



# Be truthful, look ahead



**2024 ACTIVITY REPORT**

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# Be truthful, look ahead

Focus on 2024-2027

“  
Straight talking  
means acknowledging  
the reality of our  
environment;  
far looking means  
taking action  
today to prepare  
for tomorrow.”



## Interview with Gilles Sauret, Chairman of the Board of Directors of Cofidis Group.

In an uncertain economic environment, Cofidis Group has stayed on track.

2024 marked a decisive milestone, driven by collective momentum and concrete transformations: the transition to *Entreprise à Mission* status, new strategic partnerships and accelerated innovation.

Guided by our plan - **Together, Performance, Solidarity** -, this key year paved the way for a new cycle. Gilles Sauret shares his

vision of the ground covered and priorities to come. An open conversation, driven by collective ambition, a taste for practical solutions and a desire to involve everyone in building a successful and sustainable future.

## 2024 review: a year of teamwork

**2024 was a year of many achievements. What successes were you most proud of?**

I would highlight first and foremost the Group's ability to remain united despite the unstable backdrop.

**What makes me proud is this overall cohesion and the ability to move forward collectively, with the same requirement in terms of performance and responsibility.**

Despite the difficult backdrop, our model demonstrated its resilience. The renewed confidence shown by Crédit Mutuel Alliance Fédérale, our shareholder, confirms the relevance of our strategy. This is shown by our transition to the status of *Entreprise à Mission* in a collective, structured process that involves all our entities. The acquisition of Carizy and Magyar Cetelem Bank in Hungary also testifies to our European ambitions.

**You often mention the importance of being a “Fair Group”. How is this approach reflected in the Group's projects?**

It is a major transformation lever. **A Fair Group implies sharing successes, tools and expertise.** In 2024, we strengthened synergies between our brands and subsidiaries, pooled innovation and stepped up actions in customer experience. These synergies are a huge source of leverage to meet the needs of our customers and partners more quickly, avoid overlaps and build collective responses that are more coherent and efficient. We are now building shared solutions that benefit everyone, such as digital customer journeys covering all of Cofidis Group's financial services (banking services, consumer credit). These synergies and shared

resources enable us to provide comprehensive support when our partners operate in multiple countries, provided by subsidiaries that share the same quality standards, as in our partnership with Amazon. The future is never built alone: moving forward collectively, aiming for operational excellence and never forgetting the human element. This approach is found in all projects and decisions made by the Group.

**In 2024, Cofidis Group officially became *Entreprise à Mission*. What does this transformation represent?**

The move is a major step forward, that is both collective and deeply structuring. It embodies a single conviction: our Group must combine **economic performance with social utility** in order to build sustainable and shared growth. We built this project together with our employees. Today, 15 priority projects are underway across our five missions, involving all of the Group's brands. **Being *Entreprise à Mission* provides a sustainable direction that filters into our strategy, our decisions and our relations.**

## Looking to 2025 and beyond

**What are the main strategic priorities for Cofidis Group in 2025?**

Continuing to consolidate our local presence in the countries where we operate, seizing the right growth opportunities, and strengthening the impact of our actions. **We aim to rank as a leading group in the European remote financial services market: solid, digital, committed and human.**

**Partnership and innovation play a key role. What are your ambitions in these areas?**

Innovation is essential for anticipating uses, meeting our customers' needs and supporting

our partners' transformations.

**Our ambition is clear: 100% digital, 100% human.** This means innovating without sacrificing proximity, integrating technology while cultivating the focus on each individual.

This approach is also reflected in how we view win-win partnerships. Whether historic or recent, they are all fuelled by a common dynamic, where performance goes hand in hand with **trust**. Our technical expertise, our agility and our capacity to co-create are what set us apart in the field today.

## Inspire and mobilise

**With the economic and social environment remaining unpredictable, how is Cofidis Group preparing for the future?**

**Trust is our driving force.**

The trust of our customers, our partners, our employees and Crédit Mutuel Alliance Fédérale. This report reflects that trust. We are moving forward with clarity and determination. Our strength also lies in the **optimistic outlook** we must have for the future, our ability to imagine and see opportunities in every transformation. Because the future is being built right now, with ambition, purpose, responsibility and... together!

**Cofidis Group is a collective of committed stakeholders: employees and partners. What message would you like to send them for 2025 and beyond?**

Let us be proud of what we have built and remain boldly **far looking** enabling us to always have the ability to face challenges that arise.

*\*interview given in April 2025*



Being Entreprise à Mission: a collective pride, a concrete goal for working together, a long-term commitment to solidarity that is equal to the economic, social and environmental challenges we face.



# Entreprise à Mission

## Transforming for impact

In June 2024, our Group officially became Entreprise à Mission: a defining recognition and a collective ambition that we fully embrace. This new status anchors our responsibilities and convictions at the very heart of our corporate strategy, with a long-term view that is directly linked to changes in our business model and operational practices.

This new dimension strengthens the scope of our 2024-2027 strategic plan – **TOGETHER, PERFORMANCE, SOLIDARITY** – in the face of economic and societal challenges, performance is only valuable if it is fair, useful and sustainable.

Developed with the involvement of our employees, customers and partners, this transformation reflects a strong belief: **positive impact cannot be decreed, it must be built.**

**TOGETHER**, we are committed to **rethinking our ways of acting, assessing and cooperating.**

**TOGETHER**, we are committed **to developing our businesses, our offers and our relations** to respond effectively to the needs of our stakeholders.

This report reflects our commitment. It shows how the goal to become Entreprise à Mission became reality day after day.

**Cofidis Group is firmly committed to its businesses, by placing customers, employees and people at the heart of everything it does. Being a useful, engaged and responsible company goes without saying.**

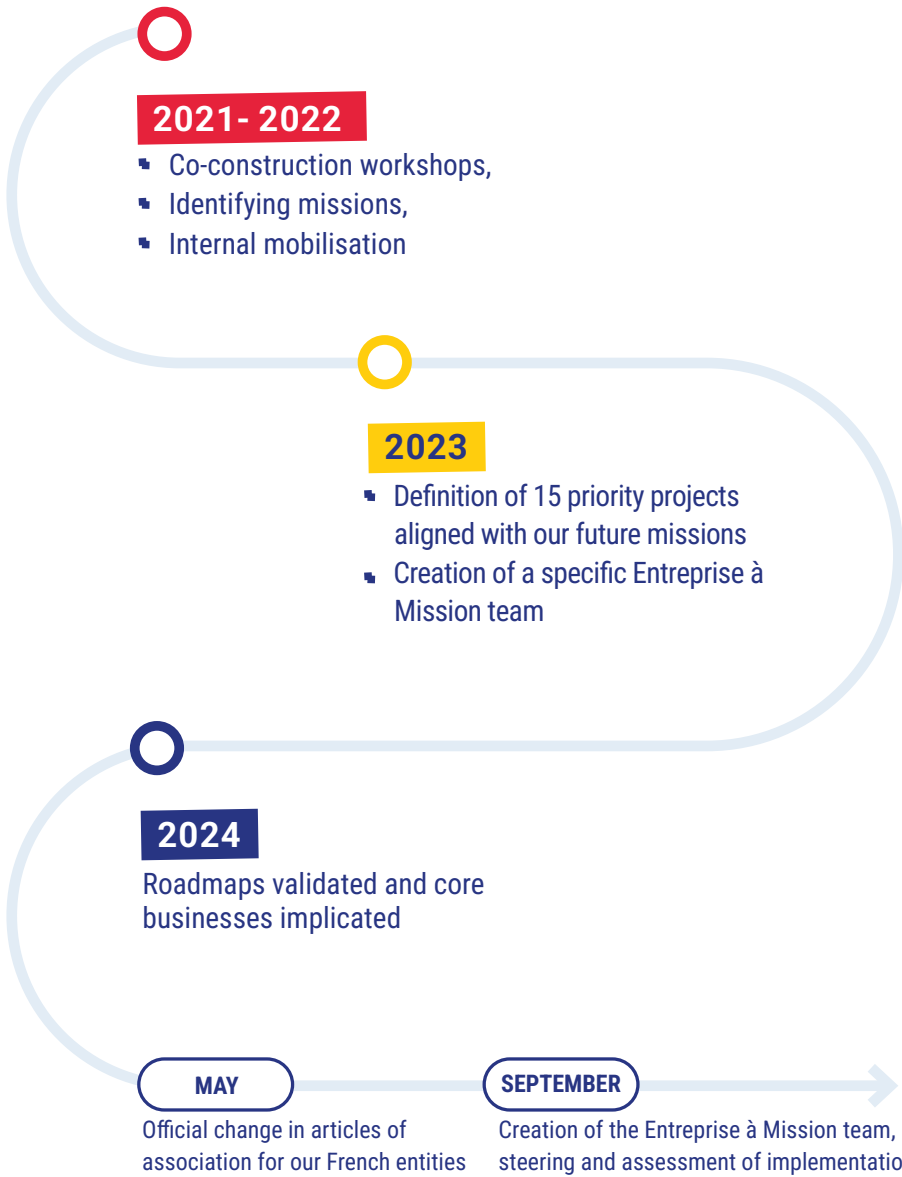
**Gilles Sauret**  
Chairman of the Cofidis Group Board of Directors

### A structured path, a mobilised collective

Our approach has been designed as a **comprehensive transformation process** involving more than 300 employees from all entities within the group.

As of 2023, this has implied a large-scale collective effort: 15 priority projects were identified in line with our five missions. In 2024, **100% of these 15 initiatives were launched**, led by inter-subsidary working groups. Each entity adapted the roll-out of each initiative according to its level of maturity and its resources, capitalising on a common foundation enriched by local approaches.

**Together, we are writing a new chapter in our history, driven by the desire to make a sustainable positive impact.**



### OUR 5 MISSIONS

- 1 Conduct our credit and financial services in a **responsible** and accountable way to continuously improve the **experience of our customers and partners.**
- 2 Be an **inclusive** group and continuously improve the **employee experience.**
- 3 Put **technology** and **innovation** to work for our customers, partners and employees, while respecting their privacy.
- 4 Contribute to the socio-economic **development** of our regions via our **solidarity actions.**
- 5 Actively support the **ecological transition.**

### THE MISSION COMMITTEE

**Members:** 9

**Chairman:** Nicolas Hennon

**Role:**

- Ensure that commitments are implemented
- Monitor impact indicators
- Assess the concrete effects of the transformation

[CLICK HERE TO SEE THE MISSION COMMITTEE REPORT](#)

[www.cofidis-group.com](http://www.cofidis-group.com)

# Executive Committee



**Gilles Sauret\***

Chairman of Cofidis Group Board of Directors and Sole Director of SynerGIE

## Operational management



**Luc-Bertrand Salus**

General Manager  
Cofidis Spain

Representative for Cofidis Italy  
and Portugal



**Olivier Kling**

General Manager  
Cofidis Belgium

Representative for Creatis



**Nicolas Wallaert\***

General Manager  
Cofidis France

Entreprise à Mission Coordinator



**Alain Colin**

General Manager  
Monabanq

## Corporate management



**Vincent Laurin\***

Head of Finance,  
Risk and Legal

Representative for Cofidis  
Slovakia and Poland



**Céline Motte**

Head of Development  
and Customer Experience

Representative for Cofidis Hungary  
and Czech Republic



**Katia Caniot**

Director, Human  
Resources and Communication

## Supervisory Board



**Daniel Baal**

Chairman of Crédit  
Mutuel Alliance Fédérale  
and Chairman of Cofidis  
Group Supervisory  
Board

