

goeasy Ltd.
33 City Centre Drive, Suite 510, Mississauga, Ontario L5B2N5

November 11, 2020

VIA SEDAR

Ontario Securities Commission, as Principal Regulator

Dear Sirs/Mesdames:

Re: goeasy Ltd.
Re: Preliminary Short Form Base Shelf Prospectus
Re: Qualification Certificate

In connection with the filing of a preliminary short form base shelf prospectus of goeasy Ltd. (the “**Filer**”) dated November 11, 2020, and in accordance with clause 4.1(1)(a)(ii) of National Instrument 44-101 – *Short Form Prospectus Distributions* (“**NI 44-101**”) and Section 2.2(1) of National Instrument 44-102 – *Shelf Distributions* (“**NI 44-102**”), the Filer hereby:

- (A) advises that it is qualified to file a prospectus in the form of a short form base shelf prospectus pursuant to section 2.2 of NI 44-101 and section 2.2(1) of NI 44-102; and
- (B) certifies that:
 - (I) all of the qualification criteria in section 2.2 of NI 44-101 and Section 2.2(1) of NI 44-102 have been satisfied; and
 - (II) all of the material incorporated by reference in the preliminary short form base shelf prospectus and not previously filed is being filed with the preliminary short form base shelf prospectus.

[the remainder of this page is intentionally left blank]

Yours truly,

(signed) "*HAL KHOURI*"

Name: Hal Khouri

Title: Executive Vice President and Chief Financial Officer