



ON + OFF

ACTIVITY REPORT

• **2017** •



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SUMMARY

Activity Report

2017



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VIEWS & PERSPECTIVES

by Jean-Pierre Viboud, CEO and Ángel Valdivia,
Head of Personnel Attraction & Development Oney Spain.

Key facts for Oney in 2017

JEAN-PIERRE : What a year 2017 was! Never in the history of Oney have we known such an action-packed year. The launch of our international project created an unprecedented dynamic that enabled us to tremendously speed up our movement for change.

In all countries, and across all activities, we have carried out an impressive number of major projects, whilst maintaining an excellent level of business performance. We owe it all to our teams!

We have started our internal change process, we have clarified our mission, chosen our values and confirmed our ambition. Our mission "To give everyone the freedom to be and to act" must drive us on a daily basis. This is what has to guide our customer relationship, our management approach, our innovation... and to guide us day after day towards the realisation of our ambition.

We have set the foundations of the international commercial bank that we want to become. We have started on many building projects to offer both a human and digital customer experience. We have become aware of our ecosystem. We have strengthened our partnerships and won over new markets: 2017 was a record year in terms of new partners won over and insurance products launched for our existing partners.

We have increased our societal initiatives in several countries, which reflects our desire to have a positive impact on the world.

And above all, we have started a great movement for human change! It is by changing ourselves from the inside that we will be able to make the difference. With our 2,900 talented staff members we have written a wonderful ambition and magnificent values. Today, we are all in charge of our transformation!

A look into our future

JEAN-PIERRE : 2018 must be the year that our change becomes real. The seeds sown in 2017 must now bear fruit. We must think cross-functional, develop areas of expertise in our countries, for the greater good, and create international offers: we must speed up our development in order to keep the upper hand in a vuca world.

But above all, we must make progress towards achieving our ambition and bring our values to life. To put the people at the core. This is what is at stake tomorrow.

Great movements are currently under way, we must carry on in this direction in order to make Oney a unique international bank!

Key facts for Oney in 2017

ÁNGEL : For me, what has made the difference this year is, without any doubt, the work that we have done on our ambition, our mission and our values. Not only have we understood that the world is moving, but we went further than that. When the movement was launched throughout the company, we quickly understood that something big was happening, that this was a change that we did not want to miss. We then took part in the shared international construction of our project for change. The movement continued, on and on until the result was unveiled: our new ambition. And this greatly exceeded the expectations of every single one of us. It was then that we said: "This is where I long to work". Our mission, our new ambition, our new values are really incredible, and and so with the spirit of the times, and this is what we wanted.

I am part of the HR Department. To give great importance to the people and to mutual respect, by giving ourselves the freedom to be and to act, has encouraged us

and has given us energy. I have had the opportunity to share my day with a marvellous human team that seeks the satisfaction of our employees above all. We are always motivated.

We have had some difficult times in Spain recently (I have been here for 18 months), this is why I think newcomers must share their enthusiasm to the more senior staff. Because if we can grow today, it is because of the efforts of those who have been there before us.

A look into our future

ÁNGEL : When I think of Oney's future, I imagine myself working in a big company. In a bank which added value is its human attitude to its customers, by simple, convenient and transparent communications, and with products designed to make life easier. I also imagine that we will not forget where we came from: this is why I would like us to differentiate ourselves through our support to new businesses and entrepreneurs by offering them financing and payment methods that help them achieve their objectives.

When I tell someone that I work at Oney, I would like them to know about our company and that it gives them positive vibes. I imagine applicants who want to work with us because the experience we can offer is authentic and unique.

Finally, I see Oney as a well-known and loyal player on the market. I am aware of the work that we have to do to achieve this, and I don't know how much time we will need, but I am sure that we are capable of it. We have to take up the challenge that awaits us, the task will not be easy. I am confident in our management, they will make the best and most appropriate decisions. Of course, we have to dream but with our eyes wide open.

Before anything else,
let's get to know each other!

OUR PORTRAIT

Hello and welcome to our 2017 activity report!

We are a different and unique type of bank, with our origins in business. We base ourselves on our original positioning to design innovative payment solutions and financial services.

Every day since 1983, and thanks to our 2,900 talented employees throughout the world, we have been writing a wonderful human adventure whose mission is to "Give everyone the freedom to be and act".

Our activities



Payment and
financing solutions



Insurance



Savings



Data Sharing



Digital Profiling



Electronic Banking

//
OUR MISSION:
to give everyone
the freedom
to be and act

- **This is what drives us everyday:**
the desire to accelerate the completion of our customers' projects, through our know-how and a human approach that is unique to our job.

- **Enthusiasm, freedom and respect:**
these are the values that bring us together and which we bring to life everyday.

//
OUR 3 VALUES:
enthusiasm,
freedom
and respect



11
COUNTRIES
France, Portugal, Spain,
Italy, Malta, Poland,
Hungary, Romania,
Ukraine, Russia, China.

9.7M
customers and
300 business and
e-business partners

€416.3M
NBI in 2017





XAVIER DE MÉZERAC
Chairman

OUR GOVERNANCE

•

Oney is a company owned by Auchan Holding.

Because our shareholders are family and employee-based, Oney is a unique bank on the market: the only completely independent French bank. Our specific nature enables us to look ahead in the long term whilst keeping our agility and giving us freedom in our actions.

Our board of directors:
Xavier de Mézerac, Jean Louis Clavel, Thierry Fosseux, Jérôme Guillemard, Céline Lazorthes, Marie Leclercq, Caroline Peron, Philippe Tapie



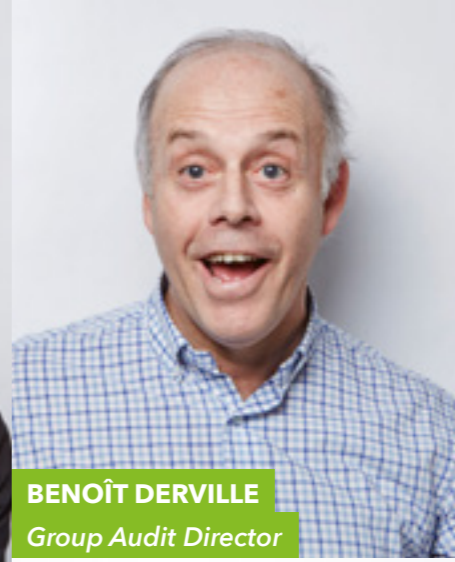
WILLIAM BEN CHEMOUIL
CEO Oney Trust



JEAN-PIERRE VIBOUD
Group CEO



ADELINE BATAILLE
Group Human Resources Director



BENOÎT DERVILLE
Group Audit Director



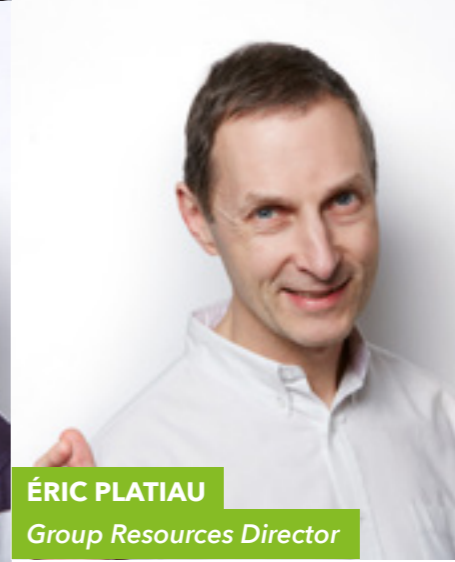
NICOLAS DREYFUS
Strategy Director,
Chairman France