**Alexandre Saada**

Vice-Chairman of the  
Supervisory Board

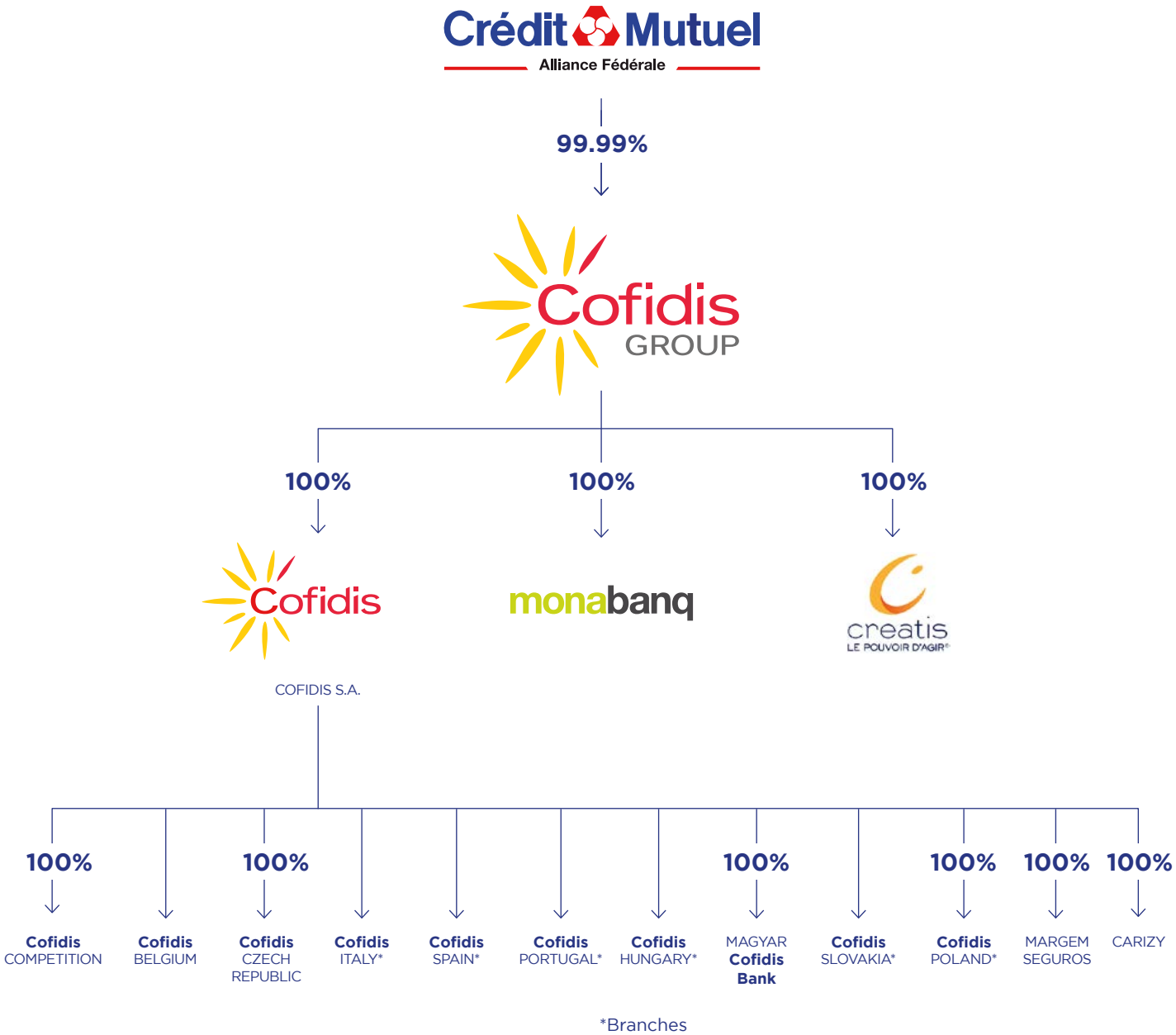
**Marie-Laure Barthelemy**

**Eric Petitgand**

**Isabelle Chevelard**  
members of the  
Supervisory Board

The mission of the Supervisory Board is to ensure proper Group operations  
and keep shareholders informed.

# Governance overview



is a European Economic Interest Grouping (EEIG) whose members are Cofidis S.A., Monabanq, Creatis, Cofidis Belgium, CCS and Floa Bank.

\*Members of the Management Board

Organisational chart as of 3 June 2025

# About us

BRANDS

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1

EEIG

synergie

EMPLOYEES

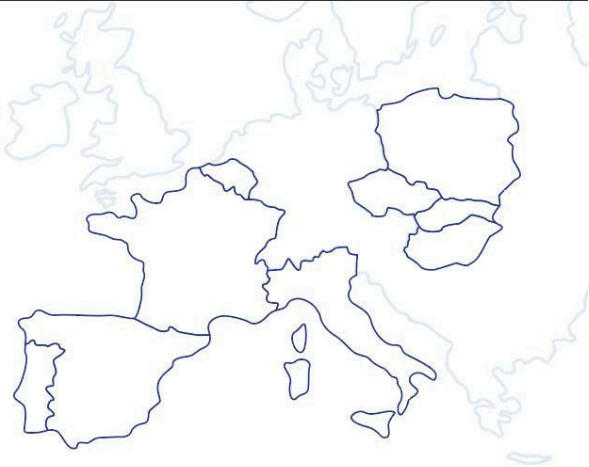
6,440

SUBSIDIARIES

15

CLIENTS

11,844,929



## 9 COUNTRIES

-  Belgium
-  Spain
-  France
-  Hungary
-  Italy
-  Poland
-  Portugal
-  Czech Republic
-  Slovakia

## 5 BUSINESSES

- 1. Online credit
- 2. Credit repurchasing
- 3. Insurance
- 4. Online banking
- 5. Payment plans that can be spread out

# Our financial & non-financial performance

GROSS OUTSTANDING LOANS

€ 21,095m

-7.13% vs 2023

NET BANKING INCOME

€ 1,454m

-5.2% vs 2023

SOCIAL

93%

long-term contracts within the Group

64%

of the Group's workforce are women

28

nationalities among staff

SOCIETAL


90

associations supported in Europe

ENVIRONMENTAL

In 2024,  
100%

of the group's subsidiaries measured their carbon footprint.



79%

of employees declare that Cofidis Group is a Great Place to Work

(Great Place To Work Survey 2024)





## Unveiling talent, growing together! →

A collective committed to making every employee's career path a fulfilling experience, combining inclusion, well-being and development.



At Cofidis Group, diversity is not just an ambition, but a strong and long-standing commitment that shapes our corporate culture and enriches our human and cultural resources.

# Valuing

## Strengthening our human impact

### Committing to concrete and sustainable actions

For more than 10 years, **Cofidis Group** has made inclusion a central pillar of its CSR strategy. Our actions cover a wide range of concrete initiatives to promote equal opportunities and professional development for all.

- **Management training.** In **France**, our managers undergo mandatory training on diversity and inclusion, with the aim of raising awareness of equality and well-being issues in the workplace. in partnership with PwC, **Cofidis Slovakia**, organises workshops on **inclusive leadership** and the integration of people with disabilities.
- **Inclusive communication.** At **Cofidis Spain**, an internal guide was created to ensure respectful and accessible language for all, thereby reinforcing a culture of inclusion at all levels.
- **Equal opportunities charter.** By signing the charter, **Cofidis Italy** strengthened its commitment to ensuring a fair and respectful working environment.
- **LGBT+ commitment.** Since 2022, our four French entities have been signatories of the LGBT+ Commitment Charter in partnership with L'Autre Cercle. In 2024, Simon ALVES-DHELLEMMES, a Monabanq employee, was recognised as **LGBT+ Role Model** by the association, for embodying the values of **inclusion** and **respect**.



**Cofidis France,  
Synergie, Creatis**

**No.1**  
in the Best Workplace for  
Women 2023 ranking  
Cofidis Hungary

**64%**  
of the Group's employees  
are women



# diversity

### Providing young people an equal opportunity to succeed

Since talent is not limited to a CV, the Group has rethought its recruitment approach in France to **promote the inclusion of young people**.

Thanks to the start-up **People IN** and its immersive, anonymous platform, each candidate is assessed on their actual skills, without bias. This innovative initiative helps make the Group more accessible to talented individuals from all backgrounds.

### Supporting older employees

Experience and knowledge transfer are essential to our collective momentum. Cofidis France's **"Great Place to Get Old"** initiative addresses this challenge by offering a working environment tailored to employees nearing the end of their careers.

**Tutoring** and **mentoring** programmes, as well as **skills sponsorship**, enable seniors to make the most of their expertise and facilitate the integration of younger generations. In addition, adjustments to working conditions, such as **progressive retirement** and **flexible teleworking**, enable everyone to find the optimal balance between professional commitment and personal well-being.



**obtained for  
the 4<sup>th</sup> year  
in a row**

**155**  
interns recruited  
in France

**387**  
young people under 26  
integrated in France

**316**  
senior employees  
(aged 55+) in France





Facilitating the integration of people with disabilities

At our subsidiaries in Europe, **accessibility** and **inclusion** are priorities that are reflected in concrete targets and projects on a daily basis: our subsidiaries implement initiatives tailored to their specific contexts to guarantee everyone a position and relevant opportunities. Awareness workshops, access to employment and opportunities to share experiences are all key moments that inspire and bring us together.

Providing access to employment: a door open to everyone

Inclusion begins with tailored employment opportunities. **Cofidis France** is strengthening its partnership with the **GEIQ** (network of employers favouring insertion and qualification) to offer **work-study contracts to people with disabilities**. This commitment is also shared by **Creatis, Monabanq and Synergie**, which organise conferences and awareness-raising workshops every year during the European Week for Employment of People with Disabilities (SEEPH). Target: to support and integrate the employees concerned on a long-term basis.

Training and raising awareness for a more inclusive culture

Changing attitudes means enabling everyone to better understand the realities of disability. Managers at **Cofidis Spain**, for example, attend interactive training courses to understand their role in inclusion. **Cofidis Portugal** is focusing on DEI (Diversity, Equity and Inclusion) initiatives, which combine **discussion panels and training** to change practices and embed inclusion in the corporate strategy.



6%  
of employees with disabilities in France  
(national average: 4.3%)

Unifying events to promote inclusion

Inclusion also means moments of sharing and awareness. At **Cofidis Italy**, **Diversity Day** has become a key event that opens up dialogue and enables the sharing of best practices. **Cofidis France** also crossed another milestone with the launch of the first **Handi Fun Day**. This immersive event brought together employees, customers and partners for fun and educational activities, with the aim of **changing perceptions about disability**.

GrHandir 3  
A flagship event

GrHandir 3 is the culmination of years of commitment to real and lasting inclusion. Held at our campus in France, the event brought together employees, experts and students to share, learn and build a more accessible future together.

On 3 July, we all felt it: the energy, the emotion, the strength of the collective. GrHandir 3 was not just an event, it was the moment when everything fell into place. Seeing colleagues, experts, people with disabilities, associations and rehabilitation centre managers come together with a shared goal: to make our environment more accessible and fairer. The discussions were intense, the workshops rich in ideas, and the testimonials deeply moving. We came away with an even stronger conviction: inclusion is not an initiative, it is a movement that must be brought to life every day. And today more than ever, we know we are on the right track.

Sophie Legrand  
Diversity Project Manager

TOGETHER  
IN 2025

Since 2010, Cofidis has been leading the way: the first cycling team to include a disabled sports division.

