

2022
ESG
FACT SHEET

goeasy



easyhome easyfinancial  LENDCARE

goeasy Ltd. (TSX: GSY) provides non-prime leasing and lending services through its easyhome, easyfinancial and LendCare brands.

Our mission is to help people who have been denied credit by the banks and other traditional financial institutions get access to the credit they need through products that help rebuild credit, lower cost of borrowing and ultimately graduate to prime lending rates.

Aligned to our mission, our environmental, social and governance (ESG) strategy centers on six areas identified as most influential on our business:

- Our Environment
- Our People and Culture
- Community Engagement
- Customer Responsibility
- Data Privacy & Cybersecurity
- Governance & Business Ethics



All data is as of and for the year ended December 31, 2022, unless otherwise noted

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

2,400+
Employees

\$10B+
in loans
originated

\$1.3M+
Canadians
served

Our Environment

goeasy is committed to managing its environmental impacts and taking meaningful steps to reduce its carbon footprint and minimize its use of natural resources.

goeasy



Climate Strategy

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.

2022 Environmental Initiatives

- Several offices and retail locations benefit from LEED or equivalent accreditations, reflecting their positive sustainability rating
- Installation of energy-efficient LED lighting across our 400+ retail locations
- Company-wide employee initiatives to reduce and recycle plastics, glass, and electronics
- Reducing paper consumption with adoption of digital platforms with ambition to eliminate all paper-based processes for employees and customers
- 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 2022 was 12,953,804.77 kWh

Our People and Culture

goeasy has built a world-class culture where our employees can learn, innovate, and grow their careers in an environment that promotes inclusivity and fosters belonging.

We develop and engage our employees:

- Job-specific training, career coaching, leadership development, sponsorships, LinkedIn Learning, 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 put our employee's health and well-being first:

- Hybrid work for corporate office roles
- Competitive base pay, monthly bonus plans, 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 celebrate diversity and inclusiveness:

- 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 to leaders and employees
- Partner with Onyx Initiative to address hiring gaps for Black talent leaving Canadian universities
- Seek to achieve gender-based pay equity

Waterstone
CANADA'S
MOST ADMIRABLE
CORPORATE
CULTURES



goeasy

2,492

Employees

- Full-time: 2,438
- Part-time: 54

1,168

New Hires

~29%

of all employees
identified as visible
minorities

100%

Employees
receiving regular
career development
reviews

60h

average number of
training hours

- Instructor-led new hire
30 hours
- Digital New Hire ~14
- Ongoing digital ~22 hours

~54%

of all employees
are female

84%

Employee
engagement

Community Engagement

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

We develop and engage our employees:

- Long-standing corporate partnerships with influential nonprofit organizations such as Boys and Girls Club of Canada and Habitat for Humanity
- Founding Sponsor of Mariam Society in support of educating girls in India
- Support for community-based activities such as food and toy drives, scholarship funds and disaster relief
- Employee Resource Group and then (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



\$4.83M

Cash donations to date and \$455.5K in 2022

\$93K

Payroll deduction and company match

\$35.6K

In-kind donations

\$35K

Red Cross donations supporting Ukraine and hurricane Fiona relief efforts

\$10K

Per year David Lewis Scholarship award

\$10K

Annual DK Johnson Community Award grants

\$9.8K

Employee Resource Group fundraising initiatives

Customer Responsibility

We are committed to providing the access to credit our customers need today, with the support and tools to achieve financial stability for the future.

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
- 1 in 3 of our customers graduate to prime lending and 60% of our customers improve their credit score
- Lower rates of interest offered to customers for on-time payments
- Customers can access financial literacy tools through goeasy Academy and manage and improve their credit score with Credit Optimizer

- 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
- 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's senior unsecured notes payable are rated BB- and Ba3, with a stable trend, by the Standard and Poors and Moody's rating agencies, respectively.

