Form 52-109F1 – AIF – Certification of annual filings in connection with voluntarily filed AIF

This certificate is being filed on the same date that Luxxfolio Holdings Inc. (the issuer) has voluntarily filed an AIF.

I, Robert Dean Linden, Chief Executive Officer of Luxxfolio Holdings Inc., certify that:

- 1. **Review:** I have reviewed the AIF, annual financial statements and annual MD&A, including, for greater certainty, all documents and information that are incorporated by reference in the AIF (together, the "annual filings") of Luxxfolio Holdings Inc. (the "issuer") for the financial year ended August 31, 2020.
- 2. **No misrepresentations:** Based on my knowledge, having exercised reasonable diligence, the annual filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, for the period covered by the annual filings.
- 3. **Fair presentation:** Based on my knowledge, having exercised reasonable diligence, the annual financial statements together with the other financial information included in the annual filings fairly present in all material respects the financial condition, results of operations and cash flows of the issuer, as of the date of and for the periods presented in the annual filings.

Date: July 12, 2021

Signed: "Robert Dean Linden"

Robert Dean Linden Chief Executive Officer