15 years later, in early 2025, a new milestone was crossed. Two paracyclists signed their first professional contracts!

A first in Europe

Developing disabled sport

A recognition. Progress. A revolution for disabled sport.

Because performance should never depend on status, but on talent. Tomorrow, clarity will prevail over exception.



Quality of life and working conditions (QLWC) are far more than just a challenge: they are a key driver of well-being and performance. Providing welcoming workspaces and encouraging more sustainable lifestyles guarantees an enriching and fulfilling employee experience.

# Transforming our workspaces

## Improving the employee experience

### Reinventing the campus for more flexibility and wellness

In France, **renovation of the Cofidis Group Campus** continued in 2024 with a major transformation of the workspaces. The aim: **to create a more flexible and collaborative environment**, aligned with new hybrid working practices.

The progress is clear: **flexible** spaces with ergonomic furniture, connected meeting rooms, and chill-out areas that favour well-being. Employees enjoy more **natural light** and green spaces, and contribute to a **significant reduction in carbon footprint** thanks to optimised energy solutions.

### Developing sustainable and modern offices in Europe

The Group's aim is also taking shape outside France. **Expansion of the premises at Cofidis Slovakia** helped create more spacious and comfortable workspaces, certified **LEED Gold**, while incorporating eco-friendly solutions.

**Cofidis Hungary** invested in a state-of-the-art, **LEED Platinum-certified** building that redefines standards in accessibility and energy performance. Two certifications, **WELL Gold** and **LEED Silver**, also highlight the commitment of **Cofidis Portugal** to a working environment that combines well-being and sustainability.

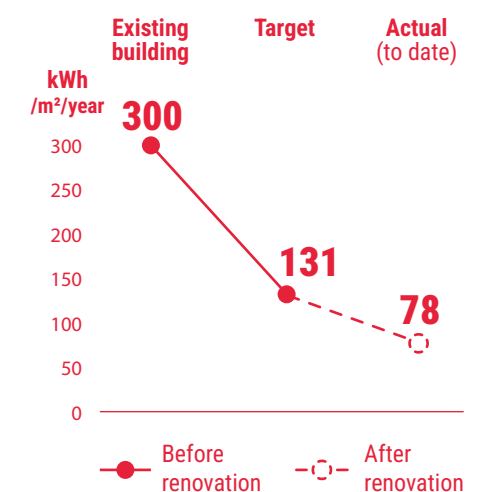


### Creating spaces that inspire and bring people together

Workplaces are not just production spaces; they are also places where people meet and interact. With **"The Happy Move" project, Cofidis Poland** designed offices that are like homes: comfortable, welcoming and tailored to everyone's needs. From **collaborative** rooms to relaxation areas, everything is designed to encourage **creativity** and **personal development**.

**Meanwhile, Cofidis Belgium** redesigned its **company restaurant** to offer more sustainable and responsible food. Working with local caterers, limiting food waste and using reusable containers are now part of everyday life for employees. **Eating better and wasting less** is also another way of caring for the work environment.

### Energy Performance Index (IPE) (gas + electricity) - renovated building on the France campus







# Together, let's make everyday travel more sustainable!

// I never thought I'd become a real daily cyclist! Before, I would take my racing bike with all the logistics that involved: appropriate clothing, shower when I arrived... Now, with Azfalte's electric bike, I come dressed normally, park my bike, and start my day with no constraints. Its simple, practical and above all, I save time. 20 minutes on bike compared with an hour by car sometimes! Less stress and more freedom. And then, leaving the office at the end of the day is almost like switching off before I even get home.

**Jérémy Lambert**  
Communications Officer

Since January 2024, in France, the Plan Vélo cycling project has enabled more than 400 employees of Cofidis, Creatis, Monabanq and SynerGIE to benefit from electric bikes, offering a practical, environmentally-friendly and relaxing alternative to commuting.



## Committing to quality of life at work

Taking care of our teams is much more than just an intention. In France, this commitment is reflected in concrete actions such as facilitating access to **breast cancer screening**, enabling employees to attend medical appointments during working hours.

This same proactive approach was embodied during the **Quality of Life and Working Conditions Week**, which brought together more than 400 employees for a comprehensive programme focused on health, well-being and personal development. Conferences, workshops and dedicated activities help foster a healthy and fulfilling work environment, perfectly aligned with our Entreprise à Mission corporate values.

Mental well-being is also a key concern. At **Cofidis Italy**, a partnership with **Stimulus Italia** provides all employees access to a free and anonymous psychological service offering 24/7 support. Meanwhile, **Cofidis Portugal's CofiWELL** programme provides comprehensive support, from physical well-being to social fulfilment.

The **Cofidis Sportive programme** is breathing new life into the **Cofidis Slovakia** teams with group training sessions and wellness challenges.

## Strengthening community spirit and social ties

Building connections and promoting conviviality were the goals of the first **Family Day** organised by **SynerGIE**. This special day allowed employees and their families to discover the campus, share unique moments and **strengthen the ties between their professional and personal lives**.

At **Cofidis Hungary**, too, the office was replaced by a warm and lively atmosphere, allowing employees and their families to get a better insight into the world of Cofidis. They discovered the **five new workspaces** while enjoying fun activities and an exotic animal show.

## TOGETHER LET'S GET INTO THE RHYTHM OF COLLECTIVE WELL-BEING



The **2024 Sport & Game Trophy** thrilled our teams from all over Europe with sporting challenges and moments of sharing. 400 employees, 10 disciplines, a single spirit.



The **Fête de la Musique** helped strengthen ties between the teams of French entities during the **United Campus 2024** with concerts and musical games.



Cofidis Group excelled at the **Crédit Mutuel Alliance Fédérale Regional Company Sports Games** Sport, community, always together!



Our employees are the architects of our success. Offering rewarding career paths, promoting training, mobility and continuous learning: these are all commitments that enable us to bring out the best in every individual and build a thriving, high-performing team.

# Revealing talent

## Building the future

### Supporting every employee on their path to success

Supporting means, above all, creating an environment where everyone can develop at their own pace and according to their aspirations.

■ **Talent retention**

**Cofidis France** has rolled out an internal assessment programme to evaluate talent in real-life situations and identify future managers. **Cofidis Slovakia** also embodies this ambition with its **COFIDIS Learning Culture**, which offers programmes such as Talent Enhancement, Development Academy and Inclusive Leader, in partnership with PwC. Here, **skills development** and internal mobility are becoming key drivers of employee retention.

■ **Mutual support and cooperation**

In 2024, mutual support at **Cofidis Belgium** became **cross-functional**, offering employees the opportunity to train, discover new professions and strengthen their skills. Thanks to the **Reward Time** programme, every success is celebrated and every effort recognised, creating a positive and inspiring dynamic.

■ **Managerial consistency**

**Cofidis Italy**, with its **Manager's Manifesto**, has established a clear framework for the values and behaviours expected of its employees. This collectively developed model of **shared leadership** allows each manager to cultivate their own style. A delicate balance between strategic alignment and individual expression.



**90-96%**  
of employees trained each  
year in France



**12 subsidiaries**  
certified



**Cofidis Slovakia**

**Cofidis Spain**  
in the Top 50 list of best  
companies to work for



### Developing the skills for a sustainable future

**Training** is an essential lever for preparing the future. With the **Cofidis Academy mobile app**, **Cofidis Italy** teams have easy access to all training modules, enabling flexible and continuous learning.

**Monabanq's Pépinière des Talents** (talent nursery) embodies the promise of **'putting people before their CV'**. By offering an immersive two-month training programme combining banking skills development, professional versatility and personalised support tailored to new talent, Monabanq transforms each recruitment into a genuine integration and development journey.

**Across Europe, our Group subsidiaries deploy tailored tools:**

- **Cofidis Belgium** values the development of language skills, non-violent communication and **co-development**.
- **Cofidis Czech Republic** offers a **Management Development Pilot Programme** based on the CliftonStrengths test (Gallup) to enhance managers' skills.
- **Cofidis Slovakia** enriches the employee experience with **sports programmes**, the **Internal Trainer** initiative, and workshops on sustainable development with PwC.

### Promoting mobility and professional flexibility

Within the Group, **mobility** is a reality. All employees benefit from personalised career paths, whether in terms of inter-departmental, inter-company or geographical mobility. The cross-functional nature of roles, as demonstrated by the experience at **Cofidis Belgium**, enables everyone to strengthen their skills while exploring new horizons.

For example, **Cofidis Czech Republic** has implemented the **Test & Learn** management programme, designed to provide managers with a structured and personalised framework for developing their skills. This approach not only promotes **individual skill development**, but also fosters a more cohesive team dynamic focused on collective performance.

For the French entities **Cofidis France**, **Monabanq**, **Creatis** and **Synergie**, **People Reviews** and a **Career Committee** have been set up by HR to structure and personalise employee career paths. In addition, following the example of Cofidis France's internal assessment system, an **external assessment** has been introduced to identify future department heads, ensuring impartial evaluation and tailored support until they take up their positions.



**I enjoy working at Cofidis given the mobility opportunities available if we put our mind to it and which enabled me to take on this new role.**

**Laure**  
Amicable collection advisor



HR innovation within the Group takes the form of concrete initiatives that stimulate managerial creativity and promote collective intelligence.

# Innovating to inspire

## Transforming for engagement

### Developing management skills with the escape game

Over two years, the **management escape** game, co-designed by the Human Resources Department and Romain and Clément Meyer, has enabled **100% of managers in the French subsidiaries** to discover management practices inspired by eight countries. Over **900 commitments** to test new practices were made, enriching our community with concrete feedback.

This dynamic is based on three essential pillars:  
**SHARE, TEST, IMPLEMENT**

The game extends beyond the Cofidis Group to our shareholder Crédit Mutuel Alliance Fédérale, as well as outside the company (Renault Trucks, Decathlon, etc.). In 2025, the game will continue to promote managerial innovation within the Group in Europe.



### Using data to reinvent HR

The **100% data training dedicated to HR** teams aims to create a genuine data reflex in our professions. It enables customisation of the candidate, employee and manager experience based on accurate data and insightful analytics. In 2024, we accumulated 195 hours of DATA training, with a 98% satisfaction rate among HR teams.

### Learn in a flash with “Flash Veille”

Tested in 2024, **Flash Veille** enables HR teams to receive training on a specific topic in just one hour, in a friendly atmosphere. Building on its success, this format will be repeated in 2025 to continue to fuel collective reflection.

### Engagement: the Made in Cofidis Group recipe!

A new challenge: understanding the profiles of committed employees, deciphering their needs, and adjusting our practices. **2024:** identification of three personas of committed employees, 80 managerial practices collected. **In 2025:** a new chapter is starting. A unique workshop will bring together our managers to discuss management practices that are **100% Made in Cofidis Group**.



Within our Group, every voice counts. With the **#VousAvezLaParole 2024** barometer, we listed feedback from our employees in each of our European subsidiaries.



### COMMITMENT

**79%**  
of employees feel proud to work for our companies.



“Employees’ opinions are valued, which promotes a participatory environment and mutual respect.”

### WORKING CONDITIONS

**8 employees in 10**  
Appreciate material working conditions (workspace, temperature, furniture, etc.)



### VALUES

#### RESPECT

**78%**  
of employees feel respected on a daily basis within the Cofidis Group.

#### DIVERSITY

**86%**  
consider diversity, equity, gender equality, sexism and disability is really taken into account.

“A company on a human scale with strong values and a desire to keep moving forward. All on an equal footing. Respect for everyone.”

