



Ernst and Young LLP
Ernst and Young Tower
100 Adelaide W.
Toronto, ON M5H 0B3

Tel: +1 416 864 1234
Fax: +1 416 864 1174
ey.com

November 23, 2020

British Columbia Securities Commission
Alberta Securities Commission
Saskatchewan Financial Services Commission
The Manitoba Securities Commission
Ontario Securities Commission
New Brunswick Securities Commission
Nova Scotia Securities Commission
Superintendent of Securities, Prince Edward Island
Superintendent of Securities, Newfoundland and Labrador

Dear Sirs/Mesdames:

Re: goeasy Ltd.

We refer to the short form base shelf prospectus of goeasy Ltd. (the "Company") dated November 23, 2020 relating to the sale and issue of up to \$300,000,000 of debt securities, preference shares, common shares, subscription receipts, warrants and units.

We consent to being named and to the use, through incorporation by reference in the above-mentioned short form base shelf prospectus, of our report dated February 12, 2020 to the shareholders of the Company on the following financial statements:

- Statements of financial position as at December 31, 2019 and 2018; and
- Statements of income, comprehensive income, changes in shareholders' equity and cash flows for the years ended 2019 and 2018, and a summary of significant accounting policies and other explanatory information.

We report that we have read the short form base shelf 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 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 review of the prospectus as these terms are described in the CPA Canada Handbook - Assurance.

Yours very truly,

Chartered Professional Accountants
Licensed Public Accountants