

Younited and Helios sign Share Purchase Agreement to finalize strategic acquisition

Luxembourg & Paris, 21st July 2025 – Younited S.A., a leading instant-credit provider in Europe, today announces the signing of a definitive Share Purchase Agreement (SPA) to acquire 100% 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.

This agreement represents a key milestone in the strategic combination of the two companies, following the binding offer signed on 16 May 2025. The transaction is expected to close towards the end of July 2025, subject to customary approvals and closing conditions.

Strategic Highlights

- **Unified Platform:** Integration of instant credit, everyday banking, and protection products.
- **Customer Synergies:** Cross-selling opportunities across a combined base of over one million customers.
- **Technology Integration:** helios's modular banking engine to enhance Younited's cloud-native infrastructure.
- **Geographic Expansion:** Strengthened presence in France with future rollout potential in Italy, Spain, and Portugal.

The purchase consideration for this transaction consists essentially of the issuance of new shares in Younited Financial S.A. in exchange for a contribution in kind by the shareholders of Helios, who will contribute their shares in Helios. For the current shareholders of Younited Financial S.A., this issuance will result in a dilution of 1.32% at closing, based on the total number of shares composing the share capital of Younited Financial S.A..

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

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

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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Disclaimer

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This announcement may include forward-looking statements, which are based on the Company's current expectations and projections regarding a business combination, the business, the economy and other future conditions of the Company and speak only as of the date hereof. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "aims", "forecasts", "continues", "estimates", "plans", "projects", "anticipates", "expects", "intends", "may", "will" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy plans, objectives, goals, future events, or intentions. Forward-looking statements may and often do differ materially from actual results. Any forward-looking statements reflect the Company's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to the Company's business, results of operations, financial position, liquidity, prospects, growth or strategies. Forward-looking statements speak only as at the date on which they are made and the Company undertakes no obligation to update these forward-looking statement.

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