

English version

Younited Signs Binding Offer to Acquire French Fintech helios SAS

Luxembourg & Paris, 16 May 2025 – Younited S.A., a leading instant-credit provider in Europe, today announces that it has signed a binding offer to acquire 100 percent of the shares of helios SAS, a pioneer of a new sustainable banking model offering current accounts with payment cards, shared and premium accounts, as well as life insurance products. Through this strategic business combination, Younited and helios are joining forces to create a European champion bringing together technological excellence, innovation and environmental impact.

The signing of the binding offer follows the period of exclusive negotiations disclosed on 25 April 2025 and marks a decisive milestone toward completion of the transaction. Closing is expected by the end of July 2025, subject to customary approvals and conditions.

Terms of the transaction remain confidential.

Charles Egly, Co-founder & Group CEO of Younited, commented:

“This binding offer confirms our shared vision of a holistic, customer-centric financial experience. By combining Younited’s real-time credit rails with the helios’s everyday-banking and protection products, we will deliver even greater value to consumers across Europe. I am particularly excited about the prospect of Maeva and her outstanding team joining the Younited family.”

Maeva Courtois, Founder & CEO of helios, commented:

“I am truly excited about helios joining forces with Younited. This business combination marks a decisive milestone in helios’ journey, as we join a strong and well-established organization with a deeply complementary DNA. By combining social responsibility, environmental commitment, and technological innovation, this partnership gives rise to a new kind of player in Europe — one that is firmly focused on the future: the first to offer a range of financial services that are at once innovative, transparent, and purpose-driven. Together, we share the ambition to build a European leader in fintech.”

Strategic Rationale

- **Full-service customer journey** – Instant credit, day-to-day banking and protection products on a single, seamless platform.
- **Cross-sell acceleration** – Opportunity to offer banking and savings products to Younited’s one-million-plus customers.
- **Technology leverage** – Integration of helios’s modular account engine into Younited’s cloud-native infrastructure.
- **Geographic synergies** – Immediate scale in France with the option to expand the helios’s product suite to Italy, Spain and Portugal.

Further details about the transaction could be found in the Investor Relations section of Younited

<https://younited.com/en/investor-relations>

Advisors

- **Legal:** Gide Loyrette Nouel
- **Due diligence:** D’Ornano & Co

About Younited

Younited is a leading instant credit provider in Europe. Constant innovation, cutting-edge technology and exceptional user experience have allowed over a million customers to have access to instant, simple and transparent credit to refurbish their home, go on vacation, buy a new smartphone, or bring any other project to life. Younited provides instant credit throughout the customer journey, shopping, or banking, online or in-store, with a single Younited customer experience. Younited operates in 4 European countries (France, Italy, Spain and Portugal).

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About helios

Founded in 2020 by Maeva Courtois, helios is an innovative banking model that exclusively finances concrete solutions driving the ecological transition. As a certified B Corp, helios offers a full range of current accounts — including its iconic natural wood Visa card — as well as life insurance and the Tous Consom'acteurs loyalty program, which brings together over a hundred merchants committed to responsible consumption. For the third year in a row, helios accounts have recorded the lowest carbon intensity in the French banking sector, according to the independent organization Greenly. All services are available through a mobile app and an online client portal that meet the highest standards on the market.

More information

 <https://www.helios.do/qui-sommes-nous/>

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