

## UNDERTAKING

**TO: Ontario Securities Commission, as Principal Regulator**

**RE: goeasy Ltd. (the “Issuer”) – Short Form Base Shelf Prospectus dated December 22, 2023 (the “Prospectus”)**

In accordance with Section 4.2(a)(x) of National Instrument 44-101 – *Short Form Prospectus Distributions* (“NI 44-101”) and Section 7.1 of National Instrument 44-102 – *Shelf Distributions* (“NI 44-102”), the Issuer hereby undertakes to file with the Ontario Securities Commission a copy of any applicable:

- (a) indenture or supplemental indenture for any offering of Debt Securities (as defined in the Prospectus) pursuant to the Prospectus;
- (b) articles of amendment or other instrument relating to Preference Shares (as defined in the Prospectus) pursuant to the Prospectus;
- (c) subscription receipt agreement for any offering of Subscription Receipts (as defined in the Prospectus) pursuant to the Prospectus;
- (d) warrant agreement or indenture for any offering of Warrants (as defined in the Prospectus) pursuant to the Prospectus;
- (e) agreement, indenture or other instrument for any offering of Units (as defined in the Prospectus) pursuant to the Prospectus;
- (f) any document affecting the rights of securityholders that relates to securities being distributed under the Prospectus required to be filed under subsection 12.1(1) of NI 51-102; and
- (g) material contract required to be filed under section 12.2 of National Instrument 51-102 *Continuous Disclosure Obligations* (“NI 51-102”),

that has not been previously filed and has not been executed before the filing of the Prospectus but will be executed on or before the completion of a distribution of securities under the Prospectus, promptly and in any event no later than seven days after the execution of the agreement or contract.

In accordance with Section 4.2(a)(x.1) of NI 44-101 and Section 7.1 of NI 44-102, the Issuer hereby undertakes to file with the Ontario Securities Commission, any document affecting the rights of securityholders that relates to securities being distributed under the Prospectus required to be filed under subsection 12.1(1) of NI 51-102 that has not been previously filed, and does not need to be executed in order to become effective and has not become effective before the filing of the Prospectus, but will become effective on or before the completion of a distribution of securities under the Prospectus, promptly and in any event no later than seven days after the document becomes effective.

*[Remainder of page intentionally left blank; signature page follows]*

**DATED** at Toronto, Ontario this 22<sup>nd</sup> day of December, 2023.

**goeasy Ltd.**

By: (signed) "Hal Khouri"  
Name: Hal Khouri  
Title: Executive Vice President and Chief  
Financial Officer