goeasy Ltd

Treasury Offering of Common Shares

September ~~27,~~28, 2018

The Common Shares will be offered by way of a shelf prospectus supplement in all of the provinces of Canada (other than Quebec). A prospectus supplement containing important information relating to the Common Shares has not yet been filed with the applicable Canadian securities regulatory authorities. A final base shelf prospectus containing important information relating to the securities described in this document has been filed with the securities regulatory authorities in each of the provinces of Canada (other than Quebec). A copy of the final base shelf prospectus, any amendment to the final base shelf prospectus and any applicable shelf prospectus supplement that has been filed is required to be delivered with this document. This document does not provide full disclosure of all material facts relating to the Common Shares. Investors should read the final base shelf prospectus, any amendment and any applicable shelf prospectus supplement, for disclosure of those facts, especially risk factors relating to the Common Shares, before making an investment decision.

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Revised Terms and Conditions

Issuer: goeasy Ltd. (the "Company").

Offering: Treasury offering of ~~600,000~~800,000 common shares ("Common Shares")

Offering Price: $50.50 per Common Share

Issue Amount: $~~30,300,000~~40,400,000

Over-Allotment Option: The Company has granted the Underwriters an option, exercisable, in whole or in part, at any time until and including 30 days following the closing of the Offering, to purchase up to an additional 15% of the Offering at the Offering Price to cover over-allotments, if any.

Use of Proceeds: The net proceeds of the offering will be used to support the growth of the easyfinancial consumer loan portfolio.

Form of Offering: Bought deal by way of a prospectus supplement to be filed in all provinces of Canada (other than Quebec). U.S. sales by private placement via Rule 144A.

Listing: An application will be made to list the Common Shares on the Toronto Stock Exchange (the "TSX"). The existing common shares are listed on TSX under the symbol "GSY".

Eligibility: Eligible for RRSPs, RRIFs, RESPs, TFSAs, RDSPs and DPSPs.

Joint Bookrunners: BMO Capital Markets, Raymond James Ltd., and Cormark Securities Inc.

Commission: 4.0%.

Closing: October 10, 2018.