

November 16, 2022

British Columbia Securities Commission  
Alberta Securities Commission  
Financial and Consumer Affairs Authority of Saskatchewan  
The Manitoba Securities Commission  
Ontario Securities Commission  
Autorité des marchés financiers (Québec)  
Financial and Consumer Services Commission (New Brunswick)  
Nova Scotia Securities Commission  
Office of the Superintendent of Securities (Prince Edward Island)  
Office of the Superintendent of Securities Service Newfoundland and Labrador

Dear Sirs/Mesdames:

**Re: goeasy Ltd.**

We refer to the prospectus supplement dated November 16, 2022 (the "Supplement") to the short form base shelf prospectus for Quebec and amended and restated short form base shelf prospectus for all other provinces dated January 7, 2022 (amending and restating the short form base shelf prospectus dated November 23, 2020) (collectively the "Prospectus") of goeasy Ltd. (the "Company") relating to the sale and issue of CAD\$50 million of common shares.

We consent to being named and to the use, through incorporation by reference in the above-mentioned Prospectus, of our report dated February 16, 2022 to the shareholders of the Company on the following financial statements:

- Statements of financial position as at December 31, 2021 and 2020; and
- Statements of income, comprehensive income, changes in shareholders' equity and cash flows for the years ended 2021 and 2020, and a summary of significant accounting policies and other explanatory information.

We report that we have read the 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.



Chartered Professional Accountants  
Licensed Public Accountants