### WORKING HOURS

**78%** state they can easily organise their work schedule and hours.

“Friendliness, flexible work organisation, autonomy and empowerment, trust in employees.”

### STRATEGY

**70%** of employees questioned are confident and enthusiastic about the company's strategy and objectives.

“We have a vision for the future and adapt easily to market changes.”



**Reinventing our journey,  
consolidating our performance! →**

From daily customers to major partners, from data to AI,  
high performance driven by agility, trust and ambition.



A smooth, personalised and efficient customer experience: that is our promise. Thanks to technological innovation, the power of data and the commitment of our teams, we are improving every point of contact to deliver an excellent customer experience.



# Enhancing the customer journey

## Digitalising support

### Building a common technological path

In 2024, **Cofidis Group** defined a shared vision based on the concepts of the 'augmented advisor' and the 'augmented customer'. The approach relies on technological tools that support human relationships in order to better meet current expectations.

- **The rollout of a unified international API** enables our **nine Cofidis entities** to offer a seamless and personalised experience to their partners, regardless of their systems (direct API, CMS, web, point of sale).
- **Cofidis France is innovating its partnership strategy with an integrated, secure and high-performance CRM system.** It centralises key data, streamlines team organisation and enhances the quality and responsiveness of partner relations.
- **Cofidis Hungary upgraded its telephone system** with the **Genesys** solution, optimising call handling and operational monitoring.
- **At the same time, Creatis enhanced the efficiency and proactive nature** of its **customer relationship** teams with an **intelligent email analyser** capable of automatically detecting critical customer intentions.
- **Cofidis Spain simplified access to credit** by launching new **personalised landing pages**, making it easier to understand the offer and sign up.

These projects all share a common goal: to improve **responsiveness**, **personalise** journeys and **anticipate** needs for an ever **smoother experience**.

**In response to technological developments and customer expectations, we have set a clear and ambitious course for all our subsidiaries. This led to a prioritised plan of projects aiming to be '100% human and 100% digital'.**

**Christophe Haegeman**  
Head of Technological Innovation, Cofidis Group



### Creating tools to boost autonomy and confidence

The customer experience does not end with the initial contact: it is built at every stage of the journey. Across all our subsidiaries, three levers guide the transformation of the customer experience:

- **Giving customers greater autonomy**, as seen at **Creatis**, which enhanced its online Customer Space with **self-care** options (managing direct debits, complaints, changes of circumstances), or **Cofidis Czech Republic**, where **signing by text message** speeds up and streamlines the process. **Monabanq** simplified access to savings with a **100% in-app experience** for the French Livret A and Livret de Développement Durable et Solidaire interest-bearing savings accounts.
- **Simplifying digital journeys**, following the example of **Cofidis Hungary**, which completely redesigned its **website** and multi-calculator to make access to credit more intuitive, while maintaining human support.
- **Optimising all points of contact**, like **Cofidis Belgium** with its First Time Right **ambition: a clear and comprehensive response from the very first interaction, to reduce customer effort and boost satisfaction over the long term.**

## KEY MOMENTS TO SPREAD COLLECTIVE ENERGY

↓  
**In October, Cofidis France organised its first customer relationship Month.**

Events, verbatim transcripts, conferences, welcome calls, customer relationship dictation...  
Over 1,500 employees involved and a customer-focused culture reinforced at all levels.

↓  
**Cofidis Czech Republic celebrated its 20th anniversary, marking a symbolic milestone in its history.**

↓  
**Cofidis Portugal brought together its partners for its first Cofidis Pay event**

to share the latest innovations and the results of an exclusive study on purchasing habits.



Celebrating relationship excellence

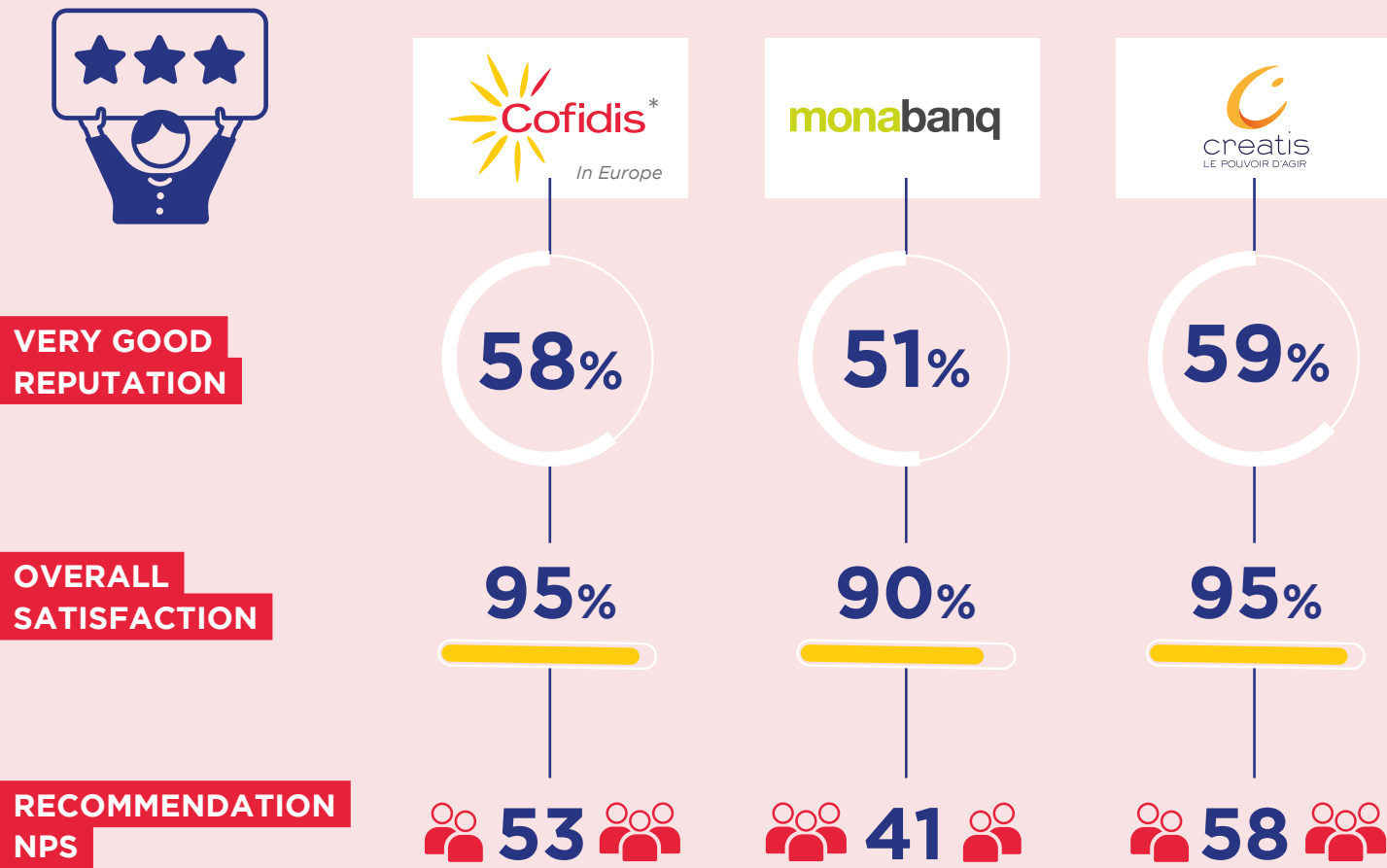
External recognition rewards the quality of our customer relationship and the innovation of our services. These labels reflect our commitment:

- Cofidis Hungary**  
Excellent service “on-line customer”, “face-to-face” and “call center”
- Cofidis Italy**  
2024 GLOBEE® Awards (gold)  
2 AIFIN 2024 awards
- Cofidis France**  
Qualiweb 2024 Trophy  
Symmetry of Attentions “Happy Teams - Happy Partners”
- Cofidis Czech Republic**  
Certification Top 3 best non-banking specialists and  
Top 8 best banking and non-banking institutions, Bronze Golden Crown Medal
- Cofidis Spain**  
Voted Customer Service of the year 2025
- Cofidis Poland**  
Silver medal Stevie Awards  
Corporate Product of the Year for EKO Leasing
- Cofidis Portugal**  
Trusted brand 2024  
Best sector reputation consumer choice 2024
- Cofidis Slovakia**  
Top Loyalty Improvement
- Monabanq**  
Voted Customer Service of the year 2025  
Gold Top for Life Insurance

The customer barometer

Customer experience at the heart of our performance

Every year, the Kantar barometer measures the customer experience of our subsidiaries: satisfaction, recommendation, perceived effort, quality of service, etc. Notable new feature in 2024: the survey was extended to include customers in litigation, a first for the Group, to continue to guarantee a trustworthy experience, even in difficult times. In 2024, nearly 25,000 customers were surveyed.



\*All subsidiaries except Cofidis Czech Republic and Cofidis Poland - \*\*NPS = Promoters - Detractors

AND

**Cofidis Czech Republic**  
**93%**  
FCR (First Contact Resolution)

**94%**  
CSAT (Customer Satisfaction)

**Cofidis Poland**  
**78%**  
Service level

**82%**  
Contract retention

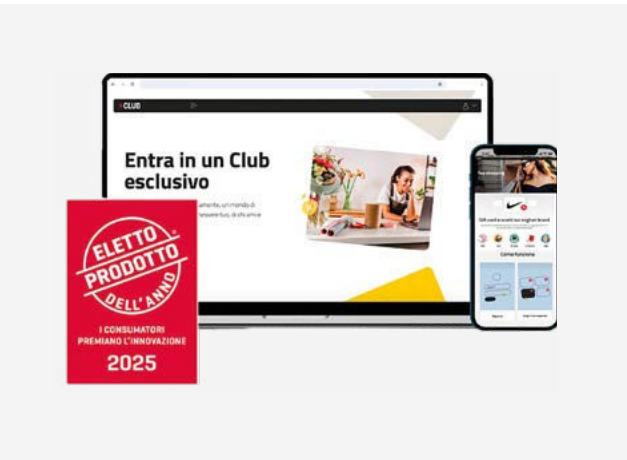
**Clients in litigation (France)**  
**73%**  
satisfaction especially for the time given to resolve the matter



Anticipating changes in a dynamic market means constantly adapting our offers, services and practices. In 2024, we reached another milestone by refining our customer journeys and devising solutions that are increasingly in tune with everyday uses and challenges.

# Listening carefully

## Answering appropriately



### Making customer experience a strategic benchmark

Over the year, the Group's ambition was reflected in concrete actions to put customer culture back at the heart of the company. Across Europe, momentum was built on strong ideas:

- **Training and involving all employees in an active Customer Experience approach:** from welcoming new arrivals at **Cofidis Portugal** to immersive programmes at **Cofidis Belgium** to bring the customer experience pyramid to life on a daily basis.
- **Equipping employees to better understand expectations:** through employee/customer mirror studies (via KPAM) at **Cofidis Portugal**, barometers and post-contact surveys at **Monabanq** via **Skeppers**, cross-functional workshops at **Cofidis Czech Republic**, and customer and partner journey mapping and analysis tools.
- **Creating the conditions for a positive experience:** by improving responsiveness (**Creatis**), simplifying key steps in the fully online process (**Cofidis Portugal**), or optimising points of contact to improve satisfaction rates (**Cofidis Poland**).

These approaches converge towards a single goal: building a solid, tangible customer relationship focused on long-term satisfaction.



