



Perfect Match: Exclusive partnership between Younited and OneFor to provide consumer loans

- **The Younited portfolio caters now to modern families in Germany through OneFor, a European consumer digital money app.**
- **Consumer loans of €1,000 to 50,000€ with the repayment period of up to 84 months are available for the customers in Germany via the OneFor app.**
- **Fully digital and fast loan application process thanks to a seamless interface between OneFor and Younited.**

Munich, October 17, 2022 — Younited, the consumer credit platform with a European banking license that has been established since 2008, and OneFor, have joined forces and established an exclusive partnership offering instant personal loans for private individuals. OneFor, established 2020, is an innovative consumer digital finance and money app offering a broad range of services, including borderless family accounts with multiple connected debit cards, powered by Mastercard International.

The aim of this exclusive partnership is to leverage synergies in the business-to-business area building on the parties' offerings. On the one hand, this is achieved by using the direct customer reach of OneFor and on the other hand, with the seamless customer journey to the Younited environment with the loan offers.

With this cooperation, OneFor is taking another step towards expanding its product portfolio with the aim to enable its customers to apply for an instant loan from Younited easily and transparently using the specially created digital application process. The Younited loan amount ranges from €1,000 up to 50,000€ with fixed interest rates and the repayment period of 6 to 84 months.

In the highly fragmented business-to-consumer environment, the exclusive partnership between Younited and Onefor offers consumers much easier access via OneFor app to Younited's simple and transparent loans, including fast approval process and payment disbursement.

Michael Herrschlein, CEO of Younited Germany, explains: "Today more than ever the families are always focused on managing their financial requirements and sometimes faced with challenges. Be it the purchase or financing of a property, a car or necessary household appliances, through to the education of children at home and abroad. The current economic

environment has made the situation even more challenging. This is precisely why we see the partnership with OneFor as an extremely useful addition.”

In addition, Ilir Aliu, Managing Director of OneFor, confirms: “As a fully digital financial service provider, OneFor is committed to offering its customers with value adding services that actually solve a problem and make their daily life easier. This launch of installment loan offering in cooperation with Younited is a great example of using technology and collaboration to offer true value add. In addition to the account and transfer services, our customers, initially in Germany, can apply for a personal loan of up to EUR 50,000 directly via the OneFor app and benefit from the fully digital application process and the fast loan decision.”

About Younited

The Younited SA is one of the leading instant credit providers in Europe. Constant innovation, cutting-edge technology and exceptional user experience have allowed nearly a million customers to have access to a fast, simple, transparent and 100% digital credit from €1,000 to €50,000 and loan terms of up to 84 months. With offices in France, Germany, Italy, Spain and Portugal, Younited generates more than 2 billion euros in yearly GMV, with nearly 50% of its business outside France, where it was founded. In 2021, the company received the EU Fintech Award. The company has launched the process to become a certified B-Corp.

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

About OneFor

Germany-based OneFor Holding GmbH is an innovative fintech company that offers various digital financial and money applications and technical services, including account, payment, trading, loans and card services. It enjoys a partnership with Mastercard International that is supporting its card offering. OneFor enables a borderless family account, turning single transactions into moments of connection, creating shared experiences and increasing financial inclusion that fuels economic development. As a pan-European start-up, OneFor has teams in the Netherlands, Germany, Switzerland and several countries in Southeastern Europe.

For more information, please visit <https://www.onefor.com>

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