



Ernst & Young LLP
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AUDITORS' CONSENT

October 1, 2018

British Columbia Securities Commission
Alberta Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan
The Manitoba Securities Commission
Ontario Securities Commission
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 and Labrador

Dear Sirs / Mesdames:

Re: goeasy Ltd.

We refer to the short form base shelf prospectus of goeasy Ltd. (the "Company") dated May 19, 2017 relating to the sale and issue of up to \$200,000,000 of debt securities, preference shares, common shares, subscription receipts, warrants and units, as supplemented by the prospectus supplement dated October 1, 2018 for the offering of common shares (collectively, the "Prospectus").

We consent to being named and to the use, through incorporation by reference in the Prospectus, of our report dated June 29, 2018 to the shareholders of the Company on the following financial statements:

- Consolidated statements of financial position as at December 31, 2017 and 2016;
- Consolidated statements of income, comprehensive income, changes in shareholders' equity and cash flows for the years ended December 31, 2017 and 2016, and a summary of significant accounting policies and other explanatory information.

We report that we have read the 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 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



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review of the Prospectus as these terms are described in the CPA Canada Handbook - Assurance.

Yours truly,

Ernst + Young LLP

Chartered Professional Accountants
Licensed Public Accountants