

Acting for a fairer , more humane
and sustainable world.

Oney 2022



oney
YOUR MONEY YOUR WAY

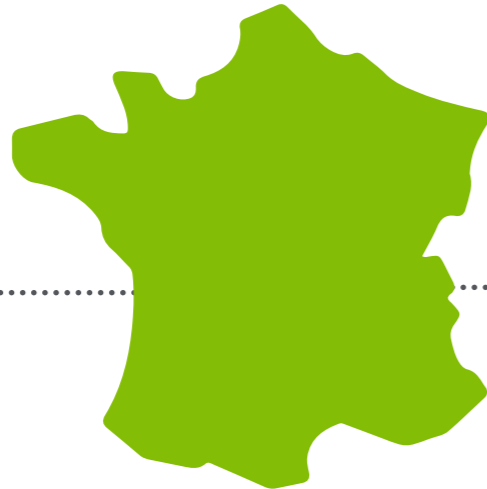
Oney, a major player in consumer financing

Our key figures.

*Figures as of Dec 31st, 2022

N°1

Leader in split payments in France and several other European countries



1/3

Of split payments in France are made with Oney

6,500

Partner brands and companies

7.2M

Customers

17,000

Stores and websites using our solutions

€432M

NBI

€214M

Net income (consolidated within the BPCE Digital & Payments division)

12

Pays

+ 2,300

Collaborateurs



Oney, a bank born of commerce

The Oney adventure began in 1983 when Gérard Mulliez, founder of Auchan, acquired a bank to create a unique offering at the heart of the retail sector.

For 40 years, Oney has supported the development of its partner brands and companies by creating payment solutions, financial services and insurances that are unique on the market, to give everyone the power to carry out their projects, improve their daily lives and consume better.

Every day, our employees strive to invent a new way of consuming: more modern, more responsible and more human.

Today, Oney, together with its two shareholders, BPCE (50.1%) and ELO (formerly Auchan Holding, 49.9%), brings together the best of banking and commerce. Within Groupe BPCE, Oney is part of BPCE Digital & Payments, a new division combining payment, digital and data expertise.



[Find out more](#)

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PARTNER OF TRANSFORMATION OF COMMERCE

At Oney, we draw on our expertise alongside our partners, financing and facilitating the day-to-day purchases of millions of consumers and supporting them at every stage of their lives, including unexpected events. Giving everyone the power of choice is our way of being useful to everyone by offering the opportunity to consume better.

> [Discover our activities](#)

2

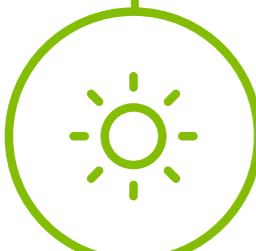


PEOPLE AT THE HEART OF OUR CORPORATE CULTURE

At Oney, our culture is fundamentally focused on cooperation and development of those who strive every day to achieve our mission. At Oney, the employee experience is at the heart of the Human Resources policy.

> [Discover our HR policy](#)

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ACTING FOR A FAIRER, MORE HUMANE AND SUSTAINABLE WORLD

Aware of the challenges of consumption and its impact on the planet and its citizens, we take action to engage our customers, partners and employees in the environmental transition. We are striving for a banking model that creates shared value and develops with respect for people, the planet and their common future. At Oney, we act as a responsible banker, ensuring consumer protection and preventing and supporting situations of financial fragility.

> [Discover our CSR commitments](#)



Our vision

Partner of transformation of commerce for 40 years, Oney develops innovative payment, financing and insurance solutions to give everyone the power to **improve their daily lives and consume better**. Attentive to the needs of those who place their trust in us, we strive to create a seamless, personalised customer experience.

Thanks to our **network of retail partners**, our **drive for innovation** and our **data expertise**, we provide financial solutions that meet changing consumer needs.

Because we believe in the power of **collaboration**, we are committed to building strong relationships with **our partners and customers**. By focusing on simplicity and digitalisation, we place **our customers' autonomy** in their operations at the heart of the bank's future.

oney
YOUR MONEY YOUR WAY

Our promise

At Oney, we believe that **every customer is unique**. We are committed to working with our partners to offer **tailor-made solutions** that meet their needs. By offering a **personalised service** that takes into account each individual's financial situation and objectives, we support our customers in their day-to-day projects.


We are committed to ensuring **the inclusion** of all consumers who use our services, by examining every application we receive. In our customer service department, our advisors, trained to cater for all budgets, listen and guide our customers towards informed choices.

Through an instant, simple and fluid application process, we quickly provide answers and solutions adapted to every situation.


