

CU INC.

QUALIFICATION CERTIFICATE

The undersigned hereby certifies, in their capacity as an officer of CU Inc. (the "**Corporation**"), and not in their personal capacity, that, relying on the qualification criteria set forth in Section 2.2 of National Instrument 44-101 *Short Form Prospectus Distributions* ("**NI 44-101**") of the Canadian Securities Administrators, the Corporation is eligible to file a prospectus in the form of a short form base shelf prospectus for the distribution of its securities in each of the provinces of Canada 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 all of the material incorporated by reference in the preliminary short form base shelf prospectus of the Corporation has been filed in each of the provinces of Canada. This Certificate is being delivered pursuant to Section 4.1(a)(ii) of NI 44-101.

[Signature page follows.]

DATED at Calgary, Alberta this 9th day of September, 2020.

CU INC.

Signed "*Colin R. Jackson*"
Per: _____
Name: Colin R. Jackson
Title: Vice President, Finance,
Treasury & Risk