JULIEN CAILLEAU
Asia, Russia, Data and
New Markets Zone Director



GILLES MARION
Central Europe and
Insurance Director



ÉRIC PLATIAU
Group Resources Director



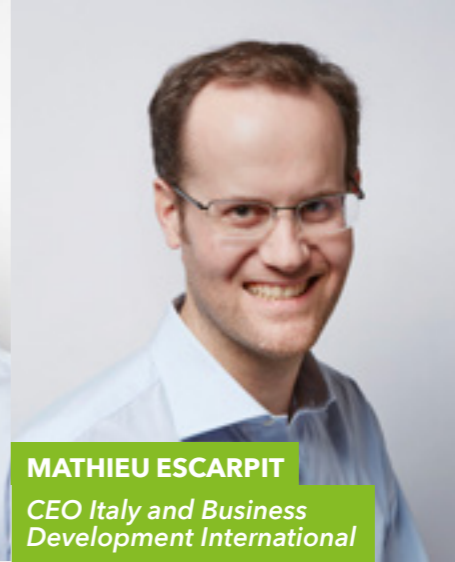
GENEVIÈVE VITRE-CAHON
Deputy CEO and Group CFO



ALON CHENG
CEO China



CHRISTOPHE DE POMPIGNAN
CEO Portugal



MATHIEU ESCARPIT
CEO Italy and Business
Development International



MARC GARNIER
CEO Hungary



JEAN-MICHEL GONCALVES
CEO Romania



CORINNE HOCHART
CEO France



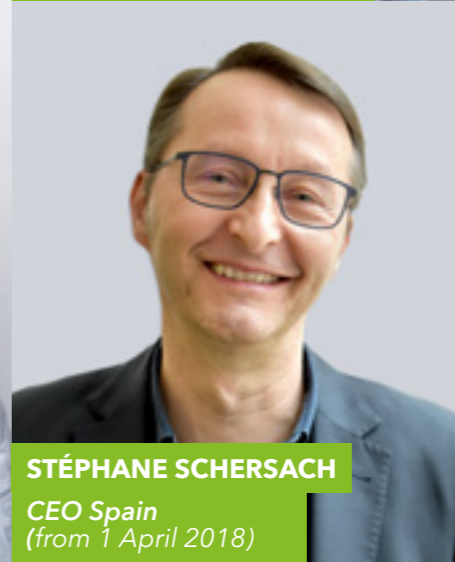
EDWINA LECLERE
CEO Insurance



BENOIT LIAGRE
Digital Director



AGNÈS NIKITSKY
CEO Russia



STÉPHANE SCHERSACH
CEO Spain
(from 1 April 2018)



STÉPHANE TANTER
CEO Poland

Let's not be afraid
to talk numbers!

PROVIDER of sustainable value

The value that we create each day cannot be measured in financial terms alone. Through our unique approach to our activities, in addition to the financial value, we also create human, social and societal value for the benefit of all our stakeholders.

•
€416.3bn NBI

+6.7% (excluding the impact of the sale of Visa Europe shares in 2016).

•
€38.1bn profit for the period

-38% / 2016 (except exceptional impacts due to Visa Europe securities sale in 2016 and Goodwill China in 2017).

•
A higher profitability ratio :

17.4%



Our direct impacts on the society

ECONOMIC

€12.6M
of investments

€20M
duties
and taxes



ENVIRONMENTAL

3,440,344
KWH
electricity
consumption

25.9M
e-bank account
statements sent

381.3t
of paper used
(+1.01%)

58.15t
of paper
recycled
(+49.1%)

58,357
hours of training
(+18.6%)

SOCIAL

€1.6bn
staff expenses

SOCIETAL

12bn
cash desk
receipts analysed
for our partners

€4.1bn
secure e-commerce
revenue thanks
to our anti-fraud
solutions

19
charities
supported

1.53M
customers
insured
(+21%)

10
start-ups
helped

€1.6bn
gifts made
thanks to our
gift cards

€2.4bn
of customer projects
made possible thanks
to our financing
solutions

€4.9bn
paid throughout
the world using our
payment device





ON + OFF



CHANGE

Changing ourselves from the inside

It is by changing ourselves from the inside that we will be able to make the difference for our employees, our customers, our partners and all of our stakeholders. This is why we began a great movement for human change in 2017. We are bringing about this change every day with each of our 2,900 employees.

Rewriting who we are

At the beginning of 2017, we launched a great challenge to all of our employees: rewrite in 4 months, all together, the basics of our company. Our change of identity, the empowerment of the jobs at Auchan Holding, speeding up business projects, the globalisation of our issues and the world changing around us... All these issues made us want to stop for a moment to redefine our company's mission and values, as well as the ambition that we wanted to carry for the years to come.

98%

IS THE PARTICIPATION RATE OF OUR EMPLOYEES IN THE VARIOUS STAGES OF DRAFTING OUR PROJECT FOR CHANGE.

As always, the challenge was accepted! 98% of our collaborators took part. They expressed their personality, their current vision of Oney and they wished for Oney in the future. They chose the values with which they wanted to live on a daily basis. Everywhere, from Lille to Shanghai, they all testified to a strong shared culture and the same desire to develop their business whilst having a positive impact on the world.

The result?

- Values that bring us all together: **enthusiasm, freedom and respect**
- A mission that we can bring to life every day: **"To give everyone the freedom to be and to act".**
- A shared ambition for the next 10 years.

Each employee is a stakeholder in the change

Once the drafting done, the 2nd half of 2017 was time for action. Everywhere, initiatives - small and big - quickly came to light. And there were many of them: flexible and remote work, easier access to conferences, company visits, massive open languages courses, opening management committee meetings to employees, more informal out-of-work events, improvement in working conditions, etc.

