

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

NOTICE IS HEREBY GIVEN that an annual meeting (the “**Meeting**”) of the shareholders of Mogo Inc. (the “**Company**”) will be held virtually via audiocast on June 30, 2025 at 1:00 pm (Pacific time) for the following purposes:

1. to receive the audited financial statements of the Company for the financial year ended December 31, 2024, together with the report of the auditor thereon;
2. to elect the directors of the Company, as more fully described in the section of the Company’s management information circular for the Meeting (the “**Circular**”) entitled “Business of the Meeting – Election of Directors”;
3. to appoint MNP LLP, Chartered Accountants, as auditor of the Company for the ensuing year and to authorize the directors of the Company to fix its remuneration, as more fully described in the section of the Circular entitled “Business of the Meeting – Appointment of Auditor”;
4. to consider, and, if thought advisable, to pass, with or without amendment, an ordinary resolution approving the renewal of the Company’s stock option plan (the “**Stock Option Plan**”) and all unallocated options under the Stock Option Plan; and
5. to transact such other business as may properly be brought before the Meeting or any adjournment or postponement thereof.

The Meeting will be conducted as a virtual-only meeting. Registered Shareholders (as defined in this Circular under the heading “Management Solicitation”) and duly appointed proxyholders can attend the meeting online at meetnow.global/MP95DUL where they can participate, vote, or submit questions during the meeting’s live webcast.

The Circular, this Notice, a form of proxy, a voting instruction form, the audited annual financial statements of the Company for the year ended December 31, 2024 and the management’s discussion and analysis relating to such financial statements are available on SEDAR+ at www.sedarplus.ca, in the Company’s filings with the United States Securities and Exchange Commission at www.sec.gov, and at <http://investors.mogo.ca>. Shareholders are requested to complete, sign and return such form of proxy or voting instruction form, as applicable.

In order for a shareholder to be represented by proxy at the Meeting, the shareholder must complete and submit the enclosed form of proxy or other voting instruction form provided by its broker or other intermediary and return such instrument of proxy or other voting instruction form in accordance with the instructions provided therein well in advance of the Meeting. To be valid, completed forms of proxy must be received by Computershare Investor Services Inc. at 100 University Ave., 8th Floor, Toronto, Ontario M5J 2Y1, Attention: Proxy Department, or by fax to Computershare Investor Services Inc. at 1-866-249-7775 or 1-416-263-9524, not later than 1:00 pm (Pacific time) on June 26, 2025 or may be accepted by the Chair of the Meeting prior to the commencement of the Meeting. Registered shareholders may also submit their votes by telephone within North America at 1-866-732-8683 or outside North America at 1-312-588-4290, or online at www.investorvote.com, in each case not later than 1:00 pm (Pacific time) on June 26, 2025. The time limit for deposit of proxies may be waived or extended by the Chair of the meeting, at his or her discretion, with or without notice.

In the event of a labour strike by the Canadian Postal Service, registered shareholders are encouraged to contact Laurel Hill to obtain and return their proxies in connection with the Meeting. Shareholders are encouraged to use electronic voting methods to ensure their vote is submitted before the proxy voting deadline.

Non-registered shareholders should use the enclosed voting instruction form to provide voting instructions. The voting instruction form contains instructions on how to complete the form, where to return it to and the

deadline for returning it. It is important to read and follow the instructions on the voting instruction form in order to have your vote count.

In the event of a labour strike by the Canadian Postal Service, Non-Registered Shareholders are encouraged to contact their bank, broker, or intermediary to obtain and return their voting instruction form in connection with the Meeting.

Shareholders who need assistance with voting their shares should contact Laurel Hill Advisory Group, the proxy solicitation agent, by telephone at: 1-877-452-7184 (North American Toll Free) or 416-304-0211 (Outside North America); or by email at: assistance@laurelhill.com.

DATED at Vancouver, British Columbia this 4th day of June, 2025.

BY ORDER OF THE BOARD

("David Feller")

David Feller

Chair