Mogo Initiates Process to Obtain Full Crypto Regulatory Approval in Canada

Positioning to Become the First Publicly Traded Company in Canada to Offer Both Equity and Crypto Trading

Aligned with $50M Bitcoin Treasury Strategy and IntelligentInvesting.ai Rollout

VANCOUVER, British Columbia – Mogo Inc. ("Mogo" or the "Company") (NASDAQ: MOGO; TSX: MOGO), a digital wealth and payments company on a mission to build the future of intelligent finance, today announced that it is moving forward with plans to seek regulatory approval to offer crypto trading on its platform. If approved, Mogo would join an elite category, becoming one of only two companies in the country authorized to offer both equity and crypto trading under a single, regulated platform.

This step forward marks a structural expansion of Mogo's evolution into an integrated, multi-asset investing platform. It follows the introduction of IntelligentInvesting.ai, a next-generation wealth experience built for disciplined investors seeking to build long-term capital across both traditional and digital assets.

This milestone also reflects Mogo's long-standing commitment to crypto innovation in Canada. In 2018, it launched Canada's first Bitcoin account, and in 2020, it became the third US-listed company to allocate Bitcoin to its balance sheet, following MicroStrategy and Block. Today's announcement builds on that legacy, reinforcing Mogo's leadership at the intersection of fintech and hard asset capital allocation.

"The question is no longer whether crypto belongs in a portfolio, it's how to hold it intelligently," said David Feller, Founder & CEO of Mogo. "Our approach isn't built on hype, but on structure, security, and long-term alignment. We're not building a trading tool, we're building a regulated, behaviorally sound platform where crypto plays a deliberate role in wealth creation. That's the difference. And it's one a disciplined investor would respect."

Mogo currently offers equity investing via MogoTrade Inc. and adding crypto trading to the Company's roadmap is tightly integrated with Mogo's capital allocation strategy, which includes a board-approved $50 million Bitcoin treasury authorization.

"This is not a marketing play. It's a structural shift," said Greg Feller, Co-Founder & President of Mogo. "The convergence of equities and crypto is not theoretical, it's inevitable. Regulatory approval isn't just a milestone, it's a moat. With IntelligentInvesting.ai, we're building a unified wealth experience designed for those who think in decades, not days."

With this move, Mogo is not simply adding crypto, it is architecting the future of disciplined,

multi-asset investing in Canada. Mogo aims to build the only platform where long-term investors can manage both equities and crypto within a unified system grounded in behavioral discipline.

About Mogo

Mogo Inc. (NASDAQ:MOGO; TSX:MOGO) is on a mission to build the future of intelligent finance, empowering consumers to grow wealth through a suite of innovative financial products and a capital strategy anchored by Bitcoin. The company's platform combines digital wealth management and lending with a growing commitment to hard asset capital allocation. Mogo is publicly listed on the NASDAQ and TSX.

Forward-Looking Statements

This news release may contain "forward-looking statements" within the meaning of applicable securities legislation, including statements regarding the plans to launch crypto trading, the plans to apply for regulatory approval in respect of crypto trading and any receipt of such approval, Mogo's capital allocation strategy, Mogo's strategic initiatives in respect of its wealth management and the integration of cryptocurrency in respect thereof. Forward-looking statements are necessarily based upon a number of estimates and assumptions that, while considered reasonable by management at the time of preparation, are inherently subject to significant business, economic and competitive uncertainties and contingencies, and may prove to be incorrect. Forward-looking statements are typically identified by words such as "may", "will", "could", "would", "anticipate", "believe", "expect", "intend", "potential", "estimate", "budget", "scheduled", "plans", "planned", "forecasts", "goals" and similar expressions. Forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause actual financial results, performance or achievements to be materially different from the estimated future results, performance or achievements expressed or implied by those forward-looking statements and the forward-looking statements are not guarantees of future performance. Mogo's growth, its ability to expand into new products and markets and its expectations for its future financial performance are subject to a number of conditions, including receipt of applicable regulatory approvals in respect of its products, many of which are outside of Mogo's control. For a description of the risks associated with Mogo's business please refer to the "Risk Factors" section of Mogo's current annual information form, which is available at www.sedarplus.com and www.sec.gov. Except as required by law, Mogo disclaims any obligation to update or revise any forward-looking statements, whether as a result of new information, events or otherwise.

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