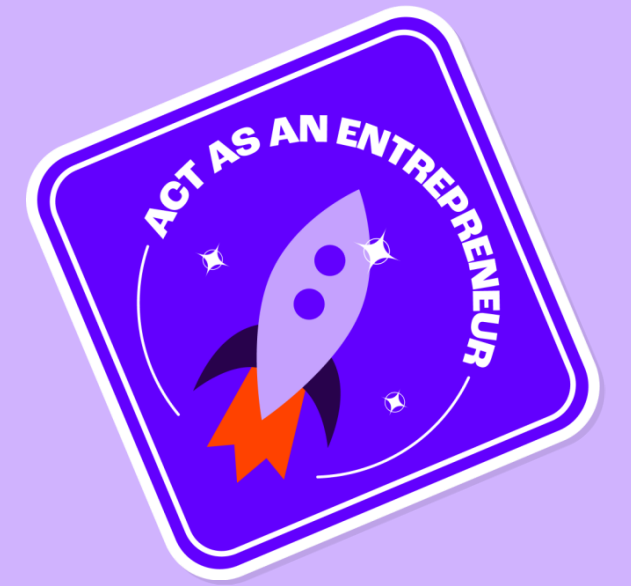


Younited Values



01

Value 1

Make it simple



Make It Simple

Make it simple is a deliberate effort on our part, in everything we do, from **conceiving products** which we strive to keep as simple as possible to **how we interact** with each other internally, avoiding layers and silos.

Make it simple means we must **think critically about** everything including product design, internal and external processes, organization design, communication and much more to always make sure we **have not let things get overcomplicated** over time: **only simple things can be scaled.**

Transparency is a consequence of our will to make it simple, always.

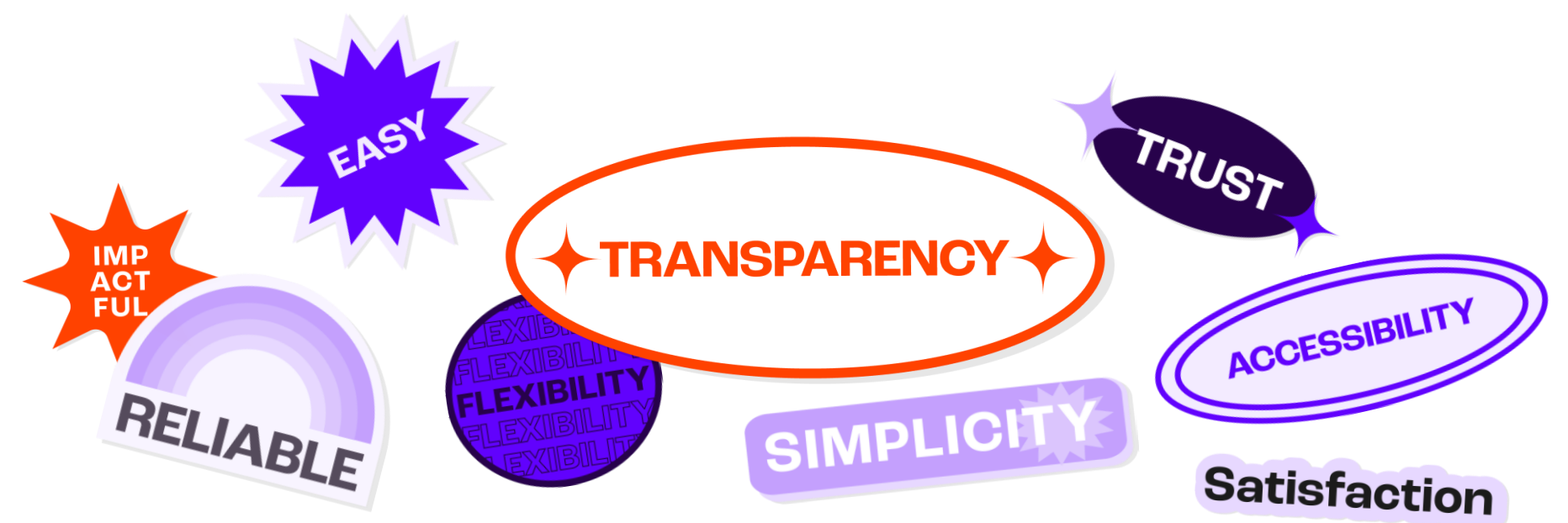


COMPLEXITY

CERTAINLY LOOKS

IMPRESSIVE, BUT

SIMPLICITY IS GENIUS



No one says better than our clients



« If only it were as **simple** and fast everywhere else...
Congrats to the team for their professionalism! (...) »

« I strongly recommend. The process is **simple**, and
the answer is fast. I'm very satisfied.»

