

Notice-and-Access

The Canadian securities regulators have adopted rules which permit the use of notice-and-access for proxy solicitation instead of the traditional physical delivery of material. This new process provides the option to post meeting related materials including management information circulars, as well as annual financial statements and management's discussion and analysis on a website in addition to SEDAR. Under notice-and-access, meeting related materials will be available for viewing for up to 1 year from the date of posting and a paper copy of the material can be requested at any time during this period.

Axis Auto Finance Inc. has elected to utilize notice-and-access and provide you with the following information:

Meeting Date and Time: December 15, 2022 at 11:00 a.m. (Toronto time)

Meeting Location: 165 Galaxy Court, 2nd Floor, Etobicoke, ON M9W 0C8

Meeting materials are available electronically at www.sedar.com and also on <http://www.axisautofinance.com/>.

If you wish to receive a paper copy of the Meeting materials or have questions about notice-and-access please call 1.855.964.5626 ext. 275 or email tsxtis@tmx.com. In order to receive a paper copy in time to vote before the meeting, your request should be received by December 6, 2022.

Please follow the instructions accompanying the Voting Instruction Form you receive with respect to returning it.

Disclosure regarding matters to be voted on may be found in the following Sections of the Information Circular.

1. Election of Directors
2. Appointment of Auditor
3. LTIP Resolution
4. Option Resolution

You should review the Information Circular before voting.

www.tsxtrust.com
VANCOUVER CALGARY TORONTO MONTRÉAL

(Detach and Retain top for your records)

Request for Financial Statements

Axis Auto Finance Inc. ("Corporation") 2022

In accordance with National Instrument 51-102 – *Continuous Disclosure Obligations*, registered and beneficial security holders may elect annually to receive a copy of our annual financial statements and corresponding management discussion and analysis ("MD&A") or interim financial statements and the corresponding MD&A, or both.

IF YOU WISH TO RECEIVE THESE DOCUMENTS BY MAIL, PLEASE DETACH THIS PORTION AND RETURN THIS COMPLETED FORM TO: **Rather than receiving the financial statements by mail, you may choose to view these documents on the SEDAR website at www.sedar.com.**

TSX Trust Company
301 - 100 Adelaide Street West
Toronto ON M5H 4H1
Or by fax to: 416-595-9593

I HEREBY CERTIFY that I am a registered and/or beneficial holder of the Corporation, and as such, request that my name be placed on the Corporation's Mailing List in respect to its annual and/or interim financial statements and the corresponding MD&A for the current financial year.

Please send me: Annual Financial Statements with MD&A Interim Financial Statements with MD&A

By providing my email address, I hereby acknowledge and consent to all provisions outlined in the following:

<https://www.tsxtrust.com/consent-to-electronic-delivery?lang=en>

FIRST NAME

LAST NAME

ADDRESS

CITY

PROVINCE/STATE

POSTAL/ZIP CODE

COUNTRY

E-MAIL

Signature of Security holder

DATE (MM/DD/YYYY)