



ESG FACT SHEET

2025



We are a leading Canadian provider of non-prime consumer lending solutions, offering a suite of financial products through our easyfinancial, easyhome, and LendCare brands. We offer unsecured and secured instalment loans, point-of-sale financing, and lease-to-own merchandise through our omni-channel model, which spans online, mobile, and hundreds of locations nationwide.

Driven by our team members' dedication to expand access to credit for underserved communities and helping customers strengthen their financial futures, we have proudly served more than 1.6 million customers while building an award-winning culture.

As we extend our purpose beyond profit, we strive to focus on our environmental, social, and governance (ESG) practices to generate long-term value for our stakeholders. Our strategy centres on six areas identified as most influential on our business:

- Our Environment
- Our People & Culture
- Investing in Our Communities
- Our Customer Promise
- Data Privacy & Cybersecurity
- Governance & Business Ethics



**Provide
everyday
Canadians
a path to
a better
tomorrow,
today.**

Our Environment

We are committed to managing our environmental impact and prioritizing sustainable environmental practices to reduce paper and plastic usage, energy consumption, and emissions.

Climate Strategy

We continue to enhance our understanding of the risks and opportunities that climate change presents to our business, informed by the recommendations by the Task Force on Climate-related Financial Disclosures for guidance.

2025 Environmental Initiatives

- 612 standard trees reforested through PrintReleaf, bringing the total to 4,522 since 2021
- Sustainable branch design incorporating GREENGUARD-certified materials that meet rigorous emission standards
- Tables and chairs in new branches made with 10% to 65% pre- and post-consumer recycled content, as measured by Leadership in Energy and Environmental Design (LEED)
- Energy-efficient LED lighting retrofitted across 20 additional stores and branches, bringing the total to 165 locations
- Supplier engagement to reduce shipping distances and packaging waste
- Total energy consumption of 11,381,530 kWh across 92% of the retail footprint, a 5% year-over-year decrease

37.6M

**Letter pages of paper
consumption offset
since 2021**

4,522

**Trees reforested
since 2021**

Our People & Culture

Our unique culture is one that prioritizes investing in our more than 2,500 employees and creating an environment that puts the success and well-being of our employees first. Our goal is to make work matter for our employees through challenging and meaningful roles designed to attract and retain the best and brightest through a culture that champions ambition, growth, respect, integrity, diversity, and inclusion.

48%

of management positions are held by women¹

29%

of employees identify as a visible minority

Career Development, Growth & Engagement

- Job-specific training, career coaching, leadership development, sponsorships, tuition assistance for external courses
- Comprehensive succession planning with priority for mission-critical roles
- Annual employee engagement survey, with an employee engagement score of 84% in 2025

Employee Health & Wellbeing

- Hybrid work for corporate office roles
- Competitive base pay, monthly incentive plans, modular benefit plans, paid compassionate care leave, parental top-up benefits, an RRSP matching program, virtual medical access, IVF support, paid cultural observance days, and subsidized national fitness benefits
- Employee and family mental health support across multiple platforms and financial wellness tools

Diversity, Equity & Inclusion (DE&I)

- Diversity, Equity, and Inclusion Council works with Employee Resource Groups (ERGs) to communicate employee experience to the Chief People Officer, Executive Team and Board
- ERGs promote diversity and support the development of DE&I programs
- Diversity effectiveness training available to all leaders and employees
- The organization maintains, monitors and reports its progress on Gender Pay Equality first achieving it in 2019

¹Defined by those with the title of Manager and above.

Investing in Our Communities

We are committed to contributing our time, talents, and resources to build healthier, more equitable communities where we live, work, and beyond. We are proud to have donated more than \$7 million to charities over our Company's history.

