



An update on goeasy's response to COVID-19

To our goeasy community,

The health and well-being of our customers, employees and communities has always been our highest priority. As we continue to monitor and assess the global impact of COVID-19, we have activated a series of proactive and precautionary measures at our stores, branches and offices across Canada, to help limit the spread of the virus. We have been closely following the guidelines from the Public Health Agency of Canada (PHAC) and the World Health Organization (WHO), and we are continuing to assess the situation daily. Our emphasis has been on modifying our business practices to ensure the health and safety of all, while also ensuring we can continue to deliver the highest quality service to our customers.

We are Taking Action

To protect the health and safety of our employees, customers and communities, we have implemented a series of measures that will allow us to continue to serve our customers, while also greatly reducing the risk of illness and spread of the virus. We have formed a task force that is convening every few hours to review and discuss an action plan. Below are the changes we have made to date, but we continue to monitor the situation and will adjust our processes in real time as we receive new information.

Intensified Cleaning: Our stores, branches and head office are cleaned and sanitized regularly as a normal course of business. Recently we have increased the frequency and intensity of those cleanings to ensure our spaces are as safe as possible.

Standard Hygiene Protocols: We continue to promote good hygiene at our offices with ongoing communications to our employees about the importance of frequent hand washing and the cleaning of work surfaces. We have also increased the stock of cleaning supplies.

Events and Meetings: We have currently suspended all large gatherings including our company conference and have converted all other meetings to virtual events.

Travel: All non-essential domestic and international business travel has been suspended until further notice. We are implementing self-isolation procedures for a period of 14 days if an employee has travelled out of the country or has been in



contact with someone that may be affected by the virus. The employee must also be symptom-free before returning to work.

Social Distancing: We have implemented a series of social distancing measures in all our offices. We know that transmission of the virus is enhanced via hand-to-hand contact, so we are proactively asking our employees to avoid shaking hands with customers, fellow employees, and other visitors to our work locations. Our approach to customer service hasn't changed! We value every customer that walks in our doors more than ever and that's why we replaced handshakes with smiles and waves.

Employees in our Stores: If any employee is feeling ill (for any reason), they are asked to stay home until they are better. If an employee does show up to work and shows signs of illness, their manager will proactively ask them to leave. If an employee is in contact with someone that has been diagnosed with COVID-19, they will also be asked to self-isolate for a 14-day period. These measures should ensure that the risk of being in contact with the virus in one of our stores or branches is dramatically reduced.

We are Open for Business

As of today, goeasy and our easyhome and easyfinancial stores and branches are open for business and we are ready and prepared to serve the millions of everyday Canadians that have come to rely on us during their time of need. We are here to offer financial support for those that need access to credit, and we are prepared to help all our existing customers through any financial struggles they may be facing. However, we would ask that anyone experiencing signs or symptoms of illness, refrain from visiting our stores and branches at this time.

Digital & Phone Support: Much of our lending and customer service activity can be done digitally and remote. Loan applications and leasing orders can be submitted online, and many of the documents and information we need to collect from our customers to create a loan or lease can be submitted electronically. We also have an extensive set of payment tools available that allow customers to pay us digitally without visiting a location. Furthermore, we have always been willing and able to help customers that are facing financial challenges and do whatever we can to help them during periods of financial strain.

Customers can visit us online at www.easyfinancial.com or www.easyhome.ca, call or visit their local branch or store, or reach us by phone at 1-866-327-9597.



Remote Support: To ensure that our business can continue to operate without interruption, we have put into place a series of measures that include moving our entire corporate office to full remote work and dividing our call center across two distinct separate sites in Mississauga and Hamilton. We have also increased the number of remote staff to support our retail network. These actions greatly limit the amount of human contact that occurs across our company and prepares us to remain in business under any circumstance.

During these uncertain times, one constant has been the unwavering commitment of our team members to help our customers. The passion and dedication of our people and the way they have come together during this difficult and uncertain time, has been a tremendous source of pride for me.

As things are changing daily, we are monitoring and adapting our business accordingly. We know that these can be stressful times, as many Canadians are now navigating workplace shutdowns, self-isolations or additional financial burden such as added childcare expenses. Our commitment to helping everyday Canadians has never been stronger. We will continue to be there for our customers by providing them with access to the credit they need today, while we strive to put them on the path to a better tomorrow. Rest assured, we will do everything possible to remain open for business and ready to serve you. Please don't hesitate to contact us.

Stay safe and healthy.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jason Mullins', written over a white background.

Jason Mullins
President & CEO