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Alberta Securities Commission  
British Columbia Securities Commission  
Financial and Consumer Affairs Authority of Saskatchewan  
Financial and Consumer Services Commission, New Brunswick  
Nova Scotia Securities Commission  
Office of the Superintendent of Securities, Prince Edward Island  
Office of the Superintendent of Securities Service Newfoundland & Labrador  
Ontario Securities Commission  
Nunavut Securities Office  
The Manitoba Securities Commission  
Office of the Superintendent of Securities, Northwest Territories  
Office of the Yukon Superintendent of Securities

To whom it may concern:

**Re: Mogo Inc. (the “Entity”)**

We refer to the short form prospectus of the above Entity dated November 6, 2023 relating to the sale and issue of common shares, preferred shares, debt securities, warrants or any combinations thereof (the “units”), having an aggregate offering amount of up to US\$250 million.

We, KPMG LLP, consent to being named and to the use, through incorporation by reference in the above-mentioned short form prospectus, of our report dated March 23, 2023 to the shareholders of the Entity on the following consolidated financial statements:

Consolidated statements of financial position as at December 31, 2022 and December 31, 2021,

Consolidated statements of operations and comprehensive income (loss), changes in equity (deficit) and cash flows for the two-year period ended December 31, 2022, and

The accompanying notes.

We report that we have read the short form prospectus and all information specifically incorporated by reference therein and have no reason to believe that there are any misrepresentations in the information contained therein that are derived from the consolidated financial statements upon which we have reported or that are within our knowledge as a result of our audit of such consolidated financial statements. 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 prospectus as these terms are described in the *CPA Canada Handbook – Assurance*.



*November 6, 2023*

Yours very truly,

*KPMG LLP*

Chartered Professional Accountants

November 6, 2023  
Vancouver, Canada