



KPMG LLP
PO Box 10426 777 Dunsmuir Street
Vancouver BC V7Y 1K3
Canada
Telephone (604) 691-3000
Fax (604) 691-3031

TO: British Columbia Securities Commission
Alberta Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan
The Manitoba Securities Commission
Ontario Securities Commission
Autorité des marchés financiers
Nova Scotia Securities Commission
Financial and Consumer Services Commission (New Brunswick)
Office of the Superintendent of Securities (Prince Edward Island)
Office of the Superintendent of Securities Service Newfoundland and Labrador

RE: Mogo Inc. (the "Corporation") – Change of Auditor Notice dated September 16, 2019

September 16, 2019

Dear Sirs/Mesdames:

Pursuant to National Instrument 51-102 – *Continuous Disclosure Obligations*, we have read the above-noted Change of Auditor Notice and are in agreement with the statements contained in such Notice except that we have no basis to agree or disagree with the Corporation's statement that there have been no reportable events involving the Corporation and the predecessor auditor.

Yours sincerely

A handwritten signature in black ink that reads 'KPMG LLP'. The signature is written in a cursive, slightly slanted style. Below the signature is a long, horizontal, slightly curved line that serves as a decorative underline.

Chartered Professional Accountants