

Younited celebrates the 4th anniversary of its European platform offering financing and trade-in of Apple products to boost more responsible consumption

Paris, June 6th, 2024

"Financing + Trade-in": Since 2020, Younited has been offering an exclusive solution for installment payments of Apple products, fully instant and 100% digital, combining spot and forward trade-in offers in France, Italy, and Spain. This partnership promotes the second life of devices while providing immediate economic benefits to consumers who choose one of its various trade-in options. The days of keeping your old iPhone in the drawer are behind us!

In the context of inflation and increasing demand for eco-responsible consumption solutions, Younited has developed an exclusive solution for Apple customers. This European platform combines the installment payment technology "Younited Pay" with a device trade-in program. Customers thus benefit, in addition to an innovative financing method, from an immediate reduction in their monthly payments by opting for an immediate ("spot"¹) and/or future ("forward"²) trade-in option for their Apple products. This program promotes more environmentally respectful consumption by involving the consumer in a "second life" approach from the moment of purchase. This option is subscribed by over 70% of customers of the program and widely praised by the salesclerks of merchant partners, who see the purchasing experience completely redefined.



Promotional visuals examples, May 2024

Thanks to the "Younited Pay" financing solution, based notably on Open Banking, customers can request to spread the payment of their Apple product purchases over several installments, starting from 10 monthly payments and for amounts from €300. Financing for Apple Care insurance and accessories can also be included in the shopping basket, for a few extra euros per month. Thus, the comprehensiveness of the offer and its ease of integration into physical and online sales channels

¹ Spot: possibility offered to a customer subscribing to Younited financing to return an Apple product, for which the buyback amount will be deducted from their financing.

² Forward: possibility offered to a customer subscribing to Younited financing to benefit from a future buyback offer (e.g. after 24 months of use for an iPhone).



allow merchant partners to increase their average basket by 20% and makes their customers 20% more likely to buy again.

The Younited Pay solution offers a 100% digital amortizable credit experience (no revolving credit or unregulated installment payment), with no delay or paper-based documentation needed. Subscription takes only a few minutes, and customers receive an instant definitive response. In practice, they only need to provide an identity document, share their bank statement via a secure connection thanks to Open Banking technology. Customer and merchant satisfaction rates exceed 95%.

Geoffroy Guigou, co-founder and COO of Younited, applauds this partnership by stating: "At Younited, we are on a mission for responsible consumption and an environmentally respectful industry, as evidenced by our efforts to be certified as a B-Corp. We are delighted to offer the most innovative "financing + trade-in" solution in the European market for acquiring Apple products, thus encouraging more sustainable consumption of electronic products. Through our platform, we continue our mission to make financing simpler, more accessible, and more responsible."

Since its launch, the program has financed €200 million of Apple products, representing nearly 150,000 devices. The solution is available in over 430 stores and websites distributing Apple products in Europe, including the largest Apple Premium Resellers in the countries (LDLC France, Ktuin and Intecat in Spain), retailers (Euronics in Italy), and Telcos (Iliad in Italy) covered by the solution. The platform continues its expansion with other merchants to make financing + trade-in solutions even more accessible to as many users as possible.

For more information on Younited Pay and its benefits, visit <https://younited.com/en/partners/pay/>

About Younited

Younited is the leader in instant credit in Europe. Constant innovation, disruptive technology, and exceptional user experience have allowed nearly a million consumers to access instant, simple, and transparent credit to renovate their homes, finance their holidays, buy a new smartphone, or realize a project. Younited offers an integrated instant credit offer to the customer journey and a unique interface, for payment or credit, online or in-store. Up to €50,000. Up to 84 months of repayment maturity. Instantly. Younited is a leader in 5 European countries (France, Italy, Spain, Portugal, and Germany) and generates nearly €2 billion in annual GMV. A pioneer in personalized budgetary support, Younited deploys a credit strategy for everyone for more transparency and fairness. Younited has initiated a B-Corp certification process.

More information at <https://younited.com/en/about-us/>

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