C.  
Al Mirqab Area, Abdulla Al-Mubarak Street  
P.O. Box 24989  
Safat 13110  
Kuwait

Re: Offer Document of Kuwait Finance House K.S.C. (the "Company") draft dated 3 February 2020 (the "Offer Document")

Ladies and Gentlemen:

We understand that the Company has determined to include references to Goldman Sachs, as financial advisor to the Company, in the Offer Document. In that regard, we hereby consent to the reference to Goldman Sachs as financial advisor to the Company in the Offer Document. Notwithstanding the foregoing, it is understood that our consent is being delivered solely in connection with the issuance of the Offer Document and that our name is not to be used, circulated, quoted or otherwise referred to, for any other purpose, except in accordance with our prior written consent.

Very truly yours,



---

Goldman Sachs International,  
Dubai International Financial Centre (DIFC) Branch