« **Simple**, fast and efficient. Very receptive in
case there's an issue.»

02

Value 2

Act as an entrepreneur



Act as an Entrepreneur

Act as an entrepreneur is first and foremost a state of mind. It means Younies are typically willing to take **ownership** of their ideas, successes and mistakes, and learn from them. It means that, **working in teams**, they're able to **turn ideas into reality**. It implies that Younies have an **appetite for risk** and don't see failure as a full stop but as a **dot on their learning curve**, leading straight up to success!



DARE TO TRY,
ACCEPT TO
FAIL



Pierre-Marin Managing Director partnerships



In 2018, the cofounders, Charles & Geoffroy, received a text message from Xavier Niel (founder of Iliad Free), one of Younited's very first investors. It said: "Hello gents, could you come over to my office this afternoon? I might have **an idea for you...**". He then suggested Younited launch within a record time an **innovative & seamless payment product** for its future [Free-Devialet](#) player. Younited had never developed any credit-as-a-payment product, nor worked for a partner of this size, nor developed anything like this within such a short timeframe.

The rest is history: all teams got into **commando mode** for several

weeks and managed to **deliver the solution on time**. We eventually originated more than 80m€ of loans within a few months, with a strong margin and very low operational efforts. This was the very **first piece of our partnership history**.

03

Value 3

Innovate or die



Innovate or die

Innovate or die means we, as a company, know no field in which innovation is not welcome, no matter how impossible it seems at first. Look at how we have disrupted the banking industry since we started! Younited was built from the ground up not so long ago and challenges century-old institutions of the banking sector.

Innovate or die also implies that we love to challenge the status quo: **rocking the boat** is what we live for! We love to **start from scratch, question everything, imagine the future** and address client needs clients do not even know about (yet!).



WE PLAY THE
GAME: WE
INNOVATE OR
DIE... AND TRY
AGAIN!



Arnaud

Head of Product Domain



Back in 2017 we decided to **explore the open banking possibilities**, anticipating **future PSD2 regulatory enforcement**, being the first French credit institution to implement a bank reader solution. At the time **few people believed** in this and we were told that no more than 10% of customers would accept to share their bank account credentials. After a great manual proof of concept in Spain, we implemented the solution in March 2018 in France and Spain to simplify completion of the credit application.

Three years later, the open banking solution is one of our main **competitive advantages** and a key asset to sell Younited from an investor point of view.

It is widely adopted, and it will now be the main product that will allow

us to fully automate simple credit applications **by simplifying the user experience**, automating solvency and fraud detection

Innovate or die nevertheless does not mean we take inconsiderate risks. The success we have had until now is the consequence of a smart **test and learn approach** on product, data and tech that made us progressively improve the key metrics we follow.

04

Value 4

Faster is better



FASTER IS BETTER

The value **Faster is better** is to be understood as “faster is **better than perfect**”. While **we strive to do things well**, we value **speed over perfection**, meaning that we are able and willing to **decide and move fast**.

Being faster comes from **aligning the whole company on the same priorities** by communicating largely and regularly on everything that’s going on: **Younies know what matters**, so they **prioritize** that over the rest and they’re able to **deliver at amazing speed!**

Externally, **moving fast is a defining trait** ever since we got famous for our **24-hour granting promise back in the day**. And we’ve gotten even better recently, providing an **immediate answer** to loan

applications!



FASTER IS
BETTER, AND
BETTER IS
FASTER !



Tiziana

Granting & Fraud Manager



In 2016, on a beautiful spring day in Rome, Tommaso Gamaleri, then Italy CEO, and I were chatting on the terrace of the office when he showed me his cell phone and said: “The customer should make the **whole loan application from their cell phone** and should receive our reply in a **very short time.**”

“Even on high amounts?”, I replied. He confirmed without any doubt: “we need to minimize the customer’s effort”.

The granting process and anti-fraud controls, by their very nature, have always been based on quality in order to provide good credit.

