MOGO INC.



8th Floor, 100 University Avenue Toronto, Ontario M5J 2Y1 www.computershare.com

Security Class

Holder Account Number

Fold

Fold

Voting Instruction Form ("VIF") - Annual General Meeting to be held on June 28, 2022

NON-REGISTERED (BENEFICIAL) SECURITYHOLDERS

- 1. We are sending to you the enclosed proxy-related materials that relate to a meeting of the holders of the series or class of securities that are held on your behalf by the intermediary identified above. Unless you attend the meeting and vote in person, your securities can be voted only by management, as proxy holder of the registered holder, in accordance with your instructions.
- We are prohibited from voting these securities on any of the matters to be acted upon at the meeting without your specific voting instructions. In order for these securities to be voted at the meeting, it will be necessary for us to have your specific voting instructions. Please complete and return the information requested in this VIF to provide your voting instructions to us promptly.
- 3. If you want to attend the meeting and vote in person, please write your name in the place provided for that purpose in this form. You can also write the name of someone else whom you wish to attend the meeting and vote on your behalf. Unless prohibited by law, the person whose name is written in the space provided will have full authority to present matters to the meeting and vote on all matters that are presented at the meeting, even if those matters are not set out in this form or the information circular. Consult a legal advisor if you wish to modify the authority of that person in any way. If you require help, please contact the Registered Representative who services your account.
- 4. This VIF should be signed by you in the exact manner as your name appears on the VIF. If these voting instructions are given on behalf of a body corporate set out the full legal name of the body corporate, the name and position of the person giving voting instructions on behalf of the body corporate and the address for service of the body corporate.
- 5. If a date is not inserted in the space provided on the reverse of this VIF, it will be deemed to bear the date on which it was mailed by management to you.
- 6. When properly signed and delivered, securities represented by this VIF will be voted as directed by you, however, if such a direction is not made in respect of any matter, and the VIF appoints the Management Nominees, the VIF will direct the voting of the securities to be made as recommended in the documentation provided by Management for the meeting.
- 7. Unless prohibited by law, this VIF confers discretionary authority on the appointee to vote as the appointee sees fit in respect of amendments or variations to matters identified in the notice of meeting or other matters as may properly come before the meeting or any adjournment thereof.
- 8. By providing voting instructions as requested, you are acknowledging that you are the beneficial owner of, and are entitled to instruct us with respect to the voting of, these securities.
- 9. If you have any questions regarding the enclosed documents, please contact the Registered Representative who services your account.
- 10. This VIF should be read in conjunction with the information circular and other proxy materials provided by Management.

VIFs submitted must be received by 1:00 pm, PDT, on June 24, 2022.

VOTE USING THE TELEPHONE OR INTERNET 24 HOURS A DAY 7 DAYS A WEEK!



Call the number listed BELOW from a touch tone telephone

1-866-734-VOTE (8683) Toll Free



 Go to the following web site: www.investorvote.com

Smartphone?
 Scan the QR code to vote now





 You can attend the meeting virtually by visiting the URL provided on the back of this document.

If you vote by telephone or the Internet, DO NOT mail back this VIF.

Voting by mail may be the only method for securities held in the name of a corporation or securities being voted on behalf of another individual.

Voting by mail or by Internet are the only methods by which a holder may choose an appointee other than the Management appointees named on the reverse of this VIF. Instead of mailing this VIF, you may choose one of the two voting methods outlined above to vote this VIF.

To vote by telephone or the Internet, you will need to provide your CONTROL NUMBER listed below.

CONTROL NUMBER

+												+	
Appointee(s) I/We being holder(s) of securities of Mohereby appoint: David Feller, or failing the "Management Nominees")				OR	If you wish to a someone else t print your name appointee in the reverse). Note: If comple http://www.com address of the provide the app	to attend on e or the nan is space (se eting the app putershare person you	your beha ne of your ee Note #3 pointment I com/Mogo are appoir	on box above Y o and provid nting. Comp	e Computers utershare wil	hare with the n I use this inforr	ame and nation Of	email NLY to	
s my/our appointee with full power of substitution and to attend, act and to vote for and on behalf of the voter in accordance with the following direction (or if no directions have been given, s the proxyholder sees fit) and on all other matters that may properly come before the Annual General Meeting of shareholders of the Company to be held online at https://meetnow.global/IGXR6TC on June 28, 2022 at 1:00 pm, PDT and at any adjournment or postponement thereof.													
VOTING RECOMMENDATIONS ARE IN	DICATED	BY <mark>HIGHL</mark>	GHTED TEX	OVER TI	HE BOXES.								
1. Election of Directors	For	Withhold				For	Withhold				For	Withhold	Fold
01. David Feller			02. Gregor	y Feller				03. Michae	el Wekerle				
04. Christopher Payne			05. Liam C	heung				06. Wendy	/ Rudd				
											For	Withhold	
2. Appointment of Auditors											П		
Appointment of KPMG LLP as Audito	ors of the	Company	for the ensu	ing year a	and authorizing	the Directo	ors to fix th	eir remune	ration.		Ш	ш	
											For	Against	
3. Stock Option Plan To consider, and, if thought advisable option plan (the "Stock Option Plan")	e, to pass and all u	s, with or w nallocated	rithout amen options und	dment, ar er the Sto	n ordinary resol ock Option Plan	ution appro	oving the re	enewal of th	ie Company	's stock			
													Fold
Authorized Signature(s) – This instructions to be executed.						ature(s)				Date			
I/We authorize you to act in accordance with my/our instructions set out above. I/We hereby revoke any VIF previously given with respect to the Meeting. If no voting instructions are indicated above, and the VIF appoints the Management Nominees, this VIF will be voted as recommended by Management.										<u>DD / N</u>	1	YY	

If you are not mailing back your VIF, you may register online to receive the above financial report(s) by mail at www.computershare.com/mailinglist.

Interim Financial Statements - Mark this box if you would like to receive Interim Financial Statements and accompanying Management's Discussion and Analysis by mail.

T N W Q 3 4 2 6 2 2 A R 1

Annual Financial Statements - Mark this box if you would like to receive the Annual Financial Statements and accompanying Management's Discussion and Analysis by mail.