



oney.fr
Your credit on the net

Paris August 31, 2005

Egg France becomes Oney.fr and is the affirmed credit specialist on the Internet

It had been planned and announced at the time of the acquisition of Egg France's credit business in November 2004 by Banque Accord (Auchan group). Today it is a reality: Egg, in France, as of today is taking the name **Oney.fr**, changing its motto – Your credit on the net – and is posting encouraging earnings.

Name change and continuity

No sudden break with the preceding brand, much appreciated by clients. 96% of them say they are satisfied, a stable figure compared to May 2004¹. The attrition level is low (3%.)

The name Oney.fr capitalizes on the strong points of the former Egg brand – **internet specialist**, modern, innovative, making life easier ... – all while constructing a territory and values that are all its own: optimism, simplicity, transparency, balance.

These values are made material in a universe of dynamic and contrasting colors – green, yellow, orange, red, violet - with green dominating to ensure the transition with the previous universe. The new brand is embodied by natural characters in movement, expressing these values of optimism, joy, life, and simplicity.

This change in brand is accompanied by communication campaign to current clients which began on August 18. These clients will receive their new cards between September 1 and 30. The Internet site with a new look will be accessible to everyone starting on September 7 and will inaugurate the launch of Internet advertising campaigns and press statements.

One activity Oney.fr already turning a profit in the promising sector of e-commerce.

With regular progression in activity and faithful clients, the Oney.fr brand, whose operating expenses have been pooled with those of Banque Accord has restored its profitability in accordance with targets.

¹ Customer survey conducted by Toluna in May 2005 among a representative sample of 1777 Egg France clients.

This is just a beginning: a specialist in direct credit over the Internet, Oney.fr is aimed at a young clientele – web surfers, urban, adept at on-line commerce – which has begun to establish itself.

In the first quarter of 2005, almost half of web surfers, (47%) had already made an online purchase compared to 39% in the first quarter of 2004. The number of online purchasers is increasing three times faster than the population of web surfers. Overall they demonstrate great confidence towards this new mode of purchasing².

To expand its clientele base using its direct-marketing know-how, Oney.fr is currently in discussions with several e-commerce sites specialized in distribution.

About Oney.fr

Oney.fr is an Activity of Banque Accord (the Auchan group) located in Paris which possesses a telephone operating center in Tours. It employs 113 coworkers, most of which are in Tours.

Its offer of credit over the Internet is based on 3 Visa international **cards** to which is attached a cash reserve going from 500 to 21 500 € depending on the needs of each person:

- **Green One Card:** 35€ annual fee, with 1% cash back on all purchases made.
- **Mauve Oney Card:** no annual fee
- **Net Oney Card:** annual fee of 70 euros and 5% cash back on all Internet purchases.

On the **Personal Lending** side, the *Perso Loan (Prêt Perso)*, is rapidly available and flexible in terms of repayment, and makes it possible to borrow between 2 000 and 21 500 euros at a single rate, but also to choose the amount of monthly repayments and their duration as well as the withdrawal date, without documentation of expenditures.

In February 2005, clients who have these Cards received 3.2 million euros total in cash back on their current accounts, pro rated for the use they made in 2004.

Currently, the mauve card above was elected the Best Choice by the independent comparative site Testepourvous.fr in June 2005.

www.Oney.fr

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² La Tribune June 10, 2005.