More profound movements were added to these initiatives, such as launching working groups on a voluntary basis, creating internal communities for promoting cross-functions, writing a new HR strategy for stimulating new working ways, developing societal initiatives for strengthening our commitment, etc. A set of rules was defined, at the core of which is that everyone is free to reinvent the way they work.

These are the first stages before a real speeding up of our transformation in 2018.

A change from the inside to make the difference

The purpose of this change is to free the energy of our employees and enable each one to be entirely themselves in their interactions with our customers, our partners and all of our stakeholders: **bringing enthusiasm, freedom and respect to life within the company also obviously means bringing our values to life with our customers.**

It is a unique opportunity to be able to re-start from scratch and ask ourselves who we are individually and collectively and deciding together what we want to become.

ADELINE BATAILLE,
Group Human Resources Director





1

mission: "To give everyone the freedom to be and to act"

2900 employees involved

3

values: enthusiasm, freedom, respect

« What I like about the Colibris approach is that we are immediately put at ease about how we want to get involved. It's already good to take part in 1 or 2 workshops/events. If we all do a little bit, we will manage to do a lot... Giving time the way you want and the way you are able to is great. This is freedom! »

Sandrine, France

What are you risking?

« I regularly challenge my employees, especially when they come to see me to approve a file. I push them into making their decision by asking them "What are you risking? Are you going to make the company lose €50,000?", inspired by the "Rugby Women" open conference offered to employees at Oney France. »

Nadège, France



MALTA

« I can say that I am proud to work in such a company, which strives to remain innovative, both from a business and a human point of view. »

Glenda, Malta

Come as you are

« When I attended the international convention, the authenticity of our CEO - who spoke to us with her heart and soul - touched me. The messages were deeply moving and our CEOs were united. This motivated me even more to move forward, to encourage them to speak the TRUTH and to come as they are! »

Nadège, France

¡Estoy on fire!

« The emotional intelligence workshops that we were offered was the best Christmas present that any professional could receive! In my case, the effect they had led to a lot of thinking about my relationship abilities. As a "technical" person, I often concentrate on codes, algorithms, processes, etc., believing that anything that has to do with human topics is something that is optional. The workshops were an important time for confronting this pragmatic view of work with the human reality of the business. »

Davide, Spain

« On the day our transformation was launched, I really liked the mix of employees and the humility of our top management. I quickly wanted to contribute to this human project by taking part in a Colibris group ("Bring our values to life"). »

Céline, France

China goes green

« White offices, clean and well organised, but was lacking something. In the human project, we listened to everyone's expectations. And one well-stated requirement came out: plants. It is not a big deal, but it is important in our Chinese culture. When my colleagues arrived at the office one Monday morning and saw all these splashes of green on our white furniture, everyone was extremely happy! The office became vibrant, and we all benefited from the comfort and peace. »

Yan, China



2017 was a whirlwind! How can I sum it up? With this word: CHANGE.



« Anything in particular? I had the opportunity to run two of the workshops which the Oney collaborators attended, as a corsair/ambassador. It was intense when they freely shared their wishes, their projects, their expectations... I was very touched by the confidence they showed me! »

Agata, Portugal



« The most remarkable part for me was the opportunity to organise workshops for working on the offered. At 38, we successfully brought together hundreds of ideas for preserving positive things we have and for improving the life of all Oney's employees... So that each day is a beautiful day! »

Fábio, Portugal



« My important moment in the year was the launch of our working communities, especially the group dealing with customers' communications in order to develop a more human dialogue with our customers. 7 of us are now working in order to reinvent our speech on written communications, business documents and business documents. »

Nikola, Malta

Talents have the leading role

« Our managers have come a long way to meet our expectations! They blew me away. Their choice to give us the leading role so that we could express everything that we wanted to tell them and especially to accept what was said. What a memory, that day they started to write with everything the employees had said in their heads. They put down on paper the summary of what they had heard. That day will remain etched in my memory. Our values, our mission and our ambition were born that day. Their desire to change themselves in order to be able to change the company, their sincerity, their desire to change the world: a perfect alignment! »

An international ambition

« They won us all over on the international convention's dialogue day: 500 employees from 11 countries! All different, but yet... so much in common! I can say that I felt the power of our group that day. »

Change the bank

« It's sometimes tiring, but at the same time exhilarating to work in a company that looks far ahead, that sees things big, that looks forwards rather than backwards. Throughout this year we have been guided by our movement for change. We have all started to move and I am convinced that this will have a snowball effect. We are going to change the bank and we are going to keep what is the best in us: our concern for our employees and customers. »

Mylène, Group.

//
I felt the power of
our group that day

MYLÈNE,
Group





CONQUEST

To strengthen our partnerships and win over new markets



2017 was a record year in terms of winning over new partners. The leader in France in instalment payments and gift cards, pioneers in innovation, we are now major player in payments in France. We want to go further and win over new markets whilst continually improving the support we provide our existing partners.

New partners, new markets

300

**BUSINESS AND
E-BUSINESS
PARTNERS
THROUGHOUT
THE WORLD.**

In 2017, more than 70 businesses and e-businesses joined the community of our 300 partners - a record! Our flagship product, which enables customers to pay with their bank card in 3 or 4 instalments was deployed in France with 3 airlines (Air Austral, Air Caraïbes and French Blue), Opel and Peugeot dealerships, a CtoC platform for luxury goods (Vestiaire Collective), the international Delticom group (123 tyres, etc.), Devialet (high-end hi-fi specialist), Dyson shops and many others. In 2017 this product was also successful in Spain with of Worten and Alltricks customers.

Innovations and great success in several countries

Another Oney solution was successful in 2017: Automatric, our payment solution using number plate recognition. Deployed in over 100 petrol stations in Spain and Portugal, the solution has expanded its scope to La Vaguada, a Spanish shopping centre which car park is the busiest in the country. To be even more innovative, we have joined with PSA in a *Proof Of Concept* for designing the connected car of the future. By integrating Automatric, the prototype provides an easy-to-use on-board payment solution.

We are also making innovations in data by developing simple and relevant *data sharing* solutions for our partners. In 2017 we signed a major contract relating to this solution with Auchan Retail International.

Insurance has not been left behind: 27 new insurance products were launched in 2017, in 4 different countries.

Partnerships consolidated with new products

We also strengthened our existing partnerships in 2017, in particular through launching insurance products: mobile phone breakage cover for Electro Dépôt, as well as warranty extension and breakage solutions for Auchan in France and Jumbo in Portugal. These products can really influence the sales growth of our partners because they are efficient insurance solutions with excellent value for money for their customers.