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1 IN 3
Of our customers graduate to prime credit¹

60%
Of our customers increase their credit score²

94%
easyfinancial Feefo Satisfaction rating

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

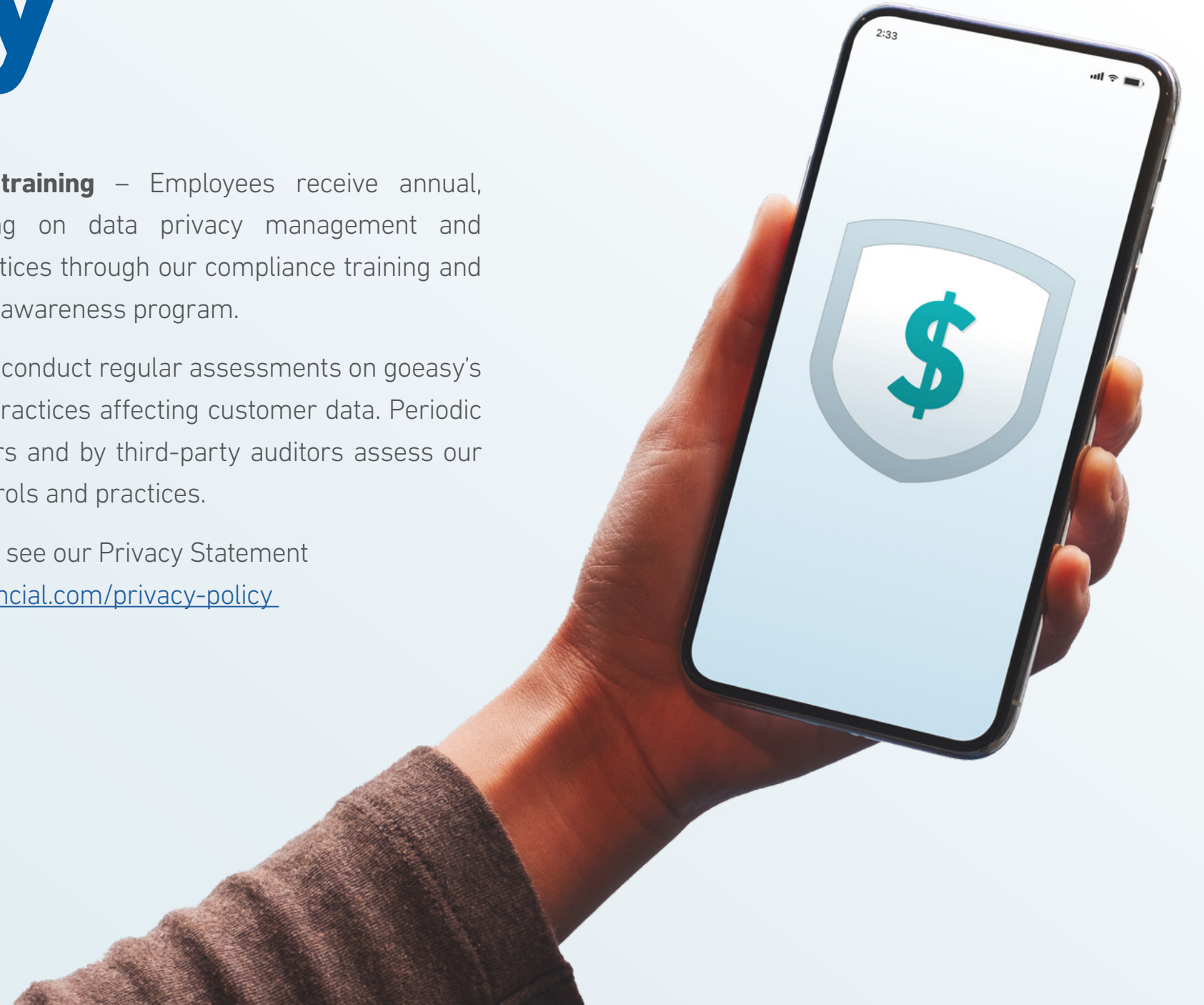
Data Privacy & Cybersecurity

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.

