

25 February 2021

Driver UK Master S.A., acting for and on behalf of its Compartment 4
22-24 Boulevard Royal
L-2449
Luxembourg

Re: Driver UK Master S.A., Compartment 4

GBP 684,800,000 Class A Series 2018-1 Notes due February 2029 (the “Obligations”)

Dear Sir or Madam:

In response to your request, Moody's has reviewed the above mentioned programme of Driver UK Master S.A., Compartment 4 in conjunction with the program renewal and additional amendments to be effected on or around February 25, 2021 as set out in the Deed of Amendment and Restatement (“the Amendments”). At this time, the Amendments will not, in and of themselves, result in a reduction, placement on review for possible downgrade or withdrawal of the current credit ratings of the Obligations.

Credit ratings issued by Moody's are Moody's current opinions of the relative future credit risk of entities, credit commitments, or debt or debt-like securities and are not statements of current or historical fact. Moody's credit ratings address only the credit risks associated with the transaction and do not address any other risk, including but not limited to: liquidity risk, market value risk, or price volatility. Such other risks may have significant effect on yield and/or other payments to investors. This letter should not be taken to imply that there will be no adverse consequence for investors since in some cases such consequences will not impact the credit rating. Further information on the nature of credit ratings and Moody's rating methodologies can be found on www.moodys.com.

Moody's credit ratings are subject to revision, suspension or withdrawal at any time at our absolute discretion.

Moody's is not providing and shall not provide any financial, legal, tax, advisory, consultative or business services to you or advice on how to draft transaction documentation. You should take your own legal, tax, financial and other advice when structuring, negotiating and documenting transactions including the present proposal.

Moody's credit ratings are, and must be construed solely as, expressions of opinion. Moody's credit ratings are not and do not provide investment advice or recommendations to purchase, sell, or hold particular securities. Moody's issues its credit ratings with the expectation and understanding that each investor will make its own evaluation of each security that is under consideration for purchase, holding, or sale.

This letter is based in part on information provided by you. Moody's adopts all necessary measures so that the information it uses in assigning and monitoring a credit rating is of sufficient quality and from sources Moody's considers to be reliable including, when appropriate, independent third-party sources. However, Moody's is not an auditor and cannot in every instance independently verify or validate information received in the rating process. This letter is provided "as is" without warranty of any kind and Moody's, in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness, completeness, merchantability or fitness for any particular purpose of this letter. Under no circumstances shall Moody's have any liability to any person or entity for (a) any loss or damage in whole or in part caused by, resulting from, or relating to, any error (negligent or otherwise) or other circumstance or contingency within or outside the control of Moody's or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication or delivery of any such information, or (b) any direct, indirect, special, consequential, compensatory or incidental damages whatsoever (including without limitation, lost profits), even if Moody's is advised in advance of the possibility of such damages, resulting from the use of or inability to use, any such information.

The provision of this letter does not create a fiduciary relationship between Moody's and you or between Moody's and other recipients of this letter. Moody's has not consented to and will not consent to being named as an "expert" under the applicable securities laws, including, without limitation, Section 7 of the Securities Act of 1933.

This letter is strictly confidential and you may not disclose it to any other person except: (a) to your legal counsel acting in their capacity as such; (b) as required by law or regulation; or (c) with the prior written consent of Moody's and Moody's reserves the right to impose conditions upon such consent such as requiring that you only disclose this letter in its entirety and/or requiring any third party to enter into a non-disclosure agreement with Moody's in the form provided by Moody's.

This letter shall be governed by and construed in accordance with English law and subject to the exclusive jurisdiction of the English courts.

Yours faithfully,

Moody's Investors Service Ltd

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