Our CSR actions in 2022

Taking action for a world of fair, human and sustainable development.

YOUR MONEY YOUR WAY

Otom Otom to

Encouraging better consumption giving everyone the power to choose sustainability

Our priorities



Offer products and services that encourage our customers to make sustainable choices



Raise awareness about sustainable budget management and support financial education



Our key figures.

growth in financing of second-hand purchases*

(i.e. **7%** of our total financing volume)



45%

of products insured

with Oney insurance solutions are repaired (rather than replaced) in case of damage



programs to prevent

excessive debt and support financial education.

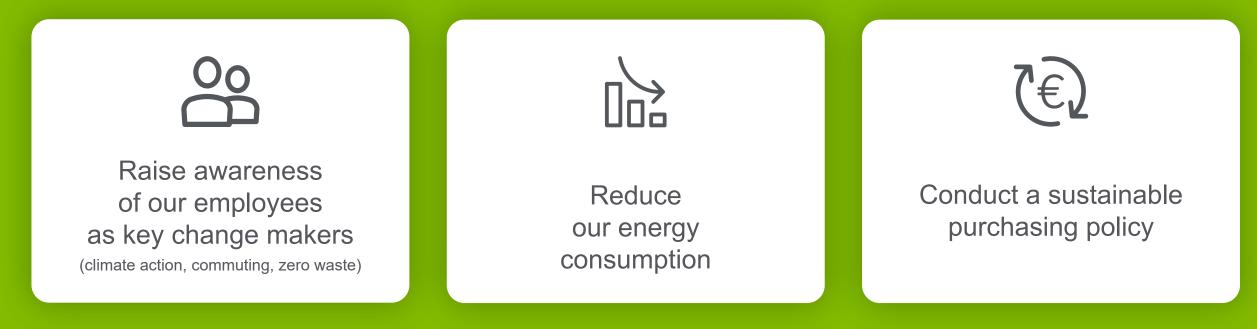
Partnerships: Crésus in France, Financial literacy x Sol Sem Fronteiras in Portugal

Our key actions :

- Developing partnerships with circular economy stakeholders
- Organizing targeted commercial operations with retailers

Taking action on climate change reducing our carbon footprint

Our priorities



Our key figures.



our 2022 carbon emissions, including scopes 1,2 and 3

Raise awareness

End of 2022: launch of the Fresque du Climat workshops for our **1,196 employees** in France

Reduce energy consumption in our headquarters

Certified BREEAM

In 2022, the **9,328 kg of raw materials** recycled within our premises in Croix (59) allowed :

- to save 147,735 L of water
- to save 59,938 MWh of energy
- to avoid 19,446 kg of CO2

• to prevent the extraction of **17,371 kg raw** materials

A sustainable purchasing policy

+1 year vs 2019 of the life cycle of our office equipment and end-of-life recycling.
Donation of replaced equipment to associations to give it a second life.

-39% vs 2019 of electricity consumption across our infrastructures and 100% of consumed energy covered by guarantees of origines (Europe)

-64% vs 2019 of business travel by plane (in km)



Supporting our employees enabling them to further their career, help others and contribute to society

Our priorities



Our key figures.







Skills development

at Oney France in 2022

• 3.65% of total payroll

has been dedicated to training

• 87% of our employees consider that their year has been significant in terms of learning



6.1% of employees with a disability*



and employees involved with them through socially committed events

Digital technology as a binding force between people

using our digital transformation to strengthen human relationships

Our priorities



Give our customers even more autonomy in the management of their transactions



processes

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Use digital tools to encourage cooperation and sharing among our employees

Our key figures.

Net Promoter Score products and services France



35

hybrid management training sessions organized,

with over 50% of our managers* trained by the end of 2022



hybrid exchange sessions per month for managers and employees (on average over the year)

Learn more about our CSR commitments.