

Younited closes the strategic acquisition of Helios

Luxembourg & Paris, 28 July 2025 – Younited Financial, the listed holding (ticker: YOUNI) of Younited, a leading instant-credit provider in Europe, today announces the closing of the strategic acquisition 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. Closing of the transaction follows signing of the SPA previously announced, on 21 July 2025.

Further details about the transaction can be found in the Investor Relations section of Younited Financial website

 [Signature of binding offer - press release](#)

 [Signature of binding offer - short deck](#)

 [Signature of SPA - press release](#)

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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.

Disclaimer

This announcement contains information that qualifies, or may have qualified, as inside information within the meaning of Article 7(1) of Regulation (EU) No 596/2014 on market abuse.

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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