Quality and speed, we know, sometimes compete. We had to **rethink everything** and reinvent

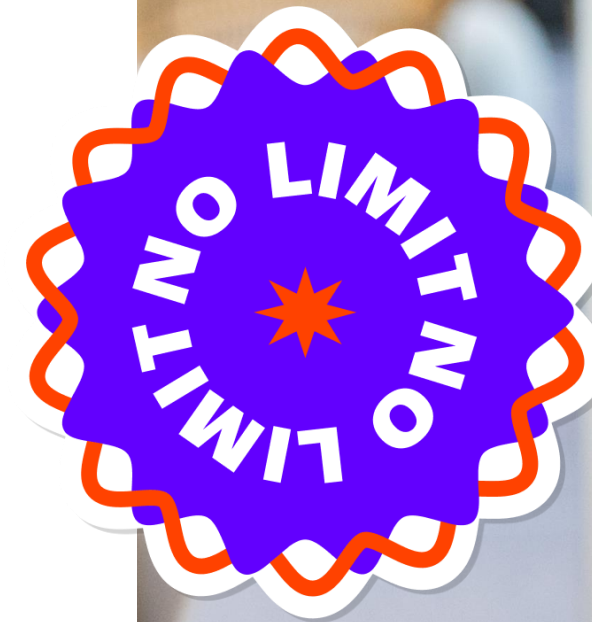
ourselves, follow data, scores and insights from credit bureaus and tools. It was the right approach that led us to **reinvent the process continuously**, be able to **give responses to customers faster** and contain credit and fraud risk.

The numbers speak for themselves: Younited Italy has provided about 30 million euros of credit to customers, analysts give a result within 24 hours even on the highest tickets and the anti-fraud team refines daily knowledge and analysis to keep the fraud risk at very low levels.

05

Value 5

No limit





No limit is a pledge to always **aim high and push boundaries**, whatever they are: we **never limit ourselves** to what seems easily achievable or within reach. We believe that through hard work and a constant focus on the future, we can reach for the stars!

No limit comes with a **healthy dose of humility**: we can do anything we set our collective mind to, but we **stay realistic and cool-headed**.

No limit also means that we see ourselves as a **part of a larger ecosystem** in which we mean to make a **positive impact**, whether it's on our clients, providers, partners, candidates... or the planet!



THERE IS NO
LIMIT, ONLY
CHALLENGES



Márcia

Portugal Collections Team Leader

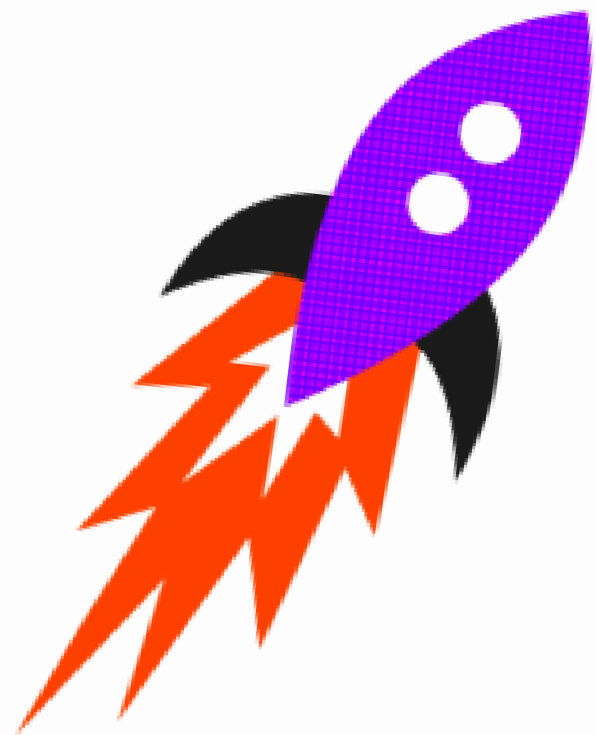


We started in September 2018 with 7 customers, of which we recovered 6! Even during the pandemic, **we never stopped performing** and in July 2021, we achieved 54,8% global recovery!!

Now, the number of contracts we handle is much higher but **we keep performing amazingly well**, month after month!

We're a recovery team prepared to face adversity, we are a family, aiming at recovering the highest amount of cash while delivering the **best customer care**.

**We've proved time and time again
that we have NO LIMITS !**



THANK YOU

