

**Certificate of an Officer in respect of the
Qualification of Mogo Inc. (the "Issuer")
to File a Prospectus in the Form of a Short Form Base Shelf Prospectus
Pursuant to National Instrument 44-101 and National Instrument 44-102**

DATE: November 7, 2019

TO: British Columbia Securities Commission
Alberta Securities Commission
Saskatchewan Financial Services Commission
The Manitoba Securities Commission
Ontario Securities Commission
The Financial and Consumer Services Commission (New Brunswick)
Nova Scotia Securities Commission
Prince Edward Island Securities Office
Securities Commission of Newfoundland and Labrador
Office of the Superintendent of Securities, Northwest Territories
Department of Community Services, Yukon
Legal Registries Division, Nunavut

RE: Mogo Inc. filing of a Preliminary Short Form Base Shelf Prospectus dated November 7, 2019.

The undersigned, Gregory Feller, President and Chief Financial Officer, in his capacity as an executive officer of the Issuer, hereby certifies on behalf of the Issuer that:

1. this certificate is delivered pursuant to Section 4.1(a)(ii) of National Instrument 44-101, *Short Form Prospectus Distributions* ("**NI 44-101**");
2. the Issuer is relying on the qualification criteria set forth in Section 2.2 of NI 44-101 in order to be qualified to file a prospectus in the form of a short form prospectus, in that:
 - (a) the Issuer is an electronic filer under National Instrument 13-101 – *System for Electronic Document Analysis and Retrieval* (SEDAR);
 - (b) the Issuer is a reporting issuer in at least one jurisdiction of Canada;
 - (c) the Issuer has filed with the securities regulatory authority in each jurisdiction in which it is a reporting issuer all periodic and timely disclosure documents that it is required to have filed in that jurisdiction:
 - (i) under applicable securities legislation,
 - (ii) pursuant to an order issued by the securities regulatory authority, or
 - (iii) pursuant to an undertaking to the securities regulatory authority;
 - (d) the Issuer has, in at least one jurisdiction in which it is a reporting issuer:
 - (i) current annual financial statements, and
 - (ii) a current AIF;

- (e) the Issuer's equity securities are listed and posted for trading on a short form eligible exchange and the Issuer is not an issuer:
 - (i) whose operations have ceased, or
 - (ii) whose principal asset is cash, cash equivalents, or its exchange listing;
- 3. all of the qualification criteria in Section 2.2 of NI 44-101 have been satisfied by the Issuer; and
- 4. all of the material incorporated by reference in the preliminary short form base shelf prospectus and not previously filed is being filed with the preliminary short form base shelf prospectus.

[Signature page follows]

DATED AND SIGNED this 7th day of November, 2019.

MOGO INC.

Per: "Gregory Feller"

Name: Gregory Feller

Position: President and Chief Financial Officer