

LUXXFOLIO HOLDINGS INC.

QUALIFICATION CERTIFICATE

The undersigned, being the chief financial officer of Luxxfolio Holdings Inc. (the “**Corporation**”), hereby certifies, for and on behalf of the Corporation and not in his personal capacity, that, relying on the qualification criteria set forth in Part 2 of National Instrument 44-101 *Short Form Prospectus Distributions* (“**NI 44-101**”) and Part 2 of National Instrument 44-102 *Shelf Distributions* (“**NI 44-102**”), both of the Canadian Securities Administrators, the Corporation is eligible to file a prospectus in the form of a short form prospectus that is a base shelf prospectus, in each of each of the provinces and territories of Canada, other than Quebec (collectively, the “**Jurisdictions**”) as it has satisfied each of the criteria set forth in sections 2.2(a), (b), (c), (d) and (e) of NI 44-101 and section 2.2(1) of NI 44-102, and that all of the material incorporated by reference in the preliminary short form prospectus has been filed in the Jurisdictions.

This certificate is being delivered pursuant to section 4.1(1)(a)(ii) of NI 44-101.

DATED: September 20, 2021

LUXXFOLIO HOLDINGS INC.

Per: “*Geoffrey McCord*”

Geoffrey McCord
Chief Financial Officer