

# Oney: committed to more sustainable consumption.

**Read our Impact Report.**

## OUR COMMITMENT

Driving more sustainable consumption, while respecting planetary boundaries and putting people front and centre in our actions.

## OUR APPROACH

A double materiality assessment of our environmental and social footprint.

## OUR PROMISE

Reporting on our progress transparently.

## PLANET

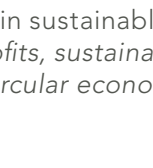
### ACTING TODAY FOR A SUSTAINABLE TOMORROW



#### OUR PROMISE?

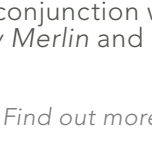
**Accelerate the ecological transition by making sustainable consumption accessible to all, while reducing our environmental footprint.**

#### OUR ACTIONS, YOUR REWARDS IN 2024:



**100m**  
EUROS

invested in sustainable projects: energy retrofits, sustainable transport, circular economy.



**CLEAR, ACCESSIBLE SOLUTIONS,**

like our offer combining zero-interest energy retrofit financing and a loan for a specific project, in conjunction with Leroy Merlin and BPCE.

*Find out more*

#### REDUCING OUR IMPACT TOGETHER

In 2024, Oney contributed to a

**-15%**

REDUCTION IN BPCE GROUP'S TOTAL GHG EMISSIONS

**100%**

OF ELECTRICITY COVERED BY GUARANTEE OF ORIGIN CERTIFICATES at all our sites.

Less waste, more efficiency: ELECTRICITY CONSUMPTION at our head office has been reduced by

**-30%**

in 5 years.

More sustainable transport options for our employees.

**+48.6%**

HYBRID VEHICLES IN THE ONEY FRANCE FLEET IN 2024.

#### THE CIRCULAR ECONOMY IN ACTION



**59%**

OF THE GOODS INSURED BY ONEY ARE REPAIRED RATHER THAN REPLACED, because sustainability means savings.

#### OUR PARTNERSHIPS

to finance second-hand and refurbished products.

BackMarket

leboncoin

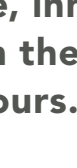


Okamac

Selency®



WITH ONEY, EVERY PROJECT COUNTS FOR THE PLANET!



## PEOPLE

### PEOPLE FIRST, ALWAYS

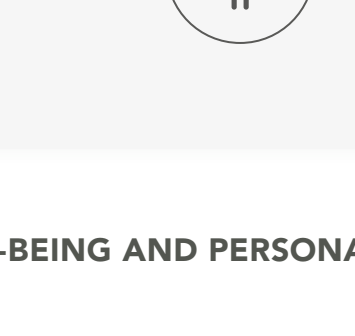


#### OUR PLEDGE?

**Create an environment in which our employees can thrive, innovate and play an active role in the success of our collective endeavours.**

#### PROUD ACHIEVEMENTS IN 2024:

#### A DIVERSE AND COMMITTED TEAM

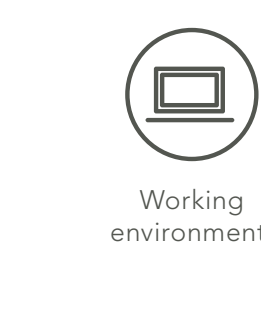


**92/100**

GENDER EQUALITY INDEX SCORE IN FRANCE

**42%**

FEMALE REPRESENTATION IN SENIOR MANAGEMENT



**6.76%**

OF OUR EMPLOYEES IN FRANCE HAVE A DISABILITY

#### WELL-BEING AND PERSONAL GROWTH ON A DAILY BASIS:

**4**

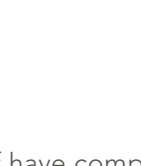
PRIORITY QLWC AREAS



Employee well-being.



Quality of employee relations and management.



Working environment.



Support for change.

#### TRAINING FOR EVERYONE TO ENSURE A SAFER ENVIRONMENT

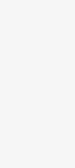
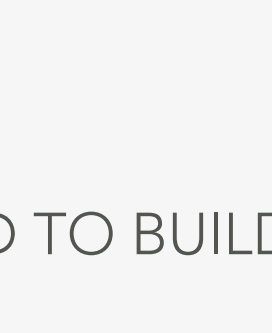


**98%**

of Oney Group staff have completed anti-money laundering training.

**99.7%**

of our staff have completed GDPR and cybersecurity training.



AT ONEY, WE WORK TOGETHER.



## SUSTAINABLE PARTNERSHIPS

### WORKING HAND IN HAND TO BUILD THE FUTURE

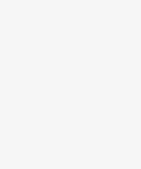


#### OUR MISSION?

**Be a trusted partner for merchants and consumers, for a more inclusive and responsible economy.**

#### BEING A TRUSTED PARTNER MEANS:

#### PROVIDING TAILOR-MADE SOLUTIONS



**37,000**

PARTNERS

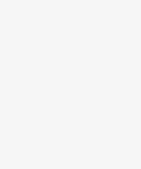
already place their trust in us across Europe.



**6.7m**

CONSUMERS

use Oney to make their plans a reality.



**VARIED AND INNOVATIVE solutions**

BNPL, instalment loans, affinity insurance, zero-interest retrofitting loans, etc.

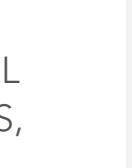
#### A WIN-WIN RELATIONSHIP



**A 90%**

CUSTOMER SATISFACTION RATE

in 2024 (up from 85% in 2023).



**A 76%**

SATISFACTION RATE

among our partners (up from 67% in 2023).

#### RESPONSIBLE, LOCAL PURCHASING

**74%**

OF OUR SUPPLIERS ARE LOCAL SMALL/MID-SIZED BUSINESSES,

enabling us to drive an economy that benefits everyone.

#### A POWERFUL COMMITMENT TO MORE SUSTAINABLE BUDGETING

**5,500**

PORTUGUESE STUDENTS

have completed a financial education programme over the past 4 years in conjunction with the Sol Sem Fronteiras NGO.

**A STRONG 12-YEAR PARTNERSHIP**

that began in 2013 with Crésus to prevent over-indebtedness and support vulnerable customers.



AT ONEY, OUR PARTNERSHIPS CREATE SUSTAINABLE VALUE!



## ONEY IS COMMITTED



TO THE

**PLANET**

by financing the energy transition and actively reducing our carbon footprint.



TO

**PEOPLE**

through our inclusive, supportive and caring corporate culture.



TO OUR

**PARTNERS**

through innovative solutions, close attention to the needs of our customers and partners, and concrete results.

## JOIN US IN WRITING THE FUTURE OF MORE RESPONSIBLE CONSUMPTION!



BECAUSE A MORE PEOPLE-FOCUSED, SUSTAINABLE BANK IS POSSIBLE – RIGHT HERE, RIGHT NOW.