In Romania, our teams have worked together with Auchan and Immochan to design a shopping card providing a multitude of customer benefits. A shopping card was launched in June 2017 thanks to teamwork with our partners. It was a great success.

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Thanks to Oney's instalment payment solution, our customers benefit from access to a new web functionality that is practical, fast, easy to use, secure with a lot of advantages.

YOANN PAULIN,
IT and e-business director, Air Caraïbes





27

new insurance products launched in 2017

11

countries of implantation

70

new e-business partners

A new mobile breakage cover

« After having secured the market with our household warranty extension product, sold in the Electro Dépôt stores in France and on their website, we have worked cross-functionally to co-create a new affinity insurance product that works in the same way.

Our challenge was to find a simple product that covers all the phones in one household.

So in June 2017 we launched the mobile breakage cover in all the Electro Dépôt stores which covers the insured against breakage or oxydation of their phone.

On the joking side, please note that no phone was harmed during negotiations! »

Matthieu, Malta



SPAIN

Worten

« This year we launched 3x 4x Oney with Worten. Their confidence strengthens our belief: 3x 4x Oney is an excellent product and we can market it. Furthermore, this partnership has given a great amount of credibility to the Spanish market. »

Eduardo, Spain



Satisfaction is proportional to the challenge

A transparent solution

« At the end of a project, satisfaction is usually linked to what is at stake at the beginning. This is why I have a very nice memory of the project with PSA. With our small Automatric team, we successfully created, simply and efficiently, a solution for paying from your car in a totally transparent way.

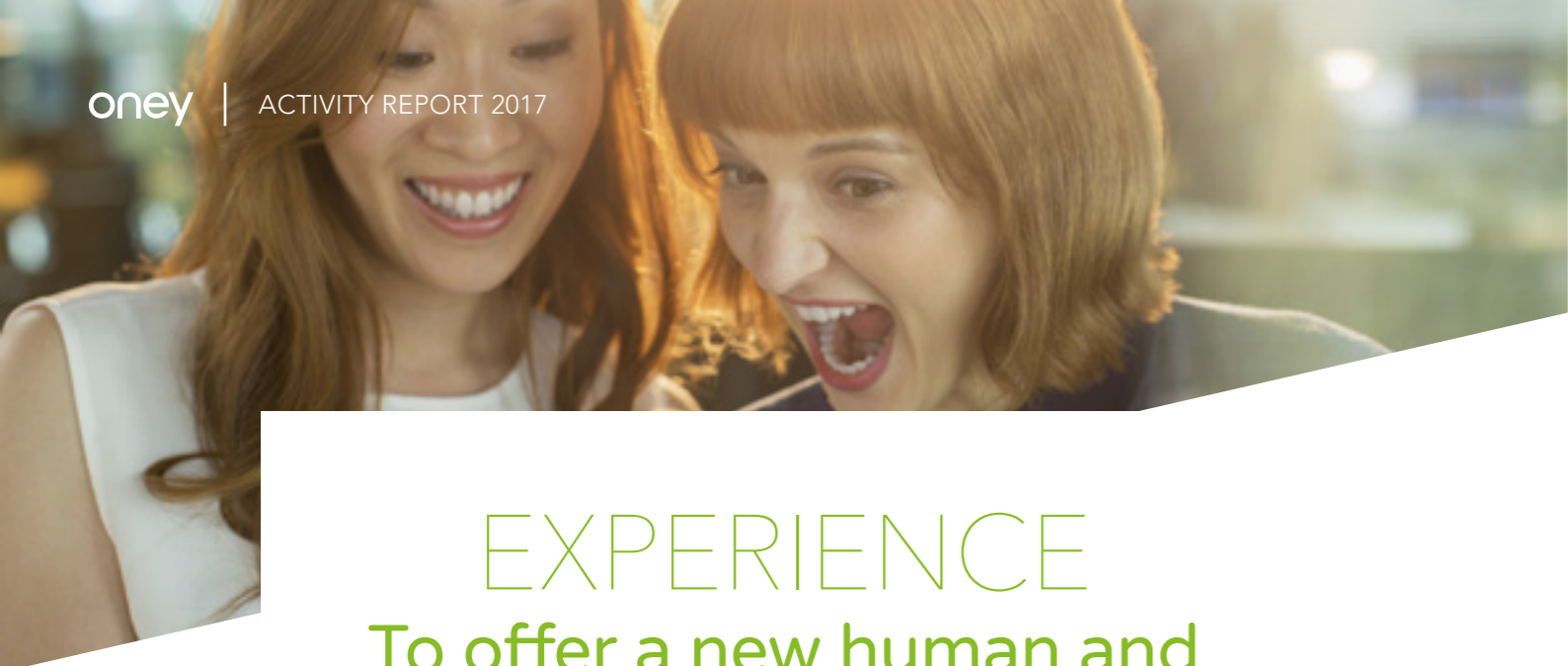
It is a cash-free payment system, without a card or mobile, integrated in new PSA connected vehicles, and it is a pioneer in this type of solutions. »

A motivating challenge!

« So that the pilot project could be a success, we had to coordinate the various stakeholders throughout the project: PSA on the one hand, the Automatric team on the other, with Alvic, the supplier of integrated solutions for petrol stations.

It is this type of project that motivates us to continue to innovate. »

Isabel, Spain



EXPERIENCE

To offer a new human and digital customer experience

Our business DNA enables us to do our job in a different way: less banking, more human and more authentic. We now want to go much further by bringing to life an experience for our customers that combines digital innovation and human touch.

Innovation for an even more digital experience

Innovation is an integral part of our DNA. It is one of the drivers for our development. For over 30 years we have been combining our culture of innovation and our consumers knowledge to design and deploy, with our business and e-business partners, a new style of payment solutions and financial services. The objective: to give the freedom to be and to act at all times and through all channels.

2,900

EMPLOYEES WHOSE MISSION IS "TO GIVE EVERYONE THE FREEDOM TO BE AND TO ACT"

In 2017, so as to make the customer path even easier and more memorable, we launched new websites in Portugal, Hungary and France. We created new apps in France and Portugal, providing complete selfcare to customers who want it.

Regarding payments, we launched a biometric payment test with Auchan in Romania. Finally, we adapted our online instalment payment solution to enable our customers to use it in-store, directly on the EPT.

For an even more human customer relationship

Our perspective: digital at the service of mankind. This is why we place human beings at the centre of our development. And we can prove it! In 2017 we received numerous awards acknowledging the quality of our customer relationship. The main consumer association in Portugal published a customer satisfaction survey relating to banks and credit institutions: we were ranked no. 1 for our range of personal loans. In China, we won the "WeChat Customer Service" prize. We have also been acknowledged for the quality of our products: in France our life insurance product once again received the Dossiers de L'Épargne "Excellence" label.