At Oney, we attach great importance to the security of our operations. We use advanced technologies and protocols to **protect sensitive data** and financial information. We are committed to staying on top of the latest threats and risks in the ever-changing world of online banking.

Partner of transformation of commerce.

€7.5bn

Paid worldwide thanks to our payment methods 

€4.08Mbn

Customer projects made possible by our financing solutions 

1.8M 

Customers insured

SUPPORTING OUR PARTNERS IN THEIR DEVELOPMENT

Since its creation, Oney has been listening to consumers and retailers to design and adapt its offers to the challenges of commerce and society: omnichannel, new payment methods, simplification of the purchasing process, security, etc. Our solutions are genuine growth drivers for retail brands and companies, contributing to the vitality of the retail sector.

OUR ACTIVITIES AND EXPERTISE

Working alongside consumers in their daily lives, we support them in carrying out their projects through **four major business lines**:



oneytrust

oneyinsurance

EXPERT IN THE FIGHT AGAINST FRAUD

Our expertise in identity and online purchase verification and our real-time data analysis ensure a secure, frictionless digital journey.

> [Find out more](#)

INSURANCE EXPERT

We develop ultra-customised insurance solutions for retailers, companies and brokers, covering loans, means of payment, home, car/mobility, breakage and theft

> [Find out more](#)

?? Did you know?!

SPLIT PAYMENT

- 39% of consumers have used split payments for their purchases
- 80% use it several times a year
- 51% intend to use it more than last year
- 49% see split payment as a new way to better manage their budget

Harris Interactive Barometer of Better Consumption - Oney 2022

Partners who place their trust in us

17,000

Stores and websites using our solutions

6,500

Partner brands and companies

The grid displays logos for various partner brands across eight categories:

- High tech:** Boulanger, SAMSUNG, PC DIGI, dyson, Robot, DEVILET, MaxiCoffee, ELECTRO DEPOT, UBALDI, ufsa.
- Home:** La Redoute, SAINT MACLOU, Habitat 67, Habitat 67.com, MENISERIE, gato preto, ainea, somfy, habitat, Alice & Joana.
- Travel:** AIRFRANCE, lastminute.com, AIRCARIBES, Belambra, AIR AUSTRAL, homair, mmv, Thalasso n1, Frenchbee, OVELO, CANYON.
- Fashion / Sport:** KAPORAL, DECATHLON, Pedro del Hierro, KIABI, INTERSPORT, MANGO, FILTRICKS, OVELO, CANYON.
- Circular Economy:** Vestiaire Collective, leboncoin, Selency, belong, BackMarket, CertiDeal, Camifair.
- Retail / Culture:** Auchan, Cultura, Sonoma, showroomprive.com, ELIANA, KnoJoout, Veepee.
- Mobility / Energy:** NORAUTO, MIDAS, AUTOOC, Bosch Service.
- Health:** ATOL, Audika, Krjs, OPTICAL CENTER, dentego, cdb.

TAILORED TO ALL PAYMENT ECOSYSTEMS

OUR solutions are tailored to the needs of merchants and consumers. To achieve this, we are developing European and local partnerships with payment service providers (PSP), travel management software (TMS) vendors and website management (CMS) platforms.

In 2022, we added 4 new payment service providers to our panel of 20 partners. In this way, we make our solutions and services available to as many retailers as possible.



CUSTOMER VISION AT THE HEART OF OUR BUSINESS

Together with our partner merchants, we place the customer experience and data security at the heart of our concerns

In order to be as close as possible to our stakeholders' expectations, we ensure that we have in-depth knowledge of our market by carrying out consumer surveys such as **the European Barometer of Better Consumption**, a tried and tested Data strategy, and regular and thorough listening to our customers. At Oney, customers are systematically involved in the creation and development of our solutions.

To achieve this, we monitor various indicators, on which we base our actions to continuously improve customer satisfaction.



NPS products and services (generic and by type)	Digital Space Survey	Number of customer complaints	PSD2 claims rate	After-sales service score	Customer Solution score
Customer satisfaction	Satisfied customers who log in to their online space	For the current year	Record of payment method-related claims	Customer satisfaction after processing a customer service request	Satisfaction of customers in arrears

CUSTOMER SATISFACTION AT ONEY IN 2022

In 2022, the NPS (Net Promoter Score) for Oney France's products and services was 65.9.

In 2022, Oney Portugal achieved record customer satisfaction with a score of 8.89/10. Among the main areas of positive feedback, the teams present in partner stores (9.29), the app (9.15) and the call centre (9.10) recorded the best results.



