



Number: 25-24-FL035-1

Consumer and Financial Services Division
HIGH COST CREDIT BUSINESS LOAN

This is to certify that

Flexiti Financial Inc.

Q/A Flexiti

5700 Yonge St Suite 1900

Toronto ON

Canada M2M4K2

is registered pursuant to the provisions of the

CONSUMER PROTECTION AND BUSINESS PRACTICES ACT

to carry on within Newfoundland and Labrador the business of

HIGH COST CREDIT BUSINESS

REGISTRAR

This licence is effective from August 7, 2026 and expires on August 31, 2027.

Dated this 7th day of August, 2026.

Terms and Conditions may be stipulated on the reverse side

Branch Office Locations:

Terms of Licence