### Imagining useful, responsible and distinctive services

Innovation is not limited to technology: above all, it serves a practical purpose to make our customers' daily lives easier and strengthening their trust in us. The high value-added offerings and services of our subsidiaries are thus aligned with societal expectations and practices.

- **Services designed for the ecological transition.** **Cofidis Italy** embodies this approach with **CLUB**, a **customer benefits platform** focused on environmental responsibility and financial education. It also offers digital insurance, developed with **MetLife**, which focuses on family well-being and advice for a more sustainable lifestyle. In France, **Cofidis France's zero-interest financing** offer enables our partners to purchase new or used bicycles, thereby supporting the transition to greener mobility. In line with this approach to responsible consumption, **Cofidis Slovakia** has expanded its **EKO green range** with loans specifically for photovoltaic systems and clean vehicles.
- **Solutions that boost confidence.** **Cofidis Belgium** illustrates how **instantaneity** can be used to enhance customer satisfaction with the rollout of **Instant Payment**. The solution enables instant access to funds, with no additional fees, at any time of day or night.
- **A warm welcome, helpful and adapted to new practices.** At **Creatis**, the reorganisation of teams around an **expanded telephone grouping** enables us to respond to customers even outside normal working hours. Greater availability, designed to reduce waiting times and streamline interactions, placing people at the heart of the service.



In 2024, more than  
**15,000**  
bicycles financed  
Cofidis France



## Adapting our processes for a smoother relationship

Facilitating, simplifying, accelerating: these are the key actions driving our entities' efforts to optimise customer and partner journeys.

- **Facilitating access to services:** **Cofidis France** has expanded its offering with solutions such as **Cofidis Pay** (card + app), **Cofidis Partner** and **MM+** (in-app payment), to provide more direct and integrated customer journeys. **Cofidis Spain** has relaunched **PayLine** to support customer acquisition in retail, while **Cofidis Portugal** is offering the **Buy Now Pay Later Cofidis Pay payment solution** and has entered a new partnership with insurer **Ok Seguros**. **Carizy** and **Cofidis** have jointly launched **Moovizy**, a used car offer with a trade-in option designed to simplify car purchasing and financing.
- **Optimising interactions at each stage:** **Cofidis Portugal** focused on fluidity by redesigning its website's **Customer Area** and revising the digital credit application process, taking into account the main points of friction in these processes, including the integration of KYC video. For its part, **Monabanq** works daily to enhance customer satisfaction: every review posted on Trustpilot is followed up individually, with a systematic response and targeted follow-up with dissatisfied customers, thereby reaffirming its identity based on the principle of '**people before money**'.
- **Supporting partners over the long term:** the automotive unit of **Cofidis France** illustrates this desire to take B2B relationships further by **simplifying the process of putting together financing applications**, with significant results already achieved. **Cofidis Portugal** also strengthened the support it provides to its partners through **improved user experience** and increased bidirectional data exchange.

# Human and supportive care for our vulnerable customers

In more challenging times, human support remains a key strength of customer relationship within our Group. Faced with life's uncertainties – whether personal, economic or climatic – **Cofidis Group** places **solidarity at the heart of its actions**. This commitment is reflected in concrete measures designed to **respond appropriately and compassionately** to situations of vulnerability. Through **attentive listening, psychological support, prevention tools and emergency support measures**, our entities work together to support each customer when they need it most.

## ▪ Cofidis France

offers a **solidarity package** for its customers and prospects who are disabled, in emergency situations or experiencing financial hardship. It provides access to an interest-free loan with flexible repayment terms to finance necessary improvements (home, vehicle, etc.) while waiting for any subsidies, particularly those from the MDPH.

## ▪ Cofidis Spain

hit by a **climate disaster** in the Valencia region, responded quickly by offering affected customers a deferral of monthly payments to help them cope with the emergency.

## ▪ Cofidis Portugal

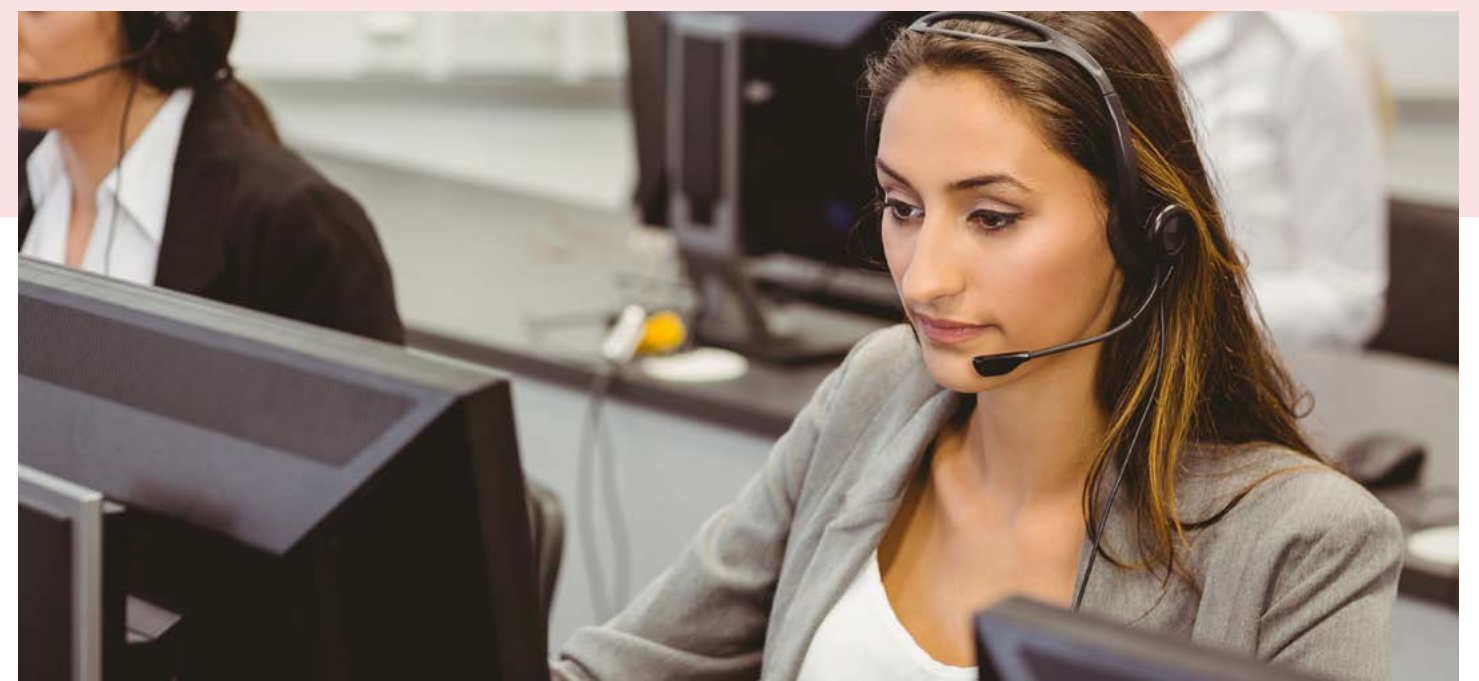
focused on **prevention** by identifying customers at risk in advance using a dedicated scoring system and contacting them through personalised campaigns. This provide pro-active support for more than 2,900 people.

## ▪ Creatis

contacts its customers affected by a climate event (recognised as a natural disaster) to offer them optional **support**, whether a deferral, or the terms and conditions of the 'Solidarity Solutions' Personal Loan.

## ▪ Monabanq

committed to helping those in need, has put in place personalised solutions such as deferring monthly payments to **help customers affected by Cyclone Chido in Mayotte**.





Partnerships are not one-off opportunities: they are part of our long-term growth strategy. By leveraging win-win models, reliable tools and a shared performance culture, our entities have consolidated their partnerships with major players across all sectors (mobility, retail, sustainable equipment and healthcare).

# Federating to accelerate Performing together

## Strengthening trust with our historical partners

Retailers such as **Amazon**, **MDA**, **Feu Vert** and **Micromania** renewed their partnerships with **Cofidis France**. This loyalty is the result of a shared ability to innovate, respond to market challenges and offer seamless, omnichannel and personalised financial solutions.

At **Cofidis Italy**, the record performance of the partnership with **Vorwerk** illustrates an exemplary collaboration around the PagoDIL service. The rollout of this same solution with **Cofidis Czech Republic** enabled the automation of processes, while freeing up resources.

In **Hungary**, the renewal of the partnership with **Samsung**, co-developed with Cetelem, demonstrated a shared strategy for targeting major international accounts. The contract with **Decathlon** was also extended until 2025, confirming the strength of this partnership both in-store and online.

## Amazon: a long-term partnership at the service of performance

In 2024, **Amazon** renewed its partnership, the result of a three-year tender process involving the main players in our sector. This strategic renewal marks a major step forward for **Cofidis France**, **Cofidis Italy** and **Cofidis Spain**.

Its signing demonstrates the confidence of a global player in our ability to deliver reliable, efficient and scalable solutions. Thanks to shared governance, joint projects, centralised incident management and a culture of continuous improvement, our subsidiaries achieved their best operational performance since the partnership was launched in 2024.

**A collective success**, driven by the commitment of local and cross-functional teams ('FRITES' - France, Italy, Spain - Euro-Information & Synergie), praised by Amazon for the robustness of IT systems and the quality of cooperation with our Group.

### AMAZON-COFIDIS, A JOINT APPROACH

- Customer centric
- Innovation
- Priority on lasting and long-term value
- High-quality and high-speed decisions
- Capitalisation
- Flexible organisations

**"This renewal was truly the result of long-term teamwork, solidarity and commitment from everyone involved, both the team that worked on the tender and all those who contribute to the day-to-day running of the service."**

**Mathilde Viatour**  
Head of Amazon Key Accounts



**"Amazon highlighted the excellent level of cooperation, the efficiency of our continuous improvement and the performance of our IT systems."**

Adapting our solutions to customer uses

The partnerships established or strengthened in 2024 testify to the Group's ability to keep up with actual consumer practices. In each country, the offering is tailored to everyday needs, incorporating more flexible customer journeys, more responsible products and smoother experiences.

- **Hearing, seeing and living better:** Cofidis Italy continued to roll out **PagoDIL** with **Audionova** and **Amplifon**, major players in hearing aids. Meanwhile, **Cofidis Spain** signed new agreements with **optical retailers** (Vista Óptica, FederOpticos, Vistalia) to meet accessible healthcare needs.
- **Providing useful and responsible equipment for everyday life:** for **Cofidis Czech Republic**, the stability of the Extranet solution with **Datart** and **Planeo** has helped streamline the in-store experience. At **Cofidis Spain**, **Electrocash**, **Divelsa** and **Eldiser** facilitate access to household appliances. The long-standing collaboration between **Cofidis Hungary** and **Zepter** offers an alternative to mass consumption, as does the partnership with **Rejoy**, a specialist in refurbished smartphones, which promotes a more responsible technology and a model based on the circular economy.

Our solutions evolve with usage. At Cofidis, in Europe, we simplify access to healthcare with flexible payment options that are useful and tailored to our customers' needs.

Cofidis teams



PagoDIL  
by Cofidis

Rejoy

Válassz OKOS ajándékokat, aminek ára Téged is meg fog lepni!