A CERTIFIED COMMITMENT TO SECURITY

Data security for our partners and users of our solutions is a major challenge for our business. In 2022, for the sixth year running, Oney is **PCI-DSS** certified. The **Payment Card Industry Data Security Standard** is a data security standard issued to players in the payment chain who meet high security standards.

People at the heart of our corporate culture



ENTHUSIASM, FREEDOM, RESPECT

At Oney, our HR policy is **people-centred**, based on **cooperation** and the well-being of our employees. On a day-to-day basis, we value team spirit, **authenticity** and a **positive corporate culture**, while encouraging the **development of expertise** and **ongoing training**.

Because a fulfilling working environment depends first and foremost on equal opportunities, we are committed to promoting professional equality, inclusion and diversity within our workforce.

More than 2,300



Employees

87/100

Gender equality index Oney Bank SA

50%

Women on the Board of Directors

56,9%

Women in our European workforce

49,1%

Women managers in our European workforce



SUPERMOOD AT ONEY IN 2022



Participation rate
Group survey June 2022

18

Surveys launched in all our countries

LISTENING TO EMPLOYEES

We offer our employees an environment that meets their expectations in terms of well-being and development. To achieve this, we support our employees through actions designed to optimise the quality of life at work.

A RECOGNISED LISTENING SYSTEM

Oney Groupe is a certified «SuperMood Champion», in recognition of our employee listening system.



A LONG-TERM COMMITMENT TO EQUALITY

In 2022, Oney Spain launched its second Equality Plan, including 22 measures that will be implemented over the next 4 years, with the aim of guaranteeing equal treatment and opportunities for every employee.



TARGETED PROGRAMMES

At **Oney Romania**, the **ONEY HYPE** program supports employees from the moment they join the company through a system of rewarding and recognising talent, promoting CSR practices and monitoring mental health.

At **Oney Spain**, the **RRHH Impulsa / HR Boosts** action program aims to improve the employee experience, notably through the organisation of outdoor activities, reward plans, training programmes, solidarity and volunteer projects.

In 2022, Oney Spain's employee NPS increased by 14 points (for a participation rate of +21%).



ENABLING EVERYONE TO DEVELOP

Oney invests nearly 60,000 hours a year in training its employees. In addition to compulsory or company-provided training courses, Oney offers the «Oney Campus» platform, which enables everyone to choose modules to help them develop their skills (English, social networks, etc.).

We are committed to creating the right conditions for everyone to develop.

3.65% 

Total payroll dedicated to training

87% 

Employees who consider that they have experienced a learning year



PROMOTING DEVELOPMENT THROUGH CONCRETE ACTIONS

At **Oney Portugal**, the Imagin-Action programme launched on 28 June 2022 provides for one-year actions to promote employee development and well-being. These include integration and training, in particular through:

- > The «onboarding buddy» programme, which assigns each newcomer a member of staff to help them through their first few weeks with the company
- > Co-financing of higher education or vocational training programmes
- > The organisation of open days that enable teams to meet and learn more about each other's practices and activities
- > Promoting internal mobility

Acting for a fairer, more humane and sustainable world.

In each of our countries, we are committed to working with our customers, merchant partners and employees to help implement sustainable practices. To achieve this, we have built our CSR policy around four commitments.

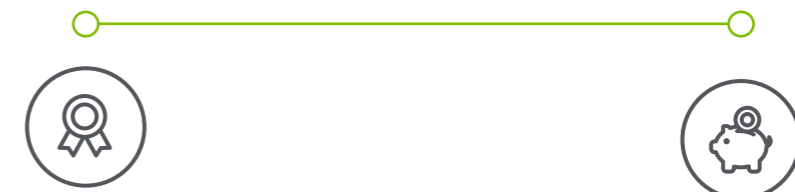
ENCOURAGING «BETTER CONSUMPTION» By giving everyone the power to opt for sustainability.

+44,9%

vs 2020

Financing for second-hand purchases in France (i.e. 7% of our financing volume)

OUR PRIORITIES



Offering products and services that encourage our customers to choose sustainability.

Encouraging sustainable budget management and supporting financial education.



RESPONSIBILITY AT THE HEART OF OUR SOLUTIONS

In 2022, **Oney Spain** and **Oney Portugal** launched their Responsible Personal Loan, a solution offered to Oney customers to finance their purchases of sustainable equipment at competitive rates.

