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

October 1, 2024

Dear Sir/Madam

**Re: Notice of Change of Auditors of Mogo Inc.**

We have read the Notice of Mogo Inc. dated October 1, 2024 and are in agreement with the statements contained in such Notice.

Yours very truly

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 horizontal line that starts under the 'K' and ends under the 'P'.

Chartered Professional Accountants