Cofidis áruhitel! THM:0%  
10 hónapos futamidővel\*

Cofidis

- **Committing to more sustainable housing and mobility: energy renovation** is a focus for **Cofidis Belgium** and **Cofidis Italy** (Viessmann in particular), while **Cofidis Slovakia** joined forces with the National Energy Project to finance the Green Deal, in conjunction with the EES consortium, to support the development of **low-carbon mobility**. **Cofidis France** is supporting the transition to more sustainable mobility (Giant, Culture Vélo, Cyclable Specialized, etc.), as is **Cofidis Belgium**, which is developing a dedicated offering across the country. **Cofidis Slovakia** is also continuing its commitment to the automotive sector with **Stella Car**, a national distributor of recent vehicles, to offer financing tailored to today's mobility needs. The integration of **Carizy** into **Cofidis France** strengthens our development strategy in mobility and car financing by facilitating access to **second-hand vehicles** and securing online purchases between individuals, in a **responsible manner**. **Cofidis France** also signed an official three-year partnership with the **Prodays** trade fair to promote **sustainable mobility**. For its first time participating, the Tour de France caravan was present at the stand, further enhancing the visibility of this initiative.
- **Simplifying digital experiences:** whether online shopping or refurbished equipment, our subsidiaries are supporting the transformation of consumer habits. The Extranet subscription solutions at **Cofidis Czech Republic** simplify the customer journey, while Cofidis Pay for **Cofidis Portugal** and PagoDIL for **Cofidis Italy** streamline payments in e-commerce environments and at points of sale.



1,200

new partners for  
Cofidis France

Cofidis Pay in Portugal

3,000  
partner points of sale

600  
new retailers in 2024, 30%  
of which in e-commerce



In 2024, our Group reached a milestone with the launch of an ambitious diversification strategy. The integration of Carizy and the acquisition of Magyar Cetelem Bank in Hungary reflect our desire to expand our scope of action and identify new growth drivers.

# Strengthening key positions

## Focus on diversification

### Staying on track in growth markets

New partnerships in **furniture** (Merkamueble, Mubak), **sleep** (Dormitienda) and **sustainable transport** (BH, Specialised) enable **Cofidis Spain** to invest in targeted areas in response to specific needs. At **Cofidis Poland**, agreements with **Vehis, Zepter** and **Polenergia** reflect a dual-impact strategy: developing business while supporting societal changes around **sustainable consumption** and **electric mobility**.

### Building bridges with banking partners

The partnership agreement signed with **UniCredit** marks a new milestone for **Cofidis Italy**. It combines a ‘Mini Loan’ offer for individuals and a PagoDIL solution for merchants in the banking network. The structuring model illustrates **our ability to integrate Cofidis solutions into complex and demanding environments** in response to the cross-cutting needs of a large financial group and its customers.

### Valuing relationships beyond performance

For **Cofidis Czech Republic**, partnerships with Vorwerk, Planeo and Datart are based on **close relationships**, reliable tools and enhanced field activities, such as the point-of-sale campaigns conducted in 2024. In **Hungary**, the participation of the **Cofidis Sailing Team** in the Ruban Bleu event provided partners a memorable and convivial experience. **Because performance is also fuelled by lasting human connections.**



# Establish, innovate, transform:

## An ambitious diversification strategy

In 2024, the Cofidis Group initiated a strategic diversification strategy. Our momentum is based on conquering new markets, strengthening our technological expertise and integrating innovative players in high-potential sectors. These major operations reflect a long-term vision: to consolidate our performance by expanding our scope of action in Europe, while providing concrete responses to the challenges of economic and ecological transition.

### MAGYAR CETELEM BANK: HEADING FOR CENTRAL EUROPE

The acquisition of **Magyar Cetelem Bank Zrt** (a subsidiary of BNP Paribas Personal Finance) marks a decisive step in our group's development in Central Europe. By strengthening its presence in Hungary, Cofidis Group is expanding its offering with banking services and a network of partners with retailers.

Since the merger, the Cofidis Hungary and Cetelem teams have been working together to build a robust, modern and customer-focused model for Magyar Cofidis Bank.



220 employees

21 working groups to build a new Cofidis model in Hungary

The acquisition points to significant growth potential for Cofidis in Hungary, providing us with banking activities and partnerships with retailers.

Gilles Sauret  
Chairman of the Cofidis Group Board of Directors

### CARIZY: TOWARDS MORE RESPONSIBLE AND DIGITAL MOBILITY

By acquiring Carizy, a digital platform dedicated to the sale of used vehicles between private individuals, we are confirming our ambition to integrate **innovative and high-potential digital players**. This acquisition strengthens our presence in the dynamic mobility market and enables us to offer simplified, 100% online journeys designed to meet new consumer needs.

Carizy is fully in line with our commitment to more **sustainable consumption**. By facilitating access to second-hand vehicles, we are contributing to the development of the **circular economy** and encouraging the ecological transition of the automotive sector.

A new milestone has been reached in building solid and forward-looking sources of fresh growth.

100% digital, 100% human: this belief guides our group in all our technological choices. This year again, we structured an approach to innovation that is responsible, sovereign and focused on practical applications. Whether it's AI, open banking or data, our strategy combines security, performance and human support.

# Deploying

Valuing people

## Developing useful, controlled and responsible AI

As artificial intelligence is profoundly transforming our businesses, it is subject to structured management within the Group and a focus on practical applications.

We have chosen **open source models** hosted by our own data centres, which guarantees **technological sovereignty**, **data security** and **better control of our energy impact**.

At the heart of the system, **Euro-Information's Cognitive Factory** supports our subsidiaries in the development, implementation and maintenance of solutions, working directly with the business teams. The group's data scientists are also experimenting with new opportunities offered by generative AI with the support of **SKAPANE**, a group of six start-ups from EuraTechnologies (Lille).

## Supporting subsidiaries in adopting cognitive solutions

In 2024, **Cofidis Spain** and **Creatis** launched their first trials with the email analyser, while **virtual voice and text assistants** continued to be rolled out in other subsidiaries (**Cofidis France**, **Cofidis Belgium**, **Monabanq**, **Synergie**, etc.).

Each solution is **tested, adapted and validated locally to ensure continuous improvement directly by our subsidiaries**.

32,000

verbatim responses analysed  
(from Kantar studies)

7

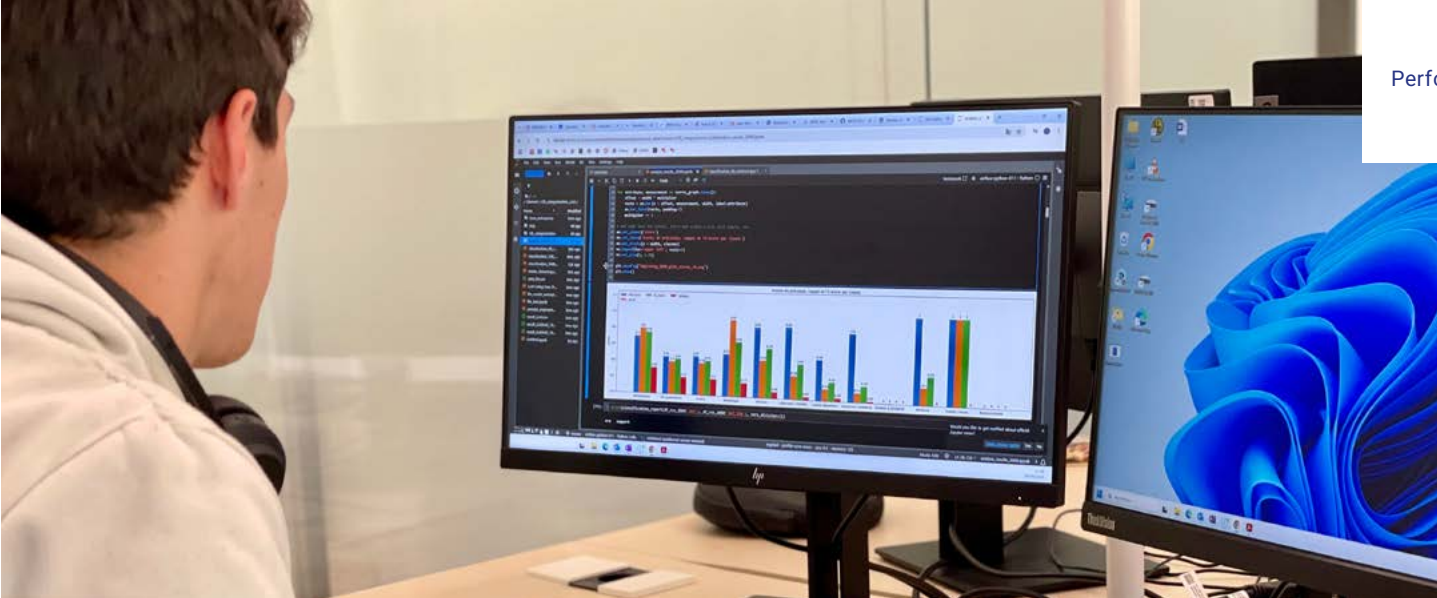
subsidiaries concerned

8

languages managed

### Targets

- Identify recurring irritants
- Target key expectations
- Offer more precise answers

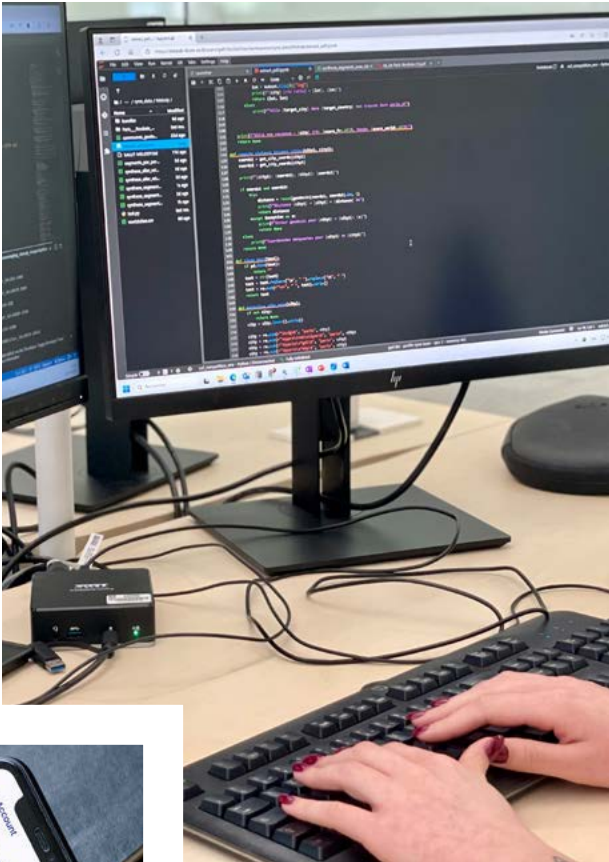


# digital tools

## Rolling out open banking to streamline partner journeys

Open banking has gradually established itself as a **strategic lever** for simplification and performance. **Cofidis France** integrated the technology into several partner payment processes, including **Payline**, **Amazon** and **Micromania**, in order to offer faster processes that are better aligned with current usage patterns.

At the same time, **Cofidis Spain** began its own rollout on the **Credit Line** and **Payline** channels. The first results were encouraging: the more flexible process helps reduce risk by 21% while improving the customer experience. **Cofidis Poland** and **Cofidis Slovakia** also began testing in the **car finance** segment, with the aim of optimising the customer journey and enhancing relationships with their partners.





