

ESG FACT SHEET 2024

goeasy

easyfinancial

easyhome

 LENDCARE



easyhome easyfinancial  LENDCARE

goeasy Ltd. (TSX: GSY) provides non-prime leasing and lending services through its easyhome, easyfinancial and LendCare brands. For 34 years, goeasy has provided financial solutions designed to meet the needs of individuals navigating credit challenges. Our mission is to deliver convenient and accessible credit options to help meet the everyday financial needs of our customers and we remain steadfast in our commitment to helping Canadians on a path to a better tomorrow. As we extend our purpose beyond profit, we strive to focus on our environmental, social and governance (ESG) practices as we look to generate long-term value for our stakeholders. Our strategy centers on six areas identified as most influential on our business:

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

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

1,200+

Employees

\$3.2B

2024 loan
originations

\$1.5M

Canadians
served

Our Environment

goeasy is committed to managing its environmental impacts and prioritizing sustainable environmental practices to reduce paper and plastic usage, as well as energy and emission consumption.

Climate Strategy

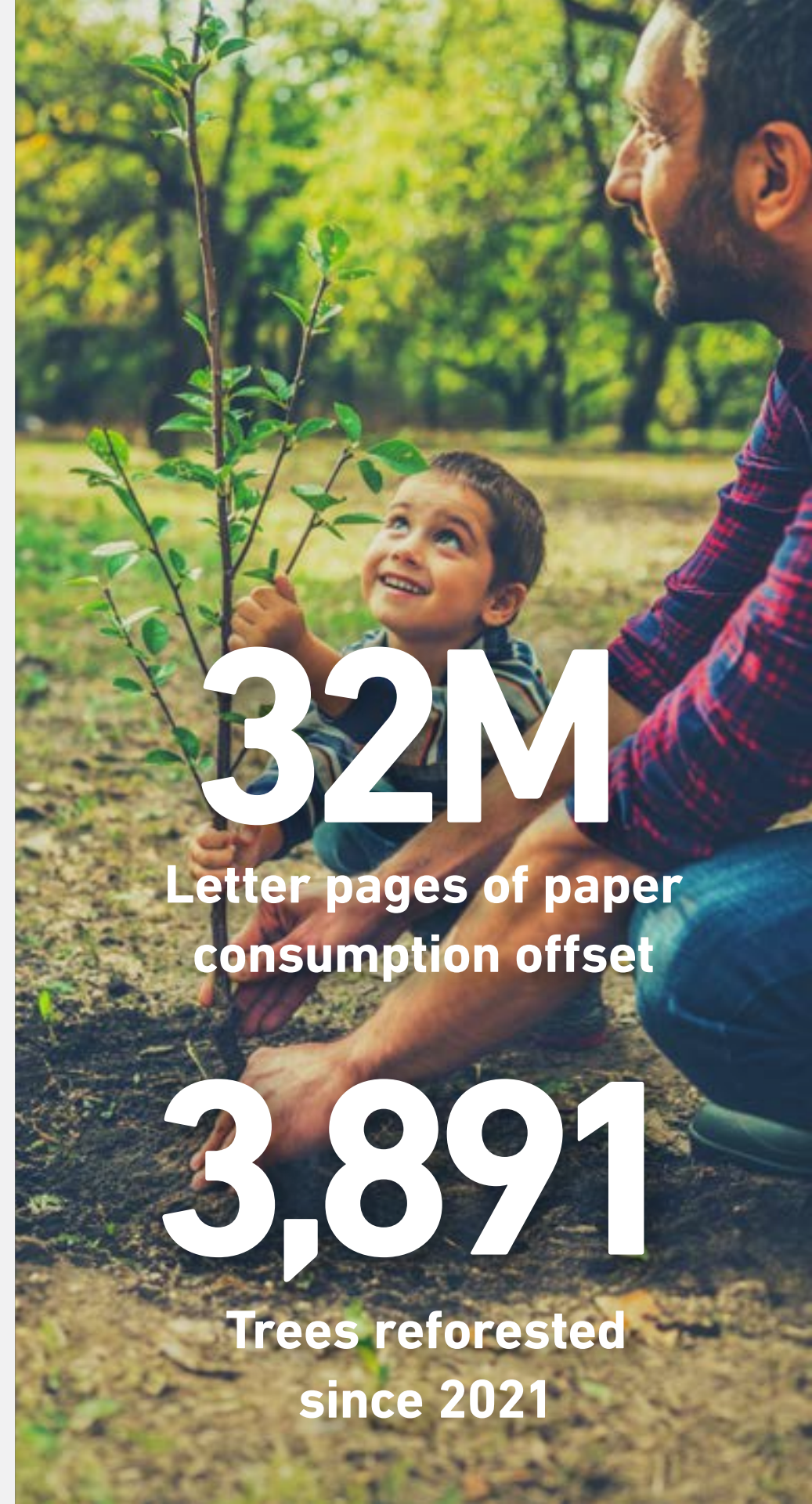
Over the past several years, we have put new environmental initiatives into practice as we continue to seek opportunities to reduce our carbon footprint and minimize our use of natural resources.

