

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

December 23, 2021

**VIA SEDAR**

Ontario Securities Commission, as Principal Regulator

Dear Sirs/Mesdames:

**Re: goeasy Ltd. (the “Filer”)**

**Re: Preliminary short form base shelf prospectus for Québec and draft amended and restated short form base shelf prospectus, amending and restating the short form base shelf prospectus dated November 23, 2020, for all other provinces of Canada dated December 23, 2021 (the “Preliminary Prospectus”)**

**Re: Qualification Certificate**

In connection with the filing of the Preliminary Prospectus of the Filer, 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 Prospectus and not previously filed is being filed with the Preliminary Prospectus.

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Yours truly,

*(Signed) "Hal Khouri"*

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Name: Hal Khouri

Title: Executive Vice President and Chief Financial Officer