

April 27, 2022

British Columbia Securities Commission
Alberta Securities Commission
Ontario Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan

Dear Sirs/Mesdames:

Re: Beyond Oil Ltd. (Israel) (the "Company")

We refer to the final prospectus of FTC Cards Inc. ("FTC") dated April 27, 2022 (the "**Prospectus**") relating to the qualification of the following securities of FTC: (i) 4,666,667 common shares and 2,333,333 common share purchase warrants issuable on deemed exercise of 4,666,667 special warrants at a price of \$0.75 per special warrant; (ii) 24,410,506 common shares, up to 19,528,404 contingent rights and 2,683,333 common share purchase warrants issuable pursuant to a share purchase agreement dated September 26, 2021 among FTC, the Company and the shareholders of the Company; and (iii) 1,708,735 common shares issuable to certain arm's length finders, as compensation.

We consent to being named and to the use, through incorporation by reference in the above-mentioned Prospectus, of our report dated April 27, 2022 to the shareholders of the Company on the following financial statements:

- Statements of financial position as at December 31, 2020 and 2019;
- Statements of comprehensive loss, changes in shareholders' equity and cash flows for the years ended December 31, 2020 and 2019, and a summary of significant accounting policies and other explanatory information.

We report that we have read the Prospectus and all information specifically incorporated by reference therein and have no reason to believe that there are any misrepresentations in the information contained therein that are derived from the financial statements upon which we have reported or that are within our knowledge as a result of our audit of such financial statements. We have complied with Canadian generally accepted standards for an auditor's consent to the use of a report of the auditor included in an offering document, which does not constitute an audit or review of the Prospectus as these terms are described in the CPA Canada Handbook – Assurance.

Yours truly,

(Signed) "Ziv Haft"

ZIV HAFT, CPA (ISR.)