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

2024 Environmental Initiatives

- Reducing paper consumption with adoption of digital platforms including an Enterprise Resource Platform, a Human Resources Information System, and an Intranet Portal.
- In 2024, we reforested 587 standard trees through our partnership with PrintReleaf.

- In 2024, we launched a pilot program in partnership with Recycle Your Batteries Canada! to promote responsible battery recycling through convenient collection points and awareness initiatives. This initiative successfully diverts batteries from landfills, reinforcing our commitment to environmental stewardship and sustainable waste management.
- Our new branch design incorporates sustainability at every level, using furniture made from GREENGUARD Certified materials that meet rigorous emission standards.
- All tables and chairs within our new branch design have been created with between 10% to 65% pre-consumer and post-consumer recycled content, a calculation provided by Leadership in Energy and Environmental Design (LEED).
- In 2024 we have retrofitted energy-efficient LED lighting in 30 stores and branches.
- Engaging suppliers to minimize shipping distances and waste associated with packaging materials.
- Based on available data for 92% of our retail footprint, total energy consumption in 2024 was 12,019,062 kWh, a 1% decrease year over year.



32M

Letter pages of paper
consumption offset

3,891

Trees reforested
since 2021

Our People & Culture

goeasy's unique culture is one that prioritizes investing in our people 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 work to attract and retain the best and brightest through a culture that champions ambition, growth, respect, integrity, diversity, and inclusion.

We invest in Career Development, Growth and Engagement:

- Job-specific training, career coaching, leadership development, sponsorships, tuition assistance and support for external courses.
- Semi-annual performance reviews.
- Comprehensive succession planning with priority for mission critical roles.
- Annual employee engagement survey.

We support All Aspects of Employee Health & Wellbeing:

- Hybrid work for corporate office roles.
- Competitive base pay, monthly bonus plans, paid leave, modular benefit plans, compassionate care leave, a chronic disease program, quarterly and annual performance and leadership awards, maternity, and parental top up benefits, a RRSP matching program, virtual medical access and tuition assistance programs.
- Mental health support and financial wellness tools.

We Create an Inclusive Workplace through Diversity, Equity, and Inclusion:

- Diversity, Equity, and Inclusion Council communicates employee perspective to the Chief Talent Officer, management team and Board.
- Employee Resource Groups promote diversity and support the development of DE&I programs.
- Diversity training available for leaders and employees.
- Partner with Onyx Initiative to address hiring gaps for Black talent leaving Canadian universities.
- Seek to achieve gender-based pay equity.

TOMORROW

2,500+

Employees

1,120

New Hires

29%

of all employees
identified as visible
minorities

100%

of employees receiving
regular performance
career development
reviews

90

different
employee countries
of origin

49%

of all management
positions are held by
women-identifying
employees

85%

record employee
engagement

Investing in Our Communities

We are committed to donating our time, talents, and resources to build healthier and more equitable communities where we live and work.

- Long-standing corporate partnerships with influential nonprofit organizations such as BGC Canada and Canadian Red Cross.
- Founding Sponsor of Mariam Society in support of educating girls in India.
- Support for community-based activities such as food, clothing and toy drives, scholarship funds and awards.
- Supporting local causes that are close to our employees' hearts.
- Employee Resource Group (ERG) led support for charities addressing the needs of underrepresented communities.
- Corporate match program and 3 dedicated volunteer paid time off (PTO) days for employees.