People above all!

For us, innovation must be based on the principles of openness and a coconstruction between our employees, our partners, start-ups and numerous stakeholders in innovation, within an international ecosystem. Each of our innovations is the result of individual initiative, started by an employee and developed as a project with the support of our teams and partners.

To innovate also means innovating socially. The great movement for human change that we have started is going to profoundly change our organisations and the life of our employees, and obviously our customer relationship. Since its launch in 2017, it has already had a positive effect - by giving more freedom to our employees, contact with our customers has become more fluid. Our customers feel it and they tell us about it! So the level of customer satisfaction has gained 2 points in one year in France and is improving throughout the world.

We are also creating quality experiences for our employees. We received Top Employer France certification 2 years in a row, in 2016 and 2017!

//

I will always remain loyal to Oney. You have always been there during my difficult times (divorce, troubles with my child, etc., the list is long!) So I have now been with you for over 15 years without any issue. Thank you so much!

ALEXANDRA,
Oney France customer





+29
customer
satisfaction
rating in France
(an increase of 3
points)

12
billion cash desk
receipts analysed
in 2017

€4.1bn
of secure sales
for e-businesses
in 2017

A project in agile mode for reinventing our customer relationship

« For me, the Marketing and Customer Relationship Management programme was the opportunity to reinvent my work day by moving from a campaign manager position to a marketing expert position where I have access to a multitude of jobs (IT, data, project, service, etc.) and I am learning other working methods such as the Agile method. This position represents a real challenge for me because I am discovering a new job and working in project mode, which means I have to take greater overview, and to listen to marketing teams. This also means anticipating problems and finding suitable solutions for supporting and responding as fast as I can to my colleagues' expectations. »

Sébastien, France



Biometric payment in Romania

« The hub project started in Romania in 2016. In the beginning, we thought about developing a wallet completely dedicated to our partners' environment. But on studying the Romanian market, we realised we had the opportunity to go much further. We had a lot of work to do, but we worked quickly. And now we are proud to say that we have obtained authorisation to use biometrics as a method of authenticating the payment. And yes, Oney is the first company in Romania to obtain authorisation to use it! »

Dragos, Romania



Digital platform

« One year after launching, we are taking part in changes that will provide new digital platforms in our customers' lives. In a few months we will have exceeded 50,000 downloads of the Oney app. We have seen the production of online personal loans increased by over 70%. And we have seen an increase of over 40% in requests made on the private customer space. These results reflect the work of a team committed to increasing the importance of these platforms in the experience of our customers by making them more digital, using selfcare and, if possible, mobile. »

Leonor, Portugal



CHINA

« During the “Wechat Pay Partner Conference 2017” we won 1st prize for our excellent performance as a supplier of Wechat payment services. A real reward for our whole team! An eventful evening! »

Jing, China





« A good customer experience, even in our collection department! This is the story of a grandfather who could not meet his monthly payments. He had just lost his daughter and was bringing up his granddaughter. To add to his woes, he could not afford the financial costs of an additional person. Thanks to the resources made available to me, I was able to find a solution for him. This gentleman then came to the head office to thank me personally... as well as all of Oney! This is the first time that one of my customers came to see me! »

Alexandre, France



« On November 23 we partnered the Connected Day and the awarding of ICC Start-Up prizes. This event enabled us to reaffirm our involvement in start-ups. We are now in negotiations with some of them for developing future collaborations. To work in a win/win relationship is a remarkable adventure! »

Yann, France

“I became a national coach at the age of 29!”

NICOLAE (Niku to his colleagues!), Romania

« I started at Auchan Militari on 3 August 2015 as a customer advisor. I liked doing this job, and I quickly managed to obtain good professional results. »

A “wow” effect

« Less than 6 months after I started, the company promoted me to sales manager responsible for the credit counters in Auchan Militari, Auchan Crangasi and Leroy Merlin Colosseum stores.

A year later, in January 2017 I took up the challenge of coordinating and being responsible for the Leroy Merlin store sales in Bucharest (Colisée, Alexandrie and Sun Plaza).

The effect has been “wow”! It has given me confidence and wings!

I like to think that I have shown my teams what it means to be a leader, to help them develop, to respond to their customers’ needs, to achieve their targets and to take decisions that are appropriate to each situation. »

And finally... the reward!

« Thanks to all this I have continued to grow and to develop once again with the position of national coach, just two years after I started in the company. It’s wonderful to have such a professional career, to be appreciated! I am proud of what I have done, confident in the fact that I will continue to achieve the objectives of my new mission with pleasure and enthusiasm. I am happy to be an example to my colleagues, to be able to pass my experience on to them. Thank you! »

A look back at the Computerisation and Digital Flow project

ELISABETE, Portugal

At first, fear

« When the project started, the feeling I had in my mind was fear. Fear of not being up to this project which was going to revolutionise our teams, those of our partners and our old ways of working. Fear also of not keeping to the ambitious schedule set up with our partners, or being able to engineer the large number of external service providers in the same direction and at the same time. »

And in the end, satisfaction

« Now, this feeling seems far away. I even feel a bit silly for having so many doubts and questions! I should have remembered that Oney Portugal has a team that loves challenges and overcomes difficulties by forgetting difficult times. It’s in our DNA to change impossible to possible! What gives me the greatest pleasure now is to see the teams fully adapted to this new reality and to hear them say that we should have started to computerise the processes earlier. Mission fulfilled! »



COMMITMENT

Committing ourselves societally to give everyone the freedom to be and to act



At the core of our ambition, we have stated our shared desire to commit ourselves for a positive impact on the world. This commitment, fully shared by our employees, mobilised us strongly in 2017 for causes that we hold dear.

Committing ourselves locally

Committing ourselves locally to have an impact on our neighbouring environment, this is a real driving force behind our employees. Once again this year, they were very mobilised to make a real impact. In Spain we have set up a partnership with the SEUR Foundation with the "Taponos para una nueva vida" (Caps for a better life) campaign.

19

CHARITIES SUPPORTED IN 2017

In Portugal, for World Savings Day, our teams organised 2 training sessions on budget management for children: the 1st one for the children of the Casa do Parque of the CrescerSer charity (children's home) and the 2nd one for the children of our Portuguese employees.

After the severe damage caused by the forest fires in Portugal, our Portuguese teams joined the initiative launched by Quercus (the national nature protection charity) and sponsored a tree planted for each employee.

In France, we are partners with the "Nos Quartiers ont des Talents" (Our Neighbourhoods Have Talent) charity and Télémaque. Through these partnerships, our employees support young people in difficulty to help them find a job or to open them up through cultural activities.

