

Letter to Shareholders

Dear Fellow Shareholders,

You are invited to attend a special meeting of shareholders (the “Meeting”) of goeasy Ltd. (the “Corporation”) on November 3, 2026 at 1:00 p.m. (Toronto time). The Meeting will be held virtually by live webcast at <https://virtual-meetings.tsxtrust.com/1983>. While there will not be a physical meeting location, you will be able to attend the Meeting online, vote your shares electronically, and submit your questions by following the instructions contained in the Notice of Meeting (the “Notice”).

At the Meeting, shareholders will be asked to consider and, if deemed appropriate, adopt an ordinary resolution ratifying, confirming and approving the shareholder rights plan adopted by the Board of Directors of the Corporation (the “Board”) on May 12, 2026 (the “Rights Plan”). Registered shareholders and duly appointed proxyholders may attend the Meeting online, vote in real time and submit questions. Detailed participation and voting instructions are provided in the accompanying Notice and Management Information Circular (the “Circular”).

The Rights Plan is intended to ensure the fair and equal treatment of shareholders in connection with any unsolicited take-over bid or other acquisition of control of the Corporation. It does not prevent a take-over. Rather, it encourages a potential acquiror to proceed by way of a permitted bid that shareholders may consider, regardless of the Board’s view, or to negotiate a transaction with the Board. The Rights Plan is similar to plans adopted by other Canadian public companies. Please review the Circular for further information about its purpose and principal terms.

The Corporation is committed to strong corporate governance, transparent decision-making and meaningful shareholder engagement. The Board believes that the Rights Plan is consistent with that commitment by establishing a clear and balanced framework designed to protect shareholder interests, support the fair treatment of all shareholders and preserve their ability to consider *bona fide* take-over offers.

The Board has unanimously determined that the Rights Plan is in the best interests of the Corporation and recommends that shareholders vote FOR the resolution ratifying, confirming and approving the Rights Plan.

We encourage you to attend the Meeting online. Whether or not you plan to attend, please vote in advance by following the instructions in the Circular and on your form of proxy or voting instruction form. To be effective, proxies must be received by TSX Trust Company by 1:00 p.m. (Toronto time) on October 30, 2026.

QUESTIONS? NEED HELP VOTING? CONTACT KINGSDALE ADVISORS.

If you have questions or need assistance voting, please contact Kingsdale Advisors, the Corporation’s strategic advisor, at 1-877-659-1821 (toll-free in North America), 1-437-561-5023 (call or text), or contactus@kingsdaleadvisors.com. Voting information is also available at www.voteGSY.com.

On behalf of the Board of Directors and the Corporation’s employees, thank you for your continued support.

Sincerely,



David Ingram
Executive Chairman