\$6M+

Donated to
charities
to date

\$1.4M

Commitment
to BGC Canada's
Food Fund

\$48K

Invested in Paid
Volunteer Hours

\$83K

Payroll
deduction and
company match

\$10K

Per year David Lewis
Scholarship award

\$10K

Annual DK Johnson
Community Award
grants

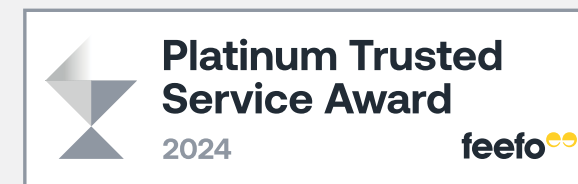
\$20K

Mariam Society

Our Customer Promise

We're here for the hard-working, everyday Canadians who are unable to access credit from banks and traditional lenders. Often challenged with a life event or financial speed bump, they turn to us for financial products that can give them the relief they need today, so they can rebuild their credit for tomorrow. goeasy loans are designed to further support our customers' journey toward financial health:

- Employees trained to help customers understand their credit reports and steps to improve their credit score.
 - Robust affordability calculations to ensure a customer's payments can fit within their monthly budget.
 - Lower rates of interest offered to customers for on-time payments.
 - Customers can manage and improve their credit score with Credit Optimizer and access financial empowerment tools through goeasy Academy including a free e-Learning
 - On all unsecured direct-to-consumer loans, we offer a 14-day cooling off period for customers, and a loan protection product is offered for situations such as unemployment or critical illness.
- A suite of borrower assistance tools designed to help customers through difficult financial periods including payment deferrals or term modifications.
 - Customer complaints are addressed via a centralized resolutions team. Debt collection is pursued through a dedicated internal team and efforts are made to resolve the matter with impacted customers in a fair and transparent manner.
 - easyfinancial and easyhome recognized with the Feefo Platinum Trusted Service Award.
 - goeasy is also accredited by the Better Business Bureau and is proud of our A+ BBB Rating.



1 IN 3
Of customers
graduate to prime credit¹

60%
Of our customers increase
their credit score²

92%
easyfinancial Feefo
Satisfaction rating

¹Prime credit is defined as opening a trade with a prime bank lender within 12 months of borrowing from us. ²As measured by an increase in TransUnion Risk Score within 12 months of borrowing from us