Another example of our employees' strong commitment: a customer relationship team in France chose to give their December sales bonuses to the "Choisir l'Espoir" charity (a charity helping children suffering from cancer).

Committing ourselves alongside our partners

For its launch, we supported the foundation of our partner ShowroomPrivé. The purpose of this foundation is to make innovation accessible to the largest number of people for success and to promote education in new technologies, training and inclusion for all in the digital society. For this first project, 20 job seekers in northern France were able to be trained in e-commerce jobs for 6 months: from creating sales to acquiring customers, including marketing strategy. Our participation: a 50-hour training, 20 employees involved, 8 workshops and 1 guided tour of the customer relationship jobs. A commitment that is completely in line with our mission "To give freedom to be and to act", and our willingness to be involved in the areas where we are established.

Committing ourselves alongside our customers

In 2017 the Caribbean area was greatly affected by hurricane Irma. As soon as they heard the news, our French employees mobilised themselves to help our customers affected by this situation. Our customer relationship teams contacted all our customers living in Saint-Martin, Saint-Barthélemy and Guadeloupe and offered to suspend their monthly payments. 942 customers benefited from this. At the same time, our employees clubbed together to send out donations collected by the company, which enabled tent canvases and 30,000 tins of food to be sent to the Caribbean.

To commit ourselves with our customers also means to enable them to better understand credit and financial products so as to be able to use them better. With this in mind, we have updated our credit guide shown on the oney.fr website for several years. More interactive, the guide now enables our customers to understand how to manage their budget better and gives them the means to carry out a project in complete safety.

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Oney is moving forward in the right direction involving stakeholders and thus building the company of the future.

JEAN LOUIS KIEHL,
Chairman of the CRESUS charity





400

euros paid by customer advisors to the Espoir charity.

50

hours of training provided to the students of the ShowroomPrivé Foundation.

942

customers benefited from suspended payments following hurricane Irma

A challenge on a human scale

« A new period of challenge for the debt recovery team. Usually, the teams are motivated and enthusiastic. However, this time, things were becoming a bit gloomy. Until a customer advisor suggested this good idea: help a good cause with our profits! In the end, our accumulated efforts raised over 400 euros. I don't know if we can do it again, but what is sure is that most of us have found a direction and additional motivation during these autumn days. »

Jonathan, France



Supporting the ShowroomPrivé Foundation

« I was very enthusiastic to be part of the ShowroomPrivé Foundation project, and even more so about the idea of taking part in this wonderful professional and human adventure. Apart from the pleasure in drawing up training courses for passing on Oney's know-how, we wanted to share a bit of our passions, each one in their own field of expertise. Training an unusual audience in a different way, working outside the box (banking) and above all sharing, confronting and challenging our ideas. The most enjoyable part? That it's continuing in 2018! »

Caroline, France



286
kgs
of plastic caps collected in two years for the SEUR Foundation, which helps sick children.



PORTUGAL

Taking action for our customers who were victims of hurricane Irma

« Without waiting for customers to tell us about their financial difficulties following hurricane Irma which affected the Caribbean area, we wanted to help raise their spirits. So a handful of advisors stayed late one evening to work on the accounts of the customers concerned, before their direct debits were taken the next day. A suspension of payments for 3 months and transfer of cash purchases to credit (with a 0% rate) - two very tangible initiatives that were welcomed with joy by our customers. »

Armelle, France

« Children first! Creating an activity with the children of Oney's employees and the Caso do Parque charity, in cooperation with OneyCares (a group of Oney volunteers) was an incredible opportunity! It was important for everyone to be able to combine a nice and informal activity with the possibility of teaching them and making them think about the importance of saving and reducing waste every day. »

Cláudia, Marta and Sandra, Portugal



Committing ourselves and sharing with the Télémaque Institute

What is the Télémaque Institute? It is a charity that works for equality of opportunity in education, supporting young people from modest backgrounds in further education.

Committing ourselves

YAËL : « My colleague Catherine told me about the Télémaque sponsorship project during a coffee break. The project won me over straight away: to be able to commit myself by giving my time and my experience to a motivated young person, who wants to get on but who doesn't have all cards in her/his hands! »

Sharing

STÉPHANIE : « For almost 2 years I have sponsored Élodie, who is now in her final year at college and getting excellent exam results. She sees this programme as a real opportunity! We have jointly signed a charter: our common objective is for her to obtain her college diploma with a "Very Good" grade, and ultimately a baccalaureate with distinction.

The aim is not necessarily about cultural outings. Above all it is to let her find out what appears simple to us, but not necessarily to her: the Christmas market, the big wheel, a tasty waffle, walking in the park, to the zoo, and more simply, watching a film at the cinema.

The ambition is also to help her out to increase her independence, using public transportation, order from the menu at a restaurant...

Élodie teaches me as much as I teach her, and I am proud of her. »

YAËL : « These actions that are simple to us and our children are not common for these young people. »

STÉPHANIE ET YAËL : « We are proud to represent this project for Oney!

NB: Élodie came to Oney for a company discovery training... and got 19/20 on her report! »

Yaël and Stéphanie, France

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With the SEUR foundation, as well as taking an active part in saving the planet, we directly finance medical support for children with serious health problems. Since 2015, we have collected 286 kg of caps and have directly helped 48 children!

RAFAEL,
Spain





INTERNATIONAL

To build an international retailers bank

To think cross-functional and international, strengthen our positions in the countries where we are established and, above all, speed up our development: these are our major challenges in our development project. If we are able to think glocal, then we will increase our transformation and meet our partners' expectations and competitive demands.

An international project

In 2017, for the first time in our history, we drafted an international and cross-functional development project. "Each person works collectively and for Oney's success throughout the world" is its starting point. This project involves in-depth movements, both from a business point of view as well as human and organisational point of view, with product developments and changes in attitude. We have felt its initial effects from this year. We have speeded up international relocations to provide more cross-functionality and to enable our employees to develop. We have launched a savings product in Germany and collected €583M in order to diversify our refinancing. We have increased our presence at international trade fairs.

x2

INCREASE IN THE NUMBER OF INTERNATIONAL RELOCATIONS IN TWO YEARS.

Multi-countries products

We are thinking "glocal" more and more in our developments. So in 2017 our online instalment payment solution, leader on the French market, was a big success in Spain, with the signing of 30 e-commerce partnerships. We signed an international contract with Auchan Retail relating to our data sharing product in order to enable them to better monetise their data with their suppliers. We launched 27 insurance products in 4 different countries via our Oney Insurance subsidiary. Our teams organised themselves to work cross-functionally on numerous international projects that will be completed in 2018.