Acculturating teams to the technologies of tomorrow

- **Collective awareness-raising with AI Weeks:** two key events helped demystify the challenges of AI, including the key trends from the Data & AI Paris conference, which were shared with all employees in December.
- **Mobilising management with the Data Challenge:** a day dedicated to Data & AI strategy brought together members of the **Executive Committee and Codis** (80 people) to discuss topics such as generative AI, data governance and data mesh.
- **Consistent training with dedicated e-learning:** a programme of 12 short modules (5 minutes each) was designed to give all group employees a common foundation in data and AI, available in early 2025.
- **Deployment of concrete use cases in subsidiaries:**  
**Cofidis France** used generative AI for **verbatim analysis** and questionnaire design. **Cofidis Belgium** has revamped its appetite scores via the **TremplinIA** programme. **Cofidis Italy** stepped up use of the **Trustfull** algorithm to improve customer data reliability. **Cofidis Hungary** is preparing new credit card scores as part of the project to integrate Cetelem Hungary's activities following its acquisition by the Cofidis Group.  
Across the entire group **SEO** managers optimise their web pages using AI-powered metrics.



Our cognitive solutions

1.2  
million emails analysed

700,000  
customer questions handled  
by virtual assistants

10,500  
employee questions resolved  
by AI (Cofidis France, Synergie,  
Monabanq, Creatis)

12  
e-learning modules created  
for AI acculturation

Optimising our data performance

- **AI at the service of the customer's voice:** to better understand its customers' expectations, **Cofidis France** uses artificial intelligence to **analyse verbatim responses** from surveys (e.g. Kantar), interviews and visuals. AI facilitates the identification of irritants, the design of questionnaires and the analysis of usage patterns, such as those related to bank cards.
- **Updated predictive models:** as part of the **TremplinIA** initiative, **Cofidis Belgium** has overhauled its customer appetite scores. The choice of the XgBoost model guarantees greater accuracy while simplifying industrialisation and retraining.
- **Preparing tomorrow's offers:** as part of the project to integrate the Cetelem Hungary activities, **Cofidis Hungary** is developing new scores for its products, particularly credit cards. Target: to make better use of data from PSD2 to refine the card granting process.
- **A data base accessible to all:** the implementation of the **Semantic Layer** at **Cofidis Spain** simplifies data access for all employees. This simplified data interface helps respond effectively to operational needs, accelerate analytical processing and strengthen collaboration between business lines.

“

We would like to express our sincere gratitude to the teams at Synergie and Euro-Information for their expertise, availability and team spirit, which were essential to the success of this initiative. The partnership perfectly reflects the strength of our international network and our ability to work together to achieve our common goals.

Cofidis Spain

”



PERFORMANCE  
IN 2025



100% digital, 100% human:  
all technological progress will serve  
proximity, trust and simplicity.

New milestones will be set:

- roll-out of the first generative AI solutions for employees
- expansion of Open Banking uses across all channels
- publication of our AI roadmap, developed in collaboration with business units



Stronger technological sovereignty.

A shared acculturation.

Innovation designed with  
people in mind.



Because digital technology  
only makes sense if it creates  
connections.





**Acting for tomorrow,  
building a fairer future together!** →

A long-term, responsible commitment to future generations,  
the local area and the environment.



Solidarity cannot be decreed, it must be lived. We believe that inclusion and equal opportunities are essential for building a sustainable future. By giving everyone the means to get involved, learn new skills and find their place in society, we are turning our actions into a powerful lever for societal transformation.

# Sustainable support

## A commitment to solidarity

### Engaging our employees for a lasting impact

Our employees' commitment to solidarity is a driving force for inclusion. In France, the Cofidis Group facilitates this solidarity through a civic engagement platform, where each employee can get involved in 'Booster Missions' with partner associations. Cofidis Belgium allows its teams to devote part of their working time to volunteering through the Cofisolidaire programme, creating synergies between professional skills and social impact.

The initiative goes even further with Cofidis Czech Republic, where an employee turned a personal challenge – walking 4,000 km along the Pacific Crest Trail – into a fundraising opportunity to build a children's playground. Meanwhile, Creatis directly involves its teams in choosing the associations supported by its financial sponsorship: in 2024, Solfa (SOLidarité Femmes Accueil) was selected.

### Supporting professional integration and social inclusion

Promoting access to employment is key to strengthening independence and social integration. Since 2021, Cofidis Spain has been developing the Future Makers programme, in which volunteer employees support adults in difficulty in their efforts to find long-term employment. In 2024, new workshops enabled 100 adults to receive assistance. Cofidis Italy is strengthening this programme with personalised training courses in partnership with the Fondazione San Carlo, helping job seekers to get back into work.



328  
employees involved in  
community and civic  
initiatives in France  
(+35% vs 2023)

460  
Booster Missions undertaken  
(+33% vs 2023)



At the same time, Cofidis Portugal is taking concrete action on the ground by integrating vulnerable populations into its Natura Towers infrastructure:

- **“É uma COPA”**: a restaurant at the head offices, where people in precarious situations are trained and employed. A real springboard to employment!
- **“É um Apartamento”**: temporary studios made available to homeless people, giving them access to accommodation and social support.
- **Le Café Joyeux**: an inclusive café-restaurant, open to the public, which promotes the integration of young people with disabilities through tailored and rewarding training.

## Financial education for sustainable autonomy

Understanding budget management enables everyone to better control their resources and anticipate unforeseen events. With this in mind, the group's subsidiaries are rolling out tailored initiatives.

### Raise consumer awareness.

Cofidis Italy uses social media and collaborates with Factanza Media to share educational content and podcasts on finance.

### Supporting customers and employees.

Monabanq teamed up with SPAK to design an interactive programme combining videos, quizzes and micro-learning modules that are accessible to everyone.

### Start training at an early age.

Through its partnership with Junior Achievement Portugal, Cofidis Portugal, mobilises its volunteer employees to introduce students from the age of seven and up to university age, to the basics of economics and entrepreneurship. In partnership with FEduF (Foundation for Financial Education and Savings), Cofidis Italy teams also visit primary and secondary schools to teach young children about responsible management of financial resources.

### Preparing students for the economic world.

The Personal Finance MBA, supported by Cofidis Portugal, has enabled 20,000 students to access free training in financial management.

### Raising awareness through experience.

On World Savings Day, Cofidis Portugal opened its doors to students for workshops on budgeting and responsible investing.

Educating our customers and future customers about financial management means working towards a more independent and responsible society.





In our Group, when we talk about solidarity, we mean our social and societal responsibility. We are committed to the well-being of everyone, creating opportunities, supporting the most vulnerable and giving everyone the means to move forward.

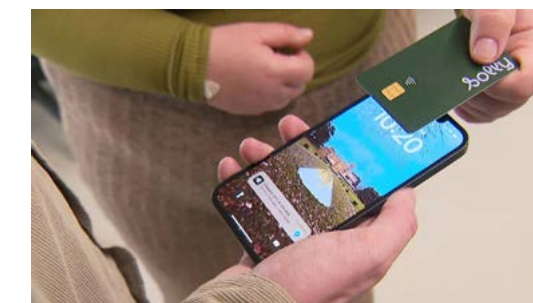
# Cultivating

## Giving everyone a chance

### Providing concrete assistance to the most vulnerable

When a crisis hits, action and solidarity are key and resonate across our entities throughout Europe.

- **Responding to emergencies.** The **Cofidis Poland** and **Cofidis Spain** teams organised fundraising campaigns and financed support measures following the **floods** that hit Lower Silesia and the Valencian Community.
- **Supporting food banks.** Our colleagues at **Cofidis Spain** and **Cofidis Italy** financed and distributed essential products to vulnerable families.
- **Providing material and human support:** **Cofidis Poland** participated in the “**Szlachetna Paczka**” initiative, which involved preparing and distributing food parcels and essential items to families in need. Meanwhile, **Cofidis Slovakia** continued to run its annual “**How much love can you fit in a shoebox?**” campaign to bring comfort to isolated elderly people.
- **Innovating for better help.** **Monabanq**, true to its motto “*People before money*”, joined forces with the charity **Les Soldats du Sourire** by supporting **Solly**, the **solidarity card**. This system **digitises donations for homeless** people by offering them a secure way to purchase essential items.



# inclusion

### Making sport a driving force for solidarity

Because it combines pushing oneself to the limit with actions to help those most in need, sport has become a lever for solidarity and commitment for our teams.

- **Turning effort into support.** Challenges such as “**Courir pour Toit**” (Run for a Roof) organised by **Cofidis France**, **Creatis**, **Monabanq** and **SynerGIE**, and the **Bratislava marathon** involving 60 Cofidis Group employees, enabled the kilometres covered to be converted into donations to **combat homelessness and promote education**.
- **Uniting around common causes.** **Cofidis Hungary** mobilised its teams with the **Charity Soccer Trophy**, using sport to raise funds for the **Krízis Alapítvány crisis foundation**.

### Acting for health and prevention

Access to healthcare and awareness are major issues for our Group. **Cofidis Italy** financed **1,000 free medical consultations** for people in precarious situations in partnership with **LILT Milano Monza Brianza**. To mark the health awareness campaigns **Pink October** and **Movember**, **SynerGIE** and **Cofidis France** organised prevention workshops, fundraising events and screening tests on the French campus. **Cofidis Slovakia** organised regular **blood donation** sessions at its offices, enabling employees to contribute directly to patients' needs.

In a different vein, **Cofidis Spain** demonstrated its commitment by integrating art as a lever for inclusion. In partnership with the **Catalan Down Syndrome Foundation**, it exhibits works of art created by **artists with disabilities** that represent Cofidis Spain's commitments.



Protecting, supporting and inspiring future generations

Children and young people are at the heart of **Cofidis Group's** commitments, with concrete actions in the areas of sport, health and education.

- **Teaching good CSR practices.** *"How can we talk to children about sustainable development without discouraging them?"* This was the theme of the conference presented by **Creatis** and hosted by **Graines de Citoyens**.
- **Using sport as a lever for inclusion.** **Monabanq** supported the **Sport Dans La Ville** association by financing the **"On va rouler sur les JO"** project, enabling young people from disadvantaged neighbourhoods to enjoy a unique experience at the 2024 Olympic Games in Paris.
- **Supporting vulnerable children.** **Cofidis Spain** renewed its commitment to fighting **childhood cancer** with the **Sumamos Corazones** campaign, which raised over **60,000** for the Sant Joan de Déu Hospital to improve the well-being of young patients. **Cofidis Italy**, in support of **LILT Milano Monza Brianza**, financed **250 hours of recreational and educational activities** in paediatric oncology through a solidarity fundraising campaign. **Cofidis Poland** provided material and financial support to a **centre for blind children** and a **hospice for seriously ill children**. Meanwhile, **Cofidis Hungary**, via the **Pet 5 Institute**, supports children with disabilities through charity sales, events and collections of educational materials.
- **Promoting child safety.** **Cofidis Slovakia** has developed **educational playgrounds** dedicated to teaching children about **road safety**, allowing them to familiarise themselves with traffic rules in a fun and safe environment. **Cofidis Spain** brings its headquarters to life every year with **Bike Day**: a day full of energy where children cycle, learn and interact with Paralympic athletes.
- **Fostering solidarity in the workplace.** Like every year, **Cofidis Hungary** organised the **"Get a Surprise!"** campaign, a gift auction initiative to raise funds for institutions that support **children in need**.
- **Supporting young people in care homes.** By participating in the **"Let's Give Children a Chance"** programme, **Cofidis Czech Republic** has helped fund **bicycles, scholarships and educational activities** for young people transitioning to independence.x
- **Promoting access to culture for all.** As a partner of the Printemps de l'Orchestre, **Cofidis Group** enabled nearly **1,000 people**, many of whom have little access to cultural activities, to attend **28 free musical performances** by trios and quartets in schools, retirement homes and medical facilities in the Hauts-de-France region. The programme included moments of sharing, emotion and discovery, performed by passionate musicians in partnership with the **Lille National Orchestra**.



