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OSLER

Toronto

October 1, 2018

Montréal

British Columbia Securities Commission

Calgary

Alberta Securities Commission

Financial and Consumer Affairs Authority of Saskatchewan

Ottawa

The Manitoba Securities Commission

Ontario Securities Commission

Vancouver

Nova Scotia Securities Commission

Financial and Consumer Services Commission, New Brunswick

New York

Office of the Superintendent of Securities, Service Newfoundland and Labrador

Office of the Superintendent of Securities, Prince Edward Island

Dear Sirs/Mesdames:

goeasy Ltd. (the “Company”)

We refer you to the prospectus supplement dated October 1, 2018 (the “**Prospectus Supplement**”) to the short form base shelf prospectus dated May 19, 2017 of the Company. In the Prospectus Supplement, reference is made to the name of this firm on the face page and under the headings “Legal Matters” and “Interests of Experts” and to the opinions of this firm under the headings “Eligibility for Investment” and “Certain Canadian Federal Income Tax Considerations”. We hereby consent to being named in the Prospectus Supplement and to the use of our opinions.

We also confirm that we have read the Prospectus Supplement and that we have no reason to believe that there are any misrepresentations as defined in the *Securities Act* (Ontario) in the information contained in it that are: (i) derived from our opinions referred to above, or (ii) within our knowledge as a result of the services we have performed in connection with our opinions referred to above.

Yours very truly,

“*Osler, Hoskin & Harcourt LLP*”

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