Countries that are becoming stronger

We have also launched major projects to strengthen our local positions in the countries where we are established. In 2017 we obtained the "Retail Bank" licence in Russia, in a difficult regulatory situation. With this licence, we will be able to open current and savings accounts, and so carry out transactions with private customers. As soon as we obtained it, teams got to work on the business project. The first Oney bank cards produced by our systems were launched during the final quarter.

In Poland we ended the partnership with Cr dit Agricole so that we can deploy a new innovative business project.

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Our priority is to develop international products to meet the needs of our partners and our customers.

MATHIEU ESCARPIT,
Group Business Development Director





x3
number of
international
workshops
organised in
2017



Cross-functionality crosses borders

« My whole team spent 3 days in Madrid meeting 3x 4x Oney Spain teams. The purpose was to see how they work, and find out about specific features of how this product operates in Spain. We took the opportunity to visit Al Campo, innovative stores that use Automatic in real time... What a trip to the land of cross-functionality! »

Sylvie, France

A banking licence in Russia!

« The project to obtain the banking licence was very difficult. We worked non-stop over 6 months to prepare an enormous amount of information. The complex state of the Russian economy, its regulatory situation and relations between Russia and France did not help us. But our self-confidence, our professionalism, constant efforts and the attention given to the results helped us achieve our objective. We received our much-awaited licence! It was an incredible moment for everyone, it gave us a real incentive to boost our growth. »

Anastasia, Russia



23.52
hours
of training
per employee
(+ 14.5 %)

Ukraine awakens

« 2017 marked a turning point in the history of Oney Ukraine. Our main partner, Auchan, has grown rapidly. In 3 months, we opened 9 new credit counters. Our network has doubled! At the same time we started to digitalise the customer experience. Our ambition is to become the leader in credit solutions and our small team is doing everything to achieve this objective! »

Ana, Ukraine



Winning over German savings

« "Do you have 5 minutes so we can show you a project?" That's how it all started. Presentation done, the first word that came into our minds was I.M.P.O.S.S.I.B.L.E. Really? The stake was huge: to propose a new product on a new market. However, the project was completed just a few months after we started it! German investors are now trusting us with their savings. The key to the success? Good team cooperation internally and fascinating work carried out with a Fintech. We are now proud of having contributed to this success... A little bit as if we had walked on the moon! »

Gaëtane et Benoît, Group

International relocation, challenge accepted!

A year has passed since I started of my international relocation adventure. I hadn't seen it coming, but it was a great opportunity, so I thought: "Why not?"

Hesitation in the first place

« How had I got myself into this situation? A year ago I was a Training and Development Manager at Oney Poland. One day I received an e-mail about recruiting the Head of Group HR Development. I found the offer very interesting, but because of my language skills, chances were few. I had learned a bit of French but, let's be honest, I wasn't brave enough to speak French without being embarrassed. »

And all of a sudden, the great leap

« Well, you only live once! I decided to speak to Simon (who was recruiting) and ask him what he expected with regards to my knowledge of French. His (non-)response surprised me a bit: he just suggested I should send my CV. That's how the recruitment process all started. And I found myself in France. As with any change process, I was frightened of what was going to happen to me and I didn't know if I was capable of going to another country, with new people. Everything was really well organised and an external company helped me find an apartment and sort out all the administrative issues. Fantastic colleagues changed to English or "sign language" and patiently explained the details of everyday life at the office. In the beginning, even buying a coffee can be a challenge! When I had difficulties, there was always someone there to help me. Now, even though I am already well established here, there is always someone who is ready to answer my weirdest questions. »

Challenge overcome!

« Respect, enthusiasm and freedom are the words that definitely contribute to international relocation at Oney. There are a lot of people in the company who, like me, have moved either temporarily or permanently to another country and who are continuing to develop their skills. If one day, a message appears in your mailbox offering you a job in another Oney entity, just say "Challenge accepted" and start your journey in the world! »

Eliza, a Pole who relocated within the Group



I wanted to share with you a story of courage, determination and perseverance. Our project was to relaunch Poland by involving as many people as possible and by bringing the project to life! Apart from the objective, the most important thing for us is to give the leading role to the employees, especially the sales team.

MARTA,
Poland



OPENNESS

Opening up to our ecosystem

For a long time, we lived quite well. In 2017 we decided to change our rules and open ourselves up and go and meet our stakeholders. We wanted to share our pride in our work with them, and our unique approach which makes Oney a really different bank.

Encouraging start-ups innovation

For 2 years we have been widely developing cooperation with start-ups and Fintechs. So have our employees! In April, a group of employees took part in a hackathon called "Hack my retail: revolutionise payment in consumers's life projects" alongside Adéo, Boulanger and some start-ups. Our team won first prize! In fact, our team was swarming with ideas! In 2017, 238 ideas were suggested on our shared innovation POP platform.

We also supported three events taking part in the development of start-ups: ICC Start-up Award, Look Forward FashionTech Festival and Big Up 4 Start-Up.

As part of our human change process, we have widely developed openness sessions. Our employees have gone out to explore through visits to companies, attending conferences, learning expeditions and opening in-house libraries. This movement, launched throughout the world in 2017, has become part of our culture and will continue to be developed in the years to come.