Equal opportunities

Reveal, support, encourage

Equal opportunities are a fundamental right. However, too many obstacles still hinder access to education and employment. The Cofidis Group is working to remove these barriers and open up new opportunities. We believe that all individuals, regardless of their background or environment, should have access to the same opportunities. This commitment is brought to life through numerous programmes that pave the way for a fairer future.



EASIER ACCESS TO HIGHER EDUCATION

As a sponsor of the "Equal Opportunities" programme of the **IÉSEG Foundation**, **Cofidis** funds around 20 scholarships covering 75% of tuition fees for scholarship students in the Hauts-de-France region.

DEDICATED SUPPORT FOR STUDENTS WITH DISABILITIES

In collaboration with the **Fondation de la Catho de Lille**, **Cofidis France** supports the **Student Commitment Awards**, which recognise student initiatives that promote solidarity, humanitarianism and culture.

GATEWAYS TO CAREER GUIDANCE AND PROFESSIONAL INTEGRATION

**Cofidis Belgium** is opening its doors to students from **HELHa** (Haute Ecole Louvain en Hainaut), while **Cofidis Hungary** is offering mentoring with **Corvinus University** and internships with **ESSCA Budapest** (a French business school). With its **"Help Me to Life"** programme, **Cofidis Czech Republic** supports young people from disadvantaged backgrounds by providing training and support to help them become professionally independent.

**Cofidis France** spent three weeks supporting six young people who were far from employment, in partnership with the **Génération France** association and the **Fondation des Possibles**.

A DIRECT LINK BETWEEN COMPANIES AND STUDENTS

**Cofidis Hungary** and **Cofidis Belgium** regularly organise mentoring sessions, work experience placements and conferences to help young people discover the world of work.

PROSPECTS FOR YOUNG PEOPLE IN DIFFICULTY

**Monabanq** strengthened its partnership with **SOS Children's Villages** by donating €10 for every account opened during December 2024, thereby contributing to the education of children in need.



Beyond financial assistance, these initiatives forge a direct link between students and our subsidiaries, promoting their integration and supporting them on their path to a promising future.

In 2025, let's open up new possibilities and guarantee equal opportunities for all!



In response to environmental challenges, the Cofidis Group is committed to sustainable transition. From waste management to reforestation and sustainable financing solutions, every action we take reflects our commitment to building a more responsible future.

# Building today

## To preserve tomorrow

### Raising awareness to improve action

Environmental commitment begins with **awareness of climate issues**. **Climate Fresk** and **2 Tonnes** workshops were rolled out to enable employees to better understand the impact of their daily choices and help them think about ways to reduce their carbon footprint.

- **The Climate Fresk**, run by **Cofidis France, Creatis, Monabanq, Synergie** and **Cofidis Belgium**, is a fun, collaborative workshop that helps participants visualise the causes and consequences of climate change in order to better identify the actions to be taken at all levels (individual, corporate, political). In 2024, more than 70% of employees in France received training.
- **The 2 Tonnes** workshop, offered to **Campus France** employees, allows them to simulate the evolution of their carbon footprint until 2050 based on their lifestyle and consumption choices. The target is to reach a maximum of **2 tonnes of CO<sub>2</sub> per year per person**, the threshold required to comply with international climate agreements.

These initiatives are not just awareness-raising tools; they **mobilise employees** by involving them in the company's ecological transition in a practical way. **Cofidis Belgium**, in particular, has gone even further with its **Sustainability Club**, a space where employees can develop and implement concrete projects for a more sustainable world.



tonnes of bio-waste collected and sorted on the Campus France transformed into 2,327 kg of compost



### Cleaning, restoring and protecting our environments

Our employees across Europe have been working hard on the ground to protect ecosystems and raise awareness of the impact of waste.

- **Cleaning and making aware**
  - In France, **Clean Up Days** enabled employees from **Cofidis France, Creatis, Monabanq** and **Synergie** to clean up spaces while raising awareness of good sorting and recycling practices. These days also provided an opportunity to discuss **everyday actions** that can be taken to limit environmental impact.
  - **Cofidis Portugal**, together with the Lumiar town hall, mobilised its teams and local residents to combat local pollution **and raise collective awareness**.
  - **Cofidis Italy** teamed up with **Ogyre** and committed fishermen to **collect plastic from the sea**, while employees were made aware of the impact of this waste on marine life.
- **Restoring and preserving natural areas**
  - At **Cofidis Slovakia** and **Cofidis Hungary**, teams of volunteers took concrete action to **clean up green spaces, repaint public infrastructure and restore degraded areas**. These initiatives also helped **involve local communities** in preserving their environment.
- **Committing to a sustainable transition**
  - At **Creatis**, commitment took on a strategic dimension with its participation **in the Hauts-de-France Business Climate Convention (CEC)**. This approach aims to **jointly develop a roadmap aligned with climate challenges**. The commitment complements that of **Cofidis France**, which published its roadmap in 2024 as part of the "Financial World" initiative.

11  
tonnes of waste collected with  
**Crédit Mutuel Alliance  
Fédérale**

746  
kg of waste collected  
by **Cofidis Portugal**

2,000  
kg of plastic removed from  
the oceans thanks to **Cofidis  
Italy and Ogyre**



Encouraging more sustainable financing

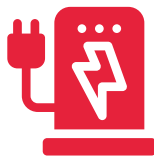
Financing offers are evolving to support the green transition. **Cofidis France** has developed a range of products dedicated to **sustainable transport**, offering zero-interest loans on bicycles. **250 specialist shops** have already joined the initiative, facilitating access to more environmentally friendly modes of transport. In **Belgium**, **Cofidis** offers loans at preferential rates for **energy renovations and home improvements**, enabling households to invest in **eco-friendly solutions**. **Cofidis Slovakia** supports **green technologies** with specific loans for **photovoltaics and electric vehicles**, reinforcing its commitment to the energy transition. **Cofidis Czech Republic**, in collaboration with **AAA Auto and Mototechna**, also supports the purchase of **electric vehicles**, with attractive rates and an exclusive offer for motorists committed to cleaner mobility.



Green mobility as a lever for decarbonisation



To reduce the impact of commuting, **Cofidis Group** launched its **Plan Vélo** cycling project, making soft mobility a strategic priority. With **400 employees** equipped in **France**, representing **15% of the workforce**, the group has become one of the largest French employers committed to eco-mobility in the workplace. The programme is part of a wider **drive to reduce carbon emissions** and complements initiatives already in place, such as the **Sustainable Mobility Package**. To support this transformation, the Campus was equipped with **120 electric charging stations** and secure bicycle shelters in each building's car park. Thanks to these facilities, employees can now **reduce their carbon footprint** while adopting a healthier and more responsible mode of transport.



**240**  
Cofidis Group electric charging stations



Forest protection for a greener future

Forest protection is a concrete action for the planet and for future generations. With its subsidiaries, our Group carried out several reforestation initiatives in 2024 to restore fragile ecosystems and combat climate change. In Spain, **Cofidis Spain** continued its commitment through the **Respira Vida** programme, which plants a tree for every loan taken out. This initiative has strengthened forest regeneration both in Spain and Madagascar. **Cofidis Slovakia** took part in the national programme “**One Million Trees for Slovakia**”, thereby actively contributing to reforestation and the preservation of local biodiversity. The **Cofidis Czech Republic** teams joined forces with **Krkonoše National Park** to participate in tree planting to enhance natural areas and reduce the carbon footprint. For several years, **Cofidis Belgium** has been supporting the **Royal Forestry Society of Belgium**, thus contributing to the resilience of forest ecosystems in the face of climate challenges.



**200,000**  
trees planted by Cofidis Spain via Respira Vida

**15,000**  
trees replanted in Slovakia (two hectares)

**436**  
trees added to the Krkonoše National Park by Cofidis Czech Republic

**174,400**  
kg of CO<sub>2</sub> captured through reforestation in the Czech Republic



With a 2024 season marked by 25 victories and an ever-stronger commitment, Team Cofidis embodies the group's values in all areas: commitment, solidarity, collective impact and transmission.

# Team Cofidis

## Performance, inclusion, inspiration

### Consistent momentum

2024 was marked by some impressive **performances**, with stage victories, prestigious podium finishes and riders making great strides forward.

- **Bryan Coquard** stood out in the **Tour de France**, cycling competition, confirming his key role in the team.
- **Guillaume Martin**, true to form, **excelled in the mountains**, consolidating his place among the best climbers in the peloton.
- **Benjamin Thomas** became **Olympic omnium champion** in track cycling and won the **fifth stage of the Giro d'Italia**.
- **The women's team** gained **visibility and competitiveness** by strengthening its presence at major international events.
- **Mathieu Bosredon**, on his handbike, achieved the remarkable feat of winning **three gold medals at the 2024 Paralympic Games**, making him the most successful French Paralympic athlete at this edition.

### More than a team, a daily commitment

Team Cofidis is a collective that goes beyond sport.

- **Training tomorrow's talent:** with **Paris Roubaix Juniors** and the **Graines de Pistard Cofidis** programme, **the Team supports young champions**.
- **Supporting associations:** as a partner of the **ANAIIS Foundation**, the **paracycling** team is increasing its visits to schools to **raise awareness of disability through sport**. At the same time, support from associations has been strengthened through high-impact partnerships. Cofidis supported **the first women's criterium after the Tour**, in Gondrecourt, won by **Victoire Berteau**. The **partnership with community radio station Vivre FM** was renewed during the **Tour de France**, with a programme hosted by a young person with a disability, giving a voice to **Cofidis employees** to highlight the diversity of the company's professions.
- **Strong local roots:** Cofidis is a committed sports sponsor of local events such as the **Denain Grand Prix** and the **4 Days of Dunkirk**.

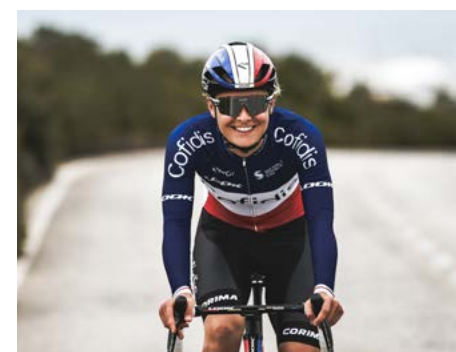
**51**  
riders

**11**  
countries represented

**25**  
wins in 2024  
(5 men's,  
5 women's,  
15 paracycling)

- **A strategic partnership:** at the end of 2024, Team Cofidis formalised its **partnership with STAB Vélodrome de Roubaix**, a high-performance training centre. This partnership is a means of supporting the development of its riders and promoting growth in track cycling in France.
- **Rapidly growing digital visibility:** with its **TikTok account now the second most interactive of any global team**, the Team is bringing cycling to an ever-wider audience.

over  
**400,000**  
followers on social media



### The Cofidis Caravan: on the ground with the public

Present at the Tour de France, the 4 Days of Dunkirk and other iconic races, the Cofidis Caravan brings the brand closer to its fans and brings the Cofidis spirit to life for as many people as possible.

#### A shared adventure

In 2024, French and Italian employees took turns leading the caravan and distributing thousands of goodies, affirming our presence at the heart of the peloton.

#### A new design, a new energy

The caravan has had a daring makeover, combining dynamic images and iconic smileys for an even more immersive and user-friendly experience.

#### Far more than just a convoy...

Beyond the Tour, the caravan promotes local races and symbolises our commitment: to bring the passion for cycling to life and create connections with the public.



# Our locations



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