

Oney Group : committed to more sustainable consumption.

OUR COMMITMENT

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

OUR APPROACH

A double materiality assessment of our environmental and social impact.

OUR PROMISE

A transparent assessment of our impact.

PLANET

ACTING TODAY FOR A SUSTAINABLE TOMORROW



OUR PROMISE?

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

OUR ACTIONS, YOUR REWARDS IN 2025:

FINANCING A MORE SUSTAINABLE FUTURE



124m^(FR)

EUROS IN REVENUE FINANCED

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



CLEAR AND ACCESSIBLE SOLUTIONS^(GRP)

like our combined zero-interest energy renovation loan (BPCE) and project-specific instalment loan alongside our partners Leroy Merlin and Effy.

REDUCING OUR IMPACT TOGETHER

Carbon intensity of Oney Group

30.2^(GRP)

g CO₂/€ OF REVENUE

-34%^(GRP)

REDUCTION IN WASTE in 2025 (vs 2024)

-19%^(GRP)

REDUCTION IN OUR ENERGY CONSUMPTION in 2025 (vs 2024)

-14%^(GRP)

REDUCTION IN IT HARDWARE in 2025 (vs 2024)

THE SUSTAINABLE ECONOMY IN ACTION



53%^(GRP)

OF PRODUCTS INSURED BY ONEY ARE REPAIRED RATHER THAN BEING REPLACED, because sustainability goes hand in hand with the economy and the environment.

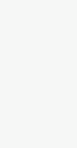
SMART PARTNERSHIPS^(FR)

BackMarket

Effy

leboncoin

LEROY MERLIN



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 2025:

DIVERSITY AND INCLUSION



92/100^(FR)

GENDER EQUALITY INDEX SCORE IN FRANCE

38%^(FR)

FEMALE REPRESENTATION IN SENIOR MANAGEMENT



7.44%^(FR)

EMPLOYEES LIVING WITH A DISABILITY in 2025

WELL-BEING AND PROFESSIONAL DEVELOPMENT

4 PRIORITY QLWC AREAS



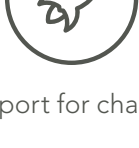
Employee well-being.



Quality of employee relations and management.



Working environment.



Support for change.

TRAINING FOR EVERYONE TO ENSURE A SAFER ENVIRONMENT



99.6%^(GRP)

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

99.6%^(GRP)

of our staff have completed GDPR and cybersecurity training.

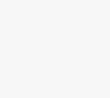


AT ONEY, WE WORK TOGETHER.



PARTNERSHIPS THAT ARE SUSTAINABLE

WORKING HAND IN HAND TO BUILD THE FUTURE



OUR MISSION?

Be a trusted partner for merchants and consumers, for a more sustainable economy.

BEING A TRUSTED PARTNER MEANS:

PROVIDING TAILOR-MADE SOLUTIONS



37,000^(GRP)

PARTNERS

already place their trust in us across Europe.



8.6m^(GRP)

CUSTOMERS IN EUROPE

use Oney to make their projects a reality.



Solutions^(GRP)

THAT ARE VARIED AND INNOVATIVE

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

A WIN-WIN RELATIONSHIP



87%^(FR)

CUSTOMERS SATISFACTION RATE IN 2025

(vs 90% in 2024).



84%^(FR)

OF PARTNERS ARE SATISFIED

with our solutions (vs 74% in 2024).

RESPONSIBLE, LOCAL PURCHASING

1,480 FTE jobs^(FR)

SUPPORTED BY OUR PURCHASES

of which 259 in the north of France (Nord).

A STRONG COMMITMENT TO FINANCIAL EDUCATION AND PREVENTION

6,800^(PT)

PORTUGUESE STUDENTS

completed a financial education programme between 2021 and 2025 with Sol Sem Fronteiras NGO.

13 years^(FR)

IN STRONG PARTNERSHIP

with Crésus to prevent over-indebtedness and support vulnerable customers.



AT ONEY, OUR PARTNERSHIPS CREATE SUSTAINABLE VALUE!



ONEY IS COMMITED



TO THE

PLANET

by financing more responsible consumption.



TO

PEOPLE

throughout 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 SHAPING A FUTURE OF **RESPONSIBLE CONSUMPTION!**

^(FR) Data for France

^(GRP) Group Data

^(ETP) Full-time equivalent

^(PT) Data for Portugal