Local Impact

- More than 20-year partnership with BGC Canada, including a multi-year \$1.4 million commitment to the BGC Food Fund and a corporate matching program for employee payroll donations
- Financial and volunteer support for community-based initiatives, including food, clothing, and toy drives
- Three dedicated paid volunteer days for employees to support local charities

Global Impact

- Partnership with Global Volunteers enabling employee participation in community development initiatives, including greenhouse construction projects in Lima, Peru

Employee-Led Programs

- goeasy Cares program supporting employee-selected causes, with \$20,000 in annual corporate funding
- DK Johnson Community Award, established in honour of Don Johnson, providing \$10,000 annually to an employee-nominated charity, with Joyriders selected as the 2025 recipient
- David Lewis Scholarship Fund awarding \$10,000 annually to support a goeasy employee's child pursuing post-secondary education, with over \$100,000 awarded to date
- Employee Resource Group (ERG) initiatives supporting underrepresented communities, including One Voice One Team, STR8UP, and 10,000 Little Steps To Healing

\$7M

Donated to charities to date

\$1.4M

Donated to BGC Food Fund

\$40K

Donated to employee-led programs

Our Customer Promise

We are here for the hard-working, everyday Canadians who are underserved when it comes to their ability to access credit from banks and traditional lenders.

Often challenged with a life event or financial speed bump, our customers turn to us for financial products that provide the relief they need today while helping them build their credit for tomorrow.

Our loan products and value-added services are designed to further support our customers' journey toward financial health.

Financial Education and Credit Building

- Employee training to support customers in understanding their credit reports and identifying practical steps to improve credit, delivered with clear, transparent, and respectful communication
- Personalized credit-building recommendations through Credit Optimizer

Responsible and Flexible Lending

- Comprehensive affordability assessments to ensure payments align with each customer's monthly budget
- 14-day cancellation period for unsecured personal loans with no penalty or obligation
- Early repayment options for unsecured personal loans with no penalties

Customer Support During Financial Hardship

- Borrower assistance tools to support customers through financial challenges, including payment deferrals and flexible term adjustments

We are accredited by the Better Business Bureau and are proud of our A+ BBB Rating.



60%

Of our customers increase their credit score¹

4.1

Trustpilot rating for easyfinancial²

4.6

Trustpilot rating for easyhome²

¹As measured as of December 2025 by an increase in TransUnion Risk Score within 12 months of borrowing from us.

²As of December 2025.

Data Privacy & Cybersecurity

Protecting our clients' privacy is central to our long-term value creation ambitions. To mitigate data and cybersecurity risks, we maintain robust internal controls.

Oversight

- Privacy and cybersecurity risk matters are managed by our Chief Privacy Officer and Chief Information Officer, respectively, with oversight from the Corporate Governance, Nominating and Risk Committee

Programs

- Cybersecurity risk management program aligned with industry-recognized frameworks, including the International Organization for Standardization (ISO) and the National Institute of Standards and Technology (NIST), supported by a mature incident management and response program to identify, contain, and remove threats