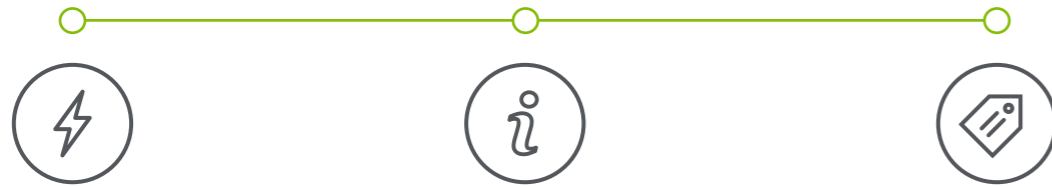
From July 1st to September 31st, through its OneyRaty solutions, **Oney Poland** launched a reforestation campaign, planting 730 trees

PROTECTING THE CLIMATE
By reducing our carbon footprint

16 858 Te CO2

Our 2022 carbon footprint
Including scopes 1, 2 and 3

OUR PRIORITIES



Reducing our energy consumption.

Raising awareness among our employees, who are agents of change (climate action, mobility, zero waste).

Implementing a sustainable purchasing policy.

> See our 2022 CSR report

SUPPORTING OUR EMPLOYEES

By enabling them to further their career, help others and contribute to society

More than 2,300

Employees in Europe

OUR PRIORITIES



Committed to inclusion and equal opportunity

Promoting our employees' commitment to society

Encouraging sport as a vehicle for well-being

> Find out more



PUTTING DIGITAL TECHNOLOGY AT THE SERVICE OF PEOPLE

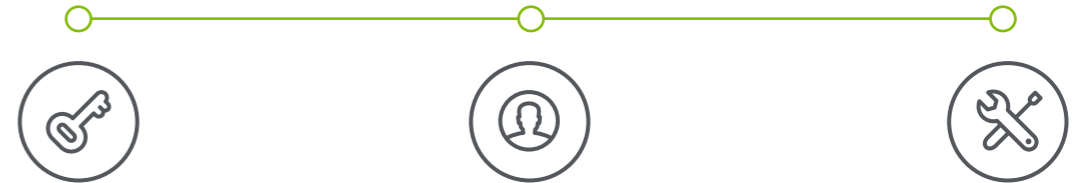
And using our digital transformation to strengthen human relations



NPS (Net Promoter Score)
products and services in France

By combining digital and human resources, Oney has maintained a high level of customer satisfaction for several years

OUR PRIORITIES



Giving our customers ever greater autonomy in managing their transactions.

Simplifying our core internal processes.

Using digital tools to encourage cooperation and sharing between our employees.

???
'Did you know?'

ONEY SUPPORTS RESPONSIBLE PURCHASING - IN 2022

- Sustainability is a purchasing criterion considered a priority by **90% of Europeans**.
- **3/4 of Europeans** say they have already chosen second-hand products rather than new ones when shopping.
- **76% of Europeans** would buy more second-hand products if they could pay for them in instalments.
- Nearly **9 out of 10 Europeans** are prepared to change their day-to-day consumption to make more responsible purchases³.