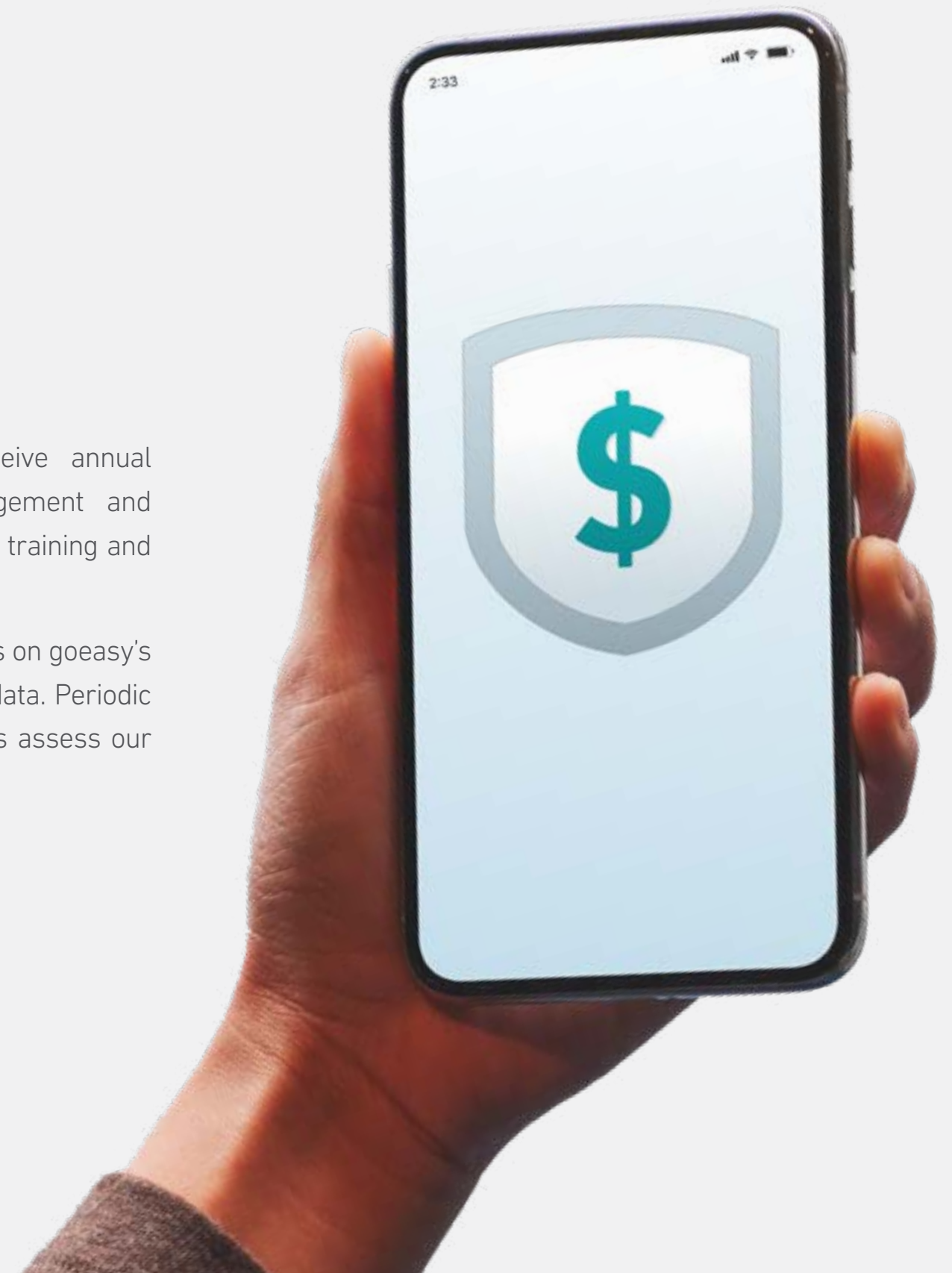
Data Privacy & Cybersecurity

Protecting our clients' privacy is central to our long-term value creation. We maintain robust internal controls to mitigate data and cybersecurity risks including:

- **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** – Our cybersecurity risk management program is aligned to industry-recognized security frameworks, including the International Organization for Standardization (ISO) and the National Institute of Standards (NIST). We have a mature incident management and response program to identify, contain and remove threats.

- **Awareness and training** – Employees receive annual mandatory training on data privacy management and cybersecurity practices through our compliance training and our broad security awareness program.
- **Assessment** – We conduct regular assessments on goeasy's technologies and practices affecting customer data. Periodic audits by regulators and by third-party auditors assess our cybersecurity controls and practices.

For more information, see our Privacy Statement <https://www.easyfinancial.com/privacy-policy>



Governance & Business Ethics

Board of Directors

goeasy's Board 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 of the company's Risk Management Framework, which includes matters such as ESG, data and cybersecurity, and business ethics issues.

Ethics

goeasy's Code of Business Conduct 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 provide a similar certification on an annual basis.

goeasy maintains 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.

Managerial responsibility of goeasy's ethics and compliance program, including the Code, hotline, bribery, corruption, and other ethics issues, exists between our Chief Talent Officer and Chief Legal

Officer with oversight from the Audit Committee and Human Resources Committee, where appropriate.



DAVID INGRAM
EXECUTIVE CHAIRMAN



DONALD K. JOHNSON
CHAIRMAN EMERITUS



DAVID APPEL
INDEPENDENT DIRECTOR



KAREN BASIAN
INDEPENDENT DIRECTOR



TARA DEAKIN
INDEPENDENT DIRECTOR



RADHIKA KAKKAR
INDEPENDENT DIRECTOR



HONOURABLE JAMES MOORE
INDEPENDENT DIRECTOR



SEAN MORRISON
INDEPENDENT DIRECTOR



JASON MULLINS
INDEPENDENT DIRECTOR



JONATHAN TÉTRAULT
INDEPENDENT DIRECTOR