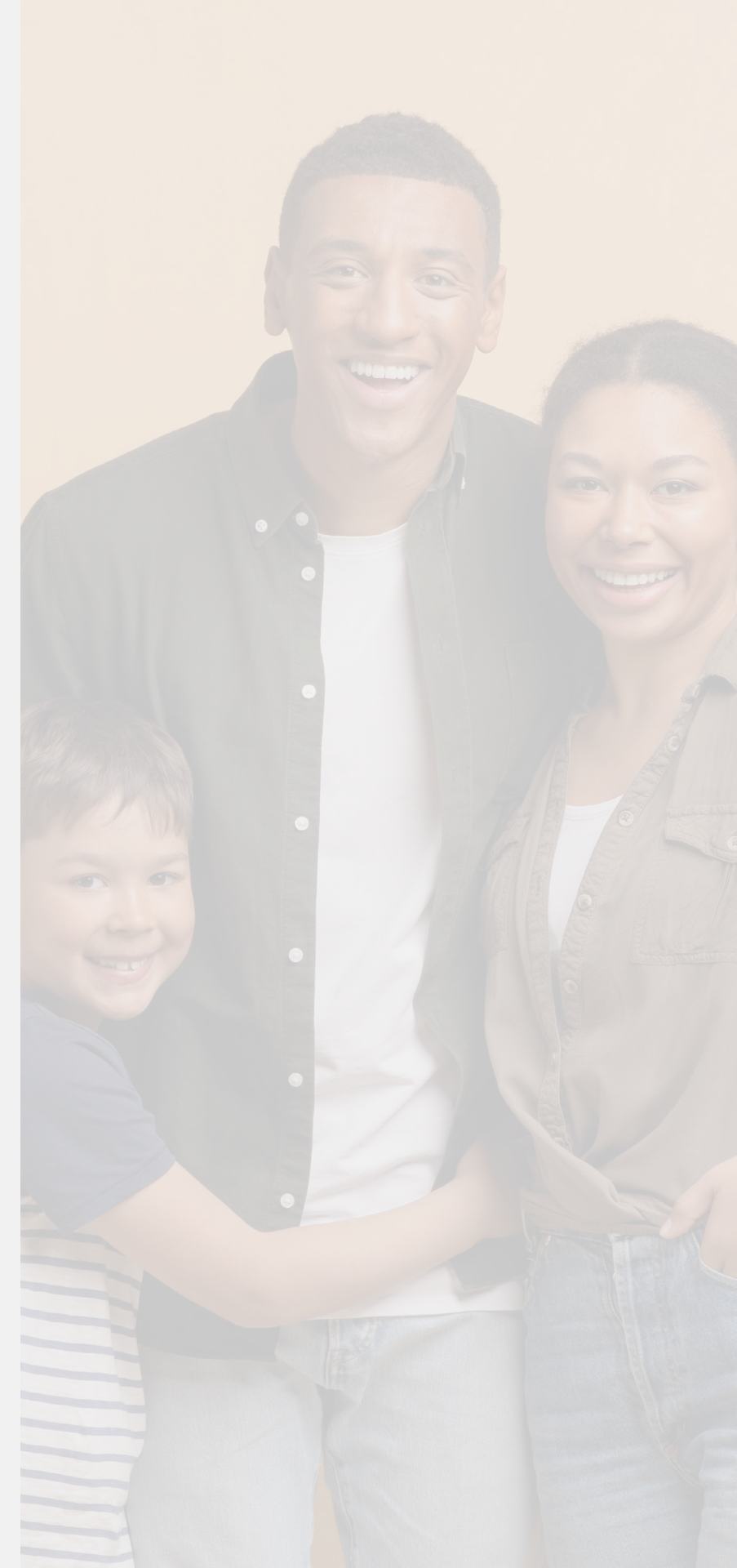
Awareness and Training

- Annual mandatory employee training on data privacy management and cybersecurity practices, delivered through compliance training and a broader security awareness program

Assessment

- Regular assessments of technologies and practices affecting customer data, with periodic audits conducted by regulators and independent third-party auditors to evaluate cybersecurity controls and practices

For more information, see our Privacy Statement:
goeasy.com/privacy-policy/



Governance & Business Ethics

Board of Directors

Our Board of Directors has established three committees to assist with its responsibilities: Audit Committee; Corporate Governance, Nominating and Risk Committee; and Human Resources Committee. We have committed to a Board that is diverse in experience, perspective, education, race, gender, and national origin.

The Corporate Governance, Nominating and Risk Committee has overall responsibility for the company's Risk Management Framework, which includes matters such as ESG, data and cybersecurity, and business ethics issues.

Ethics

Our Code of Business Conduct (the Code) is reviewed annually by the Board, and all new hires undergo interactive online training after which they

must certify they understand and will abide by the Code, including matters related to corruption, antitrust violations, and conflicts of interest. This process is repeated annually for all employees. Directors also complete the Code on an annual basis.

We maintain a third-party confidential hotline, available 24/7, that can be used to anonymously report suspected violations of the Code or illegal activities without fear of retaliation.

Responsibility for managing our ethics and compliance program, including the Code, confidential hotline, bribery, corruption, and other ethics issues, is shared between our Chief Talent Officer and Chief Legal Officer with oversight from the Audit Committee and Human Resources Committee, where appropriate.



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