

December 5, 2019

British Columbia Securities Commission

-and-

Alberta Securities Commission

-and-

Ontario Securities Commission

-and-

Manitoba Securities Commission

-and-

Financial and Consumer Services Commission (New Brunswick)

-and-

Government of Newfoundland and Labrador Financial Services Regulation Division

-and-

Nova Scotia Securities Commission

-and-

Prince Edward Island Securities Office

-and-

Financial and Consumer Affairs Authority of Saskatchewan

-and-

Northwest Territories Superintendent of Securities

-and-

Nunavut Superintendent of Securities

-and-

Yukon Superintendent of Securities

Dear Sirs/Mesdames:

Re: Mogo Finance Technology Inc

We refer to the Final Short Form Base Shelf Prospectus (the “Shelf Prospectus”) of Mogo Inc. (the “Company”) dated December 5, 2019 relating to the offering of common shares, preferred shares, debt securities, warrants or any combination thereof (the “Units”) of the Company.

We consent to being named and to the use in the above-mentioned shelf prospectus, of our report dated March 12, 2019, to the Shareholders of Mogo Finance Technology Inc. on the following financial statements:

- a. Consolidated statements of financial position as at December 31, 2018 and 2017;
- b. Consolidated statements of comprehensive loss, changes in equity (deficit) and cash flows for the years then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies;

We report that we have read the shelf prospectus and all information therein have no reason to believe that there are any misrepresentations in the information contained therein that are derived from the financial statements upon which we have reported or that are within our knowledge as a result of our audit of such financial statements.

ACCOUNTING > CONSULTING > TAX

TRUE NORTH SQUARE

242 HARGRAVE STREET, SUITE 1200, WINNIPEG MB, R3C 0T8

1.877.500.0795 T: 204.775.4531 F: 204.783.8329 MNP.ca

We have complied with Canadian generally accepted standards for an auditor's consent to the use of a report of the auditor included in an offering document, which does not constitute an audit or review of the shelf prospectus as these terms are described in the CPA Canada Handbook – Assurance.

Yours truly,

MNP LLP

MNP LLP