



Press release

Paris, February 17, 2022

Younited, the leading instant credit provider in Europe, accelerates its hypergrowth trajectory after a record 2021 and expects to reach 5 billion euros cumulative GMV¹ in 2022.

Younited achieved unprecedented growth in 2021, with an annualized GMV increase of more than 140%, to 1.2 billion euros, of which close to 50% outside France. Younited is already expecting to reach the 5 billion euros cumulative GMV milestone in 2022. Annualized revenues exceed 150 million euros in 2021.

“The exceptional pace of our development demonstrates the perfect match between our instant credit offer and the exponential needs of the e-economy in Europe. E-consumers want an instant, simple experience, whether at checkout on e-shops or directly on our e-credit platform. This is a major behavioral change. Today, we are proud to be the leader in serving this rapidly increasing demand, and growing our community of customers every day, with an unparalleled level of satisfaction and loyalty.” said Charles Egly, CEO and co-founder of Younited.

“2021 marks a major inflection point in our hypergrowth trajectory. We have demonstrated that our deployment model by country and by sector vertical offers exceptional acceleration opportunities in Europe. We have become the instant credit partner of choice in electronics, telcos and neo-banks by deploying our plug-and-play technology in a fully integrated manner on partners’ sites, like Apple Premium Resellers, Microsoft and Orange. We intend to replicate this success in other high-potential business sectors, like the circular economy, to continue to accelerate our pace of growth.” said Geoffroy Guigou, COO and co-founder of Younited.

An exceptional team driving hypergrowth

Younited’s team of 500 employees across France, Germany, Italy, Spain and Portugal, bring the energy, enthusiasm and expertise required for the company to continue building on its success.

To further support the company’s hypergrowth path, the management team was strengthened with exceptional talents in 2021. Younited is delighted to welcome:

¹ Gross Merchandise Volume

- François de Bodinat, Chief Product Officer - ZeroLight, Amazon, Dassault Systèmes
- Solène Claoué, Chief Brand Officer - Heetch, Rocket Internet, Mars, Wrigley
- Tommaso Gamaleri, Head of Europe - Admiral Group, Bain & Co
- Pierre-Marin Campenon, Managing Director Partnerships

An hyper growth model by country and by sector

In 2022, Younited's GMV is expected to grow substantially and reach more than 2 billion euros. The Younited customers community is following the same trend: the milestone of one million users should be reached in 2022.

In less than 5 years, Younited has become the leader in instant credit in 5 countries representing 60% of the European market, with close to half of its GMV outside of France. This rapid expansion of its European footprint is the result of Younited's decision from the start to opt for their strategic regulatory positioning. As an EU-approved regulated credit institution, Younited can deploy its instant credit technology in 30 European countries.

A major strategic priority of Younited is to continue expanding into new European geographies. With three new countries in the next three years, Younited will serve 80% of the European market by 2025.

Younited's growth is also accelerated by the multiplier effect of their partnerships with major e-commerce players, with a fully integrated plug and play credit solution of up to 50,000 euros and 84 months of maturity. Leveraging its leading position in instant credit in electronics, telcos and neo-banks, Younited is now expanding into new high added value market sectors, such as home furnishings, luxury, travel, mobility and the circular economy.

An unparalleled user experience served by a cutting-edge technology

The Younited brand has become one of Europeans' favorites, served by a new and distinctive visual identity. Younited has built a user experience with an unparalleled level of satisfaction, scoring 4.8/5 on TrustPilot in early 2022.

Younited's instant credit technology is at the heart of its user experience. Artificial intelligence allows immediate personalized validation of credit at a very competitive cost.

Younited customers community is also rapidly expanding, driven by a unique Younited interface, both directly on the Younited platform and via Younited partners, as evidenced by the exceptional retention rate.

Younited's credit strategy designed for financial empowerment

Younited teams share the belief that technology should be at the service of all to promote more transparency and more inclusiveness.

In 2021, Younited pioneered personalized budget coaching with Younited Coach, which provides free bespoke budget diagnosis to save up to 500 euros per year, leveraging its artificial intelligence technology.

At the same time, Younited is extending its instant credit solutions to a wider range of users to promote a broader and fairer financial inclusion. Younited is currently working on a credit solution accessible to self-employed workers, who represent an increasing part of the future of work.

Younited has launched the process to become a certified B-Corp.

About Younited

Younited is the leading instant credit provider for the e-economy in Europe. Constant innovation, cutting-edge technology and exceptional user experience have allowed nearly a million customers to have access to instant, simple and transparent credit to refurbish their home, go on holiday, or buy a new smartphone. Younited provides instant credit throughout the customer journey, shopping or banking, online or in store, with a single Younited customer experience. Up to €50,000. Up to 84 months. Instantly.

Younited is the leader in 5 European countries and generates more than 2 billion euros in yearly GMV, with nearly 50% of its business outside France. As the pioneer in personalized budget coaching, Younited deploys a credit strategy at the service of all to promote more transparency and more inclusiveness. Younited has launched the process to become a certified B-Corp.

Further information: <https://www.younited-group.com/>

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