

**APPENDIX C TO NATIONAL INSTRUMENT 41-101
GENERAL PROSPECTUS REQUIREMENTS**

**NON-ISSUER FORM OF SUBMISSION TO
JURISDICTION AND APPOINTMENT OF
AGENT FOR SERVICE OF PROCESS**

1. Name of issuer (the “Issuer”):
Cardiol Therapeutics Inc.
2. Jurisdiction of incorporation, or equivalent, of Issuer:
Ontario
3. Address of principal place of business of Issuer:
2265 Upper Middle Road East, Suite 602, Oakville, Ontario L6H 0G5
4. Description of securities (the “Securities”):
Common Shares, Debt Securities, Warrants, Subscription Receipts and Units
5. Date of the prospectus (the “Prospectus”) under which the Securities are offered:
July 12, 2024 and October 30, 2025
6. Name of person filing this form (the “Filing Person”):
Teri Loxam
7. Filing Person’s relationship to Issuer:
Director
8. Jurisdiction of incorporation, or equivalent, of Filing Person, if applicable, or jurisdiction of residence of Filing Person:
Pennsylvania, United States of America
9. Address of principal place of business of Filing Person:
Pennsylvania, United States of America
10. Name of agent for service of process (the “Agent”):
Cardiol Therapeutics Inc.
11. Address for service of process of Agent in Canada (the address may be anywhere in Canada):
2265 Upper Middle Road East, Suite 602, Oakville, Ontario L6H 0G5
12. The Filing Person designates and appoints the Agent at the address of the Agent stated above as its agent upon whom may be served any notice, pleading, subpoena, summons or other process in any action, investigation or administrative, criminal, quasi-criminal, penal or other proceeding (the “Proceeding”) arising out of, relating to or concerning the distribution of the Securities made or purported to be made under the Prospectus, and irrevocably waives any right to raise as a defence in any such Proceeding any alleged lack of jurisdiction to bring the Proceeding.

13. The Filing Person irrevocably and unconditionally submits to the non-exclusive jurisdiction of
 - (a) the judicial, quasi-judicial and administrative tribunals of each of the provinces of Canada in which the securities are distributed under the Prospectus; and
 - (b) any administrative proceeding in any such province,in any Proceeding arising out of or related to or concerning the distribution of the Securities made or purported to be made under the Prospectus.
14. Until six years after completion of the distribution of the Securities made under the Prospectus, the Filing Person shall file a new submission to jurisdiction and appointment of agent for service of process in this form at least 30 days before termination of this submission to jurisdiction and appointment of agent for service of process.
15. Until six years after completion of the distribution of the Securities under the Prospectus, the Filing Person shall file an amended submission to jurisdiction and appointment of agent for service of process at least 30 days before a change in the name or above address of the Agent.
16. This submission to jurisdiction and appointment of agent for service of process shall be governed by and construed in accordance with the laws of Ontario.

[Signature page follows]

Dated: November 4, 2025

(signed) "Teri Loxam"
Signature of Filing Person

Teri Loxam
Print name of person signing and, if the Filing
Person is not an individual, the title of the person

AGENT

The undersigned accepts the appointment as agent for service of process of Timothy Garnett under the terms and conditions of the appointment of agent for service of process stated above.

CARDIOL THERAPEUTICS INC.

Dated: November 4, 2025

(signed) "Chris Waddick"
Signature of Agent

Chris Waddick, Chief Financial Officer
Print name of person signing and, if Agent is
not an individual, the title of the person