

Form 51-102F3
Material Change Report

Item 1. Name and Address of Company

Mogo Inc. (the “**Company**” or “**Mogo**”)
516-409 Granville St
Vancouver, BC V6C 1T2

Item 2. Date of Material Change

May 9, 2024.

Item 3. News Release

A news release was disseminated on May 10, 2024 via BusinessWire and was filed on SEDAR+ under the Company’s profile on SEDAR+ at www.sedarplus.ca.

Item 4. Summary of Material Change

The Company amended its existing senior credit facility (“**Credit Facility**”) with funds managed by affiliates of Fortress Investment Group LLC (“**Fortress**”).

Item 5. Full Description of Material Change

5.1 Full Description of Material Change

The Company amended the Credit Facility with funds managed by affiliates of Fortress. The amendment extends the maturity date of the Credit Facility from July 2, 2025 to January 2, 2026. A copy of the amendment will be filed under the Company’s profile on SEDAR+.

5.2 Disclosure for Restructuring Transactions

Not applicable.

Item 6. Reliance on subsection 7.1(2) or (3) of National Instrument 51-102

Not applicable.

Item 7. Omitted Information

Not applicable.

Item 8. Executive Officer

Gregory Feller, President and Chief Financial Officer of the Company, is knowledgeable about the material change described above. His business telephone number is 604-659-4380.

Item 9. Date of Report

May 17, 2024