

TSX Symbol: GSY



goeasy Ltd.
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Press Release

October 31, 2025

goeasy Ltd. Announces Renewal of Securitization Facility

Securitization Facility Capacity Maintained at \$1.4 billion

MISSISSAUGA, Ontario, October 31, 2025 (CISION) -- goeasy Ltd. (TSX: GSY) ("goeasy" or the "Company"), one of Canada's leading consumer lenders focused on delivering a full suite of financial services to Canadians with near to non-prime credit scores, today announced the renewal of its revolving securitization warehouse facility collateralized by consumer loans (the "Securitization Warehouse Facility").

The Company maintained capacity under the Securitization Warehouse Facility at \$1.4 billion on substantially similar terms. The lending syndicate for the Securitization Warehouse Facility continues to consist of the same three large Canadian Schedule 1 banks. The Securitization Warehouse Facility will bear interest on advances payable at the rate of Adjusted Daily Compounded Canadian Overnight Repo Rate Average ("Adjusted CORRA") plus 210 bps. For the month of October, 2025, this interest rate would currently be 4.93%. The Company will continue to utilize an interest rate swap agreement to generate fixed rate payments on the amounts drawn. The new maturity date for the Securitization Warehouse Facility is October 30, 2026.

About goeasy

goeasy Ltd. is a Canadian company, headquartered in Mississauga, Ontario, that provides non-prime leasing and lending services through its easyhome, easyfinancial and LendCare brands. Supported by over 2,600 employees, the Company offers a wide variety of financial products and services including unsecured and secured instalment loans, merchant financing through a variety of verticals and lease-to-own merchandise. Customers can transact seamlessly through an omni-channel model that includes online and mobile platforms, over 400 locations across Canada, and point-of-sale financing offered in the retail, powersports, automotive, home improvement and healthcare verticals, through approximately 11,200 merchant partners across Canada. Throughout the Company's history, it has acquired and organically served approximately 1.6 million Canadians and originated over \$17.5 billion in loans.

Accredited by the Better Business Bureau, goeasy is the proud recipient of several awards in recognition of its exceptional culture and continued business growth including inclusion in TIME Magazine's inaugural list of Canada's Best Companies, 2024 Best Workplaces™ in Financial Services & Insurance, Waterstone Canada's Most Admired Corporate Cultures, ranking on the 2022 Report on Business Women Lead Here executive gender diversity benchmark, placing on the 2024 Report on Business ranking of Canada's Top Growing Companies, ranking on the TSX30, Greater Toronto Top Employers Award and has been certified as a Great Place to Work®. The Company is represented by a diverse group of team members from over 90 nationalities

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who believe strongly in giving back to communities in which it operates. To date, goeasy has raised and donated over \$6.5 million to support its long-standing partnerships with BGC Canada 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.

For more information about goeasy and our business units, visit www.goeasy.com, www.easyfinancial.com, www.lendcare.ca, www.easyhome.ca.

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