Let us be known by the general public

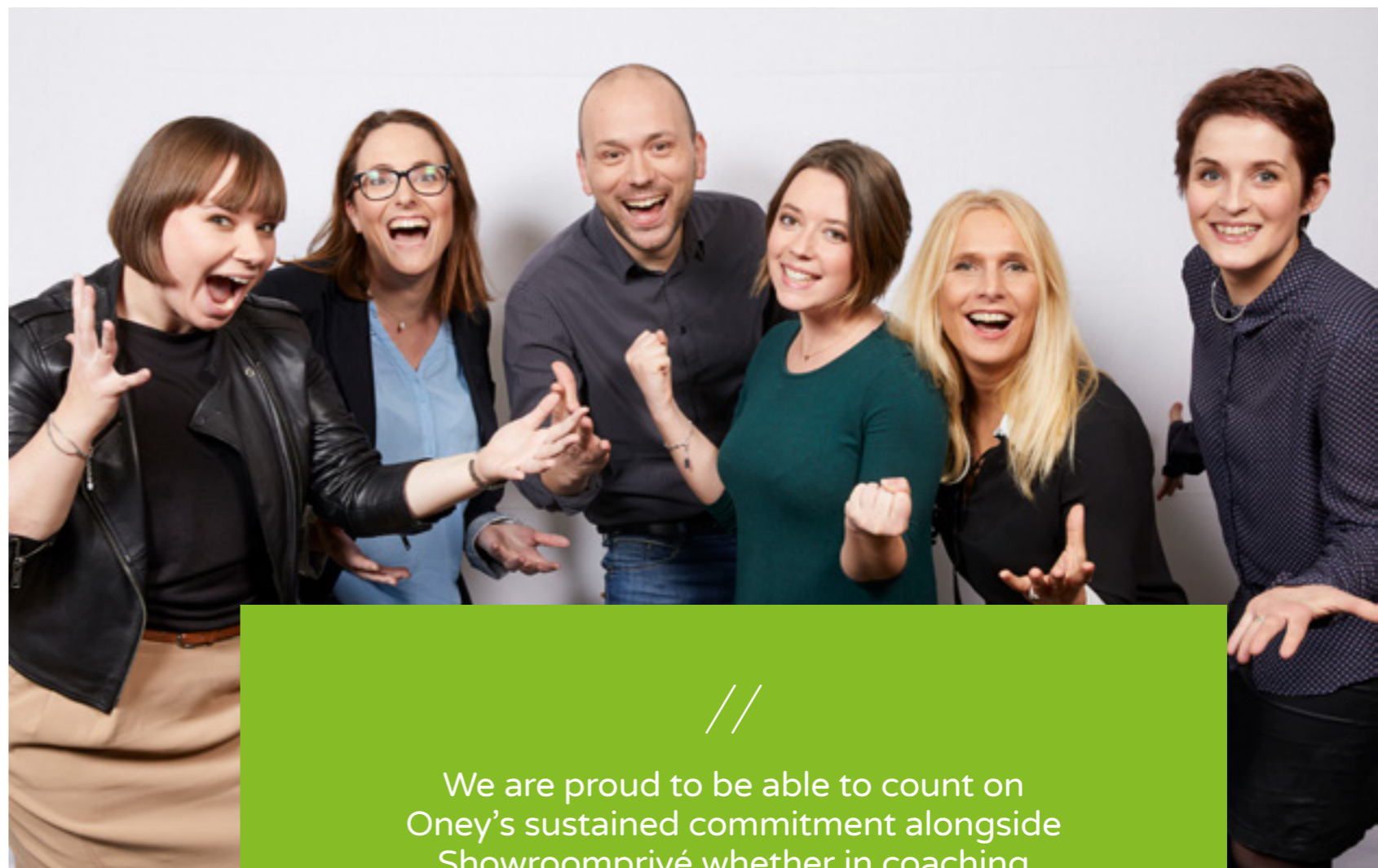
2017 was also marked by the starting up of well-known initiatives. First time for Oney! In Hungary we sponsored a TV programme organising a competition between teams of secondary school pupils on finance and entrepreneurship. In France, we started TV, radio, mobile and poster co-branding campaigns with our partners BricoPrivé, ShowroomPrivé and Alltricks to promote our 3 or 4 instalment payment solution. In Portugal, a poster campaign in shopping centres enabled us to present our new brand platform to our customers.

10
START-UPS HELPED
IN 2017

Being acknowledged by our peers

Apart from making us well-known to the public, we have increased our BtoB presence. We attended several major professional trade fairs, such as Paris Fintech Forum, Paris Retail Week and Totec 17. We organised a first "Oney Afterwork", an event for our partners only. For this first event, we dedicated the evening to the topic of phygital.

A movement that we are going to further intensify in 2017, especially via major international trade fairs, in order to support our acceleration.



We are proud to be able to count on Oney's sustained commitment alongside Showroomprivé whether in coaching innovating start-ups or exploring retail fashion future through a yearly exhibition and questioning issues related to means of payment in this context.

COLINE RIVIERE,
Director for CSR, Showroomprivé



283

ideas posted by our employees on our shared POP platform



HUNGARY

Hungary TV

« A major first! For the first time, we sponsored a TV programme: «Pénzügyesek». This was an educational competition that aimed to broaden the financial knowledge of young people. During the programme, 3 teams wore our colours, and some of us were even in the jury! »

Bernadett, Hungary

Sharing our reading: Book'inné at Oney

« When I think about this year, there are so many life moments that come to mind, so many wonderful memories! Such as the discussion around the book "The Four Agreements": this book guides me and already guided me before it was talked about at Oney. It's true, I would never have mentioned this in a work environment, so thank you to Book'inné! »

Caterina, France



FRANCE

« I wanted to take part in the opening up initiatives because being open to my environment is important to me and I think all best practices are good to know and to share. To visit different companies that have various ways of functioning enables our strengths and weaknesses to be identified. It also allows us to question ourselves so as to always remain among "top employers". »

Stéphanie, France

Looking to understand better

« The most outstanding time for me this year was our trip to France in September. The entire team went on this 3-day trip. We met people whom we communicate with every day by e-mail, but whom we had never met. And we were also able to meet Jean-Pierre, our CEO! We also visited stores in which the insurance products we create are sold. This made our daily jobs much more tangible. And, of course, I won't forget all the dinners and terrific laughs we shared! »

Kirsty, Malta



2500 TV and radio commercials broadcast co-branded with ShowroomPrive.com, Bricoprivé and Alltricks.com in 2017

Hackaton: “we were not disappointed!”



« I organised an exploratory visit as part of our opening up journeys. The CEO of the group we visited encouraged his employees to dare, to develop initiative-taking and to make them responsible. My favourite phrase? “Sometimes we win, sometimes we learn. »

Nadège, France



« During the conference with Admiral Olivier Lajous, I discovered an enthusiastic person! Enthusiastic about his job as a sailor and about the sea, but above all, enthusiastic and passionate about people! For me, his speech was a great lesson in life and humanism. »

Séverine, France,

« When you think about a hackathon, you immediately imagine a flood of ideas, enthusiastic discussions and innovative projects. Inevitably, when you associate “hackathon” and “Oney”, you expect all that, but in a friendly atmosphere and with participants who have diverse and varied skills.

That is what we were expecting and we were not disappointed. »

“The multidisciplinary approach working for innovation”

« Our team had one specific feature, that none of us really knew each other. Only Valentin and Damien knew each other before. Grégoire, Jonathan and Bastien became a part of the adventure after Valentin gave details of the idea he had developed. As luck would have it, we found ourselves forming a team that included specialists in business, marketing, communications and customer relationship. The multidisciplinary approach working for innovation, this was a pretty good start! »

“A memorable experience”

« Thinking about it, it is crazy to realise what 5 people who hardly knew each other at 9 in the morning were able to build in one day. A complete concept was created from a simple idea, a action plan and a real ambition. We will all remember this memorable experience and, especially the fact that, alone you can go fast, but together, you can go very far. »

Bastien, France.



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