Harris Interactive Barometer of Better Consumption - Oney 2022

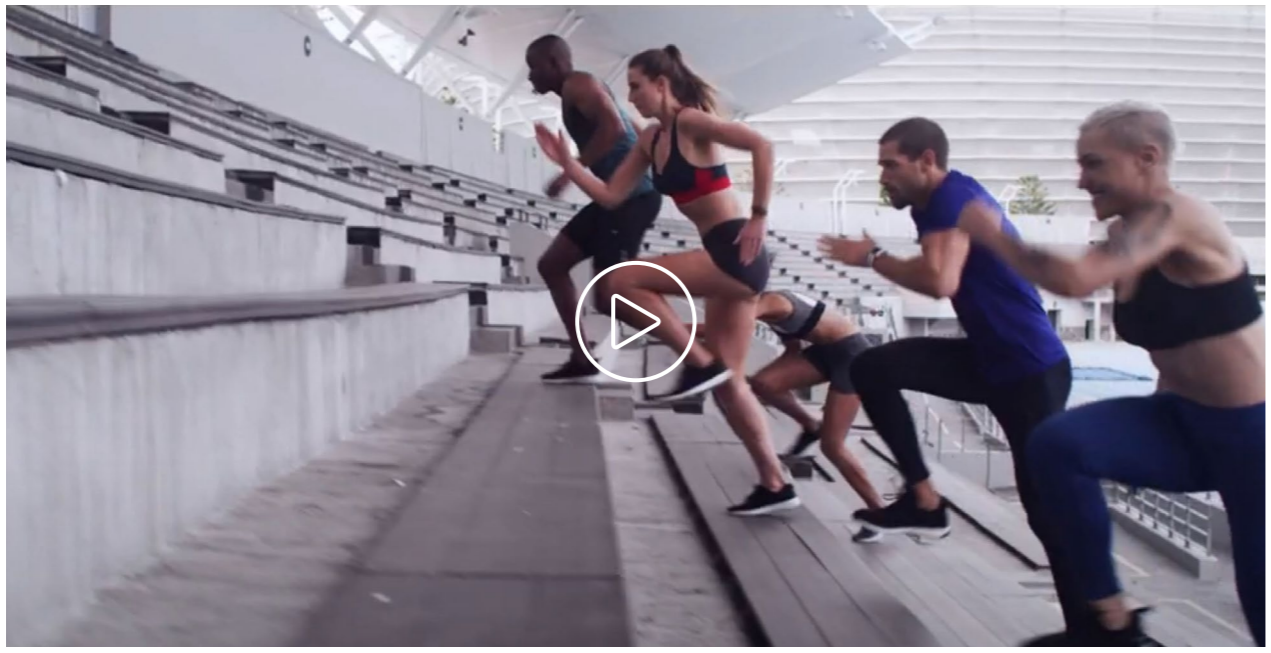


At Oney, team spirit knows no bounds.

A partner in everyday sport

At Oney, we believe that we are all Everyday Champions. Sport is not just about performance, it is above all about creating bonds and cultivating the three values we hold dear: freedom, respect and enthusiasm.

At Oney, we encourage everyone to live their lives in accordance with their own choices and beliefs. So when we get involved in sport, we take the same approach.



BRINGING SPORT TO WORK

At Oney, we care about the well-being of our employees and support those who wish to take up a sporting activity.

Last March, we joined the #Gofor30 initiative, with the aim of encouraging our employees to practice sport on a daily basis by organising physical activities and sharing tips, while contributing to the development of quality of life at work.



COMBINING SPORT AND THE ENVIRONMENT

In 2022, Oney France organised its first Eco Jog, alongside the Lille Sport Eco Challenge and Pierre-Ambroise Bosse. This event, the biggest national mobilisation in the framework of World Clean Up Day, aimed to collect and recycle as much waste as possible. A 100% responsible event for the benefit of the planet.



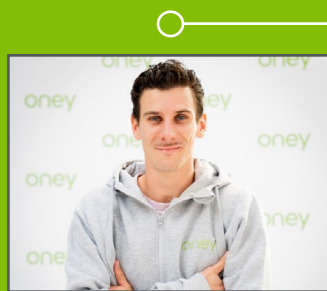
EVERYDAY SPORT FOR EVERYONE

At Oney, we regularly offer our employees sports sessions supervised by a coach. We also encourage the creation of sports communities so that colleagues can practice together on a weekly basis.



SUPPORTING THOSE WHO EMBODY THE VALUES OF SPORT

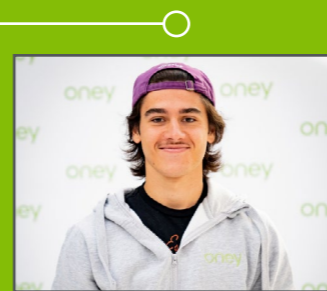
Because being an ally of sport means encouraging those who embody its values, Oney supports three top-level athletes through patronage and sponsorship:



Pierre-Ambroise Bosse
Speciality: 800 meters



Yolanda Hopkins Sequeira
speciality ; Surfing



Matéo Colsenet
Speciality : BMX racing

ONEY X PARIS 2024

Because we are at the side of consumers every day, we believe it is essential to support them in both small and large-scale social events. As a Premium Partner of the Paris 2024 Olympic and Paralympic Games, we at Oney France are committed to promoting sport and all the virtues it conveys in the everyday lives of our customers, partners and employees.

Through our financing activity, we have a simple objective: to make it accessible to as many people as possible. Paris has chosen to set an example by making the Paris 2024 Olympic and Paralympic Games the “first ethical, responsible and sustainable Games” in history. These are values with which Oney fully identifies.

IMAGINE 2024

As part of the premium partnership with Paris 2024, our Groupe BPCE has put in place an ambitious internal mobilisation plan around a single theme: IMAGINE 2024. This programme enables the group’s employees to be actors in and ambassadors of these “Games for All”.

EMPLOYEE VOLUNTEERS

Volunteers play a major role in the Paris 2024 Olympic and Paralympic Games. Their presence is essential. At Oney, we help our employees who wish to register via the Paris 2024 platform.

[Discover our sports commitments](#)

oney
YOUR MONEY YOUR WAY



To find out more, visit [Oney.com](https://oney.com)