

Younited launches a next-generation cashback program to boost consumers' purchasing power in France

Paris, June 18, 2026 - In a context of persistent inflation and increasing pressure on household budgets, Younited is announcing the launch of a new cashback program designed to deliver immediate purchasing power, powered by Open Banking and data.

With this new program, Younited continues to pursue its ambition: to develop simple, useful, and accessible financial services that help consumers better manage their money.

A concrete response to increasing pressure on household budgets

Since 2022, European households have experienced significant inflation, peaking at over 10% in the eurozone in autumn 2022 and remaining close to 3% in 2026. This sustained rise in prices particularly on essential spending such as food and energy has led to a slowdown in consumption in France and put pressure on day-to-day budget decisions.

In this context, the search for savings has become a long-term behavior, with consumers increasingly optimizing their everyday spending. Younited addresses this directly by enabling users to recover part of their expenses in the form of cash rewards, paid directly in euros. The Younited cashback program is built on a simple, straightforward model, with no complex mechanisms or point-based systems, offering benefits that are both clear and immediately available.

A broad and highly personalized offering powered by data

Within a few months of launch, the program will include more than 150 partner brands, some offering exclusive deals across key consumer categories such as groceries, e-commerce, consumer electronics, travel and services. Cashback rates will typically range between 5% and 15%.

The program is designed to integrate seamlessly into everyday habits, supported by a diverse range of partners including Vorwerk-Thermomix, HelloFresh, Emma, Deezer and Carrefour.

By leveraging transaction data from users' bank account history (via Open Banking), Younited is able to deliver offers that match actual spending patterns, maximizing both relevance and usefulness. Designed to be widely accessible with no income requirements and no constraints on payment methods, the program aims to reach a

broad audience at a time when cashback is becoming an increasingly popular way for European consumers to optimize their everyday budgets.

An additional marketing channel for merchants

For merchants, the program represents a new, performance-driven acquisition and conversion channel. It provides access to a base of 1.5 million users, with targeting capabilities based on real transactional data, and enables offers to be triggered in line with actual consumer behavior.

The model is designed to drive traffic and commercial performance while maintaining pricing discipline and limiting reliance on large-scale promotions. Cashback can be activated both online and in-store, through instant discounts or vouchers. For users, the program can deliver several hundred euros in potential savings per year, through a simple, transparent and fully monetized experience.

A new step in Younited's ambition beyond consumer credit

This launch marks a new phase in Younited's expansion beyond its historical core business of instant consumer credit.

Following its IPO on Euronext in December 2024, which saw the company raise €153 million, and the acquisition of helios to develop a current account and payment offering, Younited continues to build a broader financial ecosystem designed to support consumers in the day-to-day management of their finances.

With this cashback program, Younited is adding a new layer to this ecosystem delivering simple, useful and value-creating services for both consumers and merchants.

This launch also highlights Younited's ability to leverage its technology, data, customer base and partnerships with leading brands to position itself as a key player in everyday financial services.

"With this cashback offering, we are taking a further step in expanding Younited beyond credit. Our ambition is to build a financial services ecosystem that delivers real, everyday value for both consumers and merchants. By leveraging our technology, data and customer base, we aim to make cashback a simple and effective tool to support household purchasing power," said **Geoffroy Guigou, Co-founder and Deputy CEO of Younited.**

About Younited

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly – whether online,

in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable and user-friendly experience. Younited operates in four European countries: France, Italy, Spain and Portugal and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR). Younited is B Corp certified.

For more information: www.younited.com.

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