
goeasy Ltd. Announces Exercise in Full of Over-Allotment Option and Closing of C\$57.9 Million Bought Deal Offering of Common Shares

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MISSISSAUGA, Ontario, November 21, 2022: goeasy Ltd. (TSX: GSY) ("**goeasy**" or the "**Company**"), one of Canada's leading non-prime consumer lenders, is pleased to announce that it has closed its previously announced offering of 488,750 common shares (the "**Common Shares**") including 63,750 Common Shares issued pursuant to the exercise in full by the syndicate of underwriters led by BMO Capital Markets, National Bank Financial Inc. and RBC Capital Markets of the over-allotment option granted by the Company, at a price of \$118.50 per Common Share for aggregate gross proceeds of approximately \$58 million (the "**Offering**").

goeasy intends to use the net proceeds of the Offering to support the growth of the Company's consumer loan portfolio and for general corporate purposes.

About goeasy

goeasy Ltd., a Canadian company, headquartered in Mississauga, Ontario, provides non-prime leasing and lending services through its easyhome, easyfinancial and LendCare brands. Supported by more than 2,300 employees, the Company offers a wide variety of financial products and services including unsecured and secured instalment loans. Customers can transact seamlessly through an omni-channel model that includes an online and mobile platform, over 400 locations across Canada, and point-of-sale financing offered in the retail, powersports, automotive, home improvement and healthcare verticals, through approximately 6,000 merchants across Canada. Throughout the Company's history, it has acquired and organically served over 1.2 million Canadians and originated over \$9.5 billion in loans, with one in three easyfinancial customers graduating to prime credit and over 60% increasing their credit score within 12 months of borrowing.

Accredited by the Better Business Bureau, goeasy is the proud recipient of several awards including Waterstone Canada's Most Admired Corporate Cultures, Glassdoor Top CEO Award, Achievers Top 50 Most Engaged Workplaces in North America, Greater Toronto Top Employers Award, the Digital Finance Institute's Canada's Top 50 FinTech Companies, ranking on the TSX30 and placing on the Report on Business ranking of Canada's Top Growing Companies, honoured by The Globe and Mail's Women Lead Here executive gender diversity benchmark and has been certified as a Great Place to Work®. The company is represented by a diverse group of team members from over 75 nationalities who believe strongly in giving back to the communities in which it operates. To date, goeasy has raised and donated over \$4.7 million to support its long-standing partnerships with BGC Canada, Habitat for Humanity and many other local charities.

goeasy Ltd.'s common shares are listed on the TSX under the trading symbol "GSY". goeasy is rated BB- with a stable trend from S&P and Ba3 with a stable trend from Moody's. Visit www.goeasy.com.

Forward-Looking Statements

Certain information herein constitutes “forward-looking information” as defined under Canadian securities laws which reflect management’s expectations regarding objectives, plans, goals, strategies, future growth, results of operations, performance, business prospects and opportunities of the Company. Some of the specific forward-looking statements contained herein include, but are not limited to, statements with respect to the use of proceeds of the Offering. The words “plans”, “expects”, “does not expect”, “scheduled”, “estimates”, “intends”, “anticipates”, “does not anticipate”, “projects”, “believes”, or variations of such words and phrases or statements to the effect that certain actions, events or results “may”, “will”, “could”, “would”, “might”, “occur”, “be achieved”, or “continue” and similar expressions identify forward-looking statements. Such forward-looking statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations.

Forward-looking statements are necessarily based on a number of estimates and assumptions that, while considered reasonable by management as of the date hereof, are inherently subject to significant business, economic and competitive uncertainties and contingencies. When relying on forward-looking statements to make decisions, readers are cautioned not to place undue reliance on these statements, as forward-looking statements involve significant risks and uncertainties and should not be read as guarantees of future performance or results, and will not necessarily be accurate indications of whether or not the times at or by which such performance or results will be achieved. A number of factors, including the risks described under the heading “Risk Factors” in our annual information form and management’s discussion and analysis for the year ended December 31, 2021 filed on SEDAR, could cause actual results to differ materially from the results discussed in the forward-looking statements. Additional information about risks and uncertainties is contained in the other filings of the Company with securities regulators.

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