



## Orange Bank reveals the Prêt Express, its new 100% digital loan, even simpler and faster than before

Orange Bank is upgrading its range of personal loans. Focused on a quality customer experience and integrating the latest technological innovations, the Prêt Express (Express Loan) also enables the bank to extend its business to new customers. Having generated almost €1 billion in funding in 2021, Orange Bank intends to confirm its consumer credit growth dynamic.

### Open to everyone and personalized

The Prêt Express is accessible to a wide audience, both Orange Bank customers and non-customers and the latter are not required to open an Orange Bank account to take out the Prêt Express.

The fruit of a technological partnership with Younited, a Next 40 fintech, the Prêt Express enables customers to take advantage of the simple and fluid communication offered by open banking technology. With just three clicks, they can securely synchronize their banking data from another bank. And there are many advantages: faster processing of the request, minimum supporting documents required, a greater chance that the request is approved. This secure sharing means they can get an immediate personalized response with, where necessary, counter proposals in line with their situation.

For customers and the bank, the Prêt Express is part of a responsible relationship based on good risk control for both parties.

### Quick and easy from A to Z

Speed is the essence of the customer experience. The entire subscription process can be done via the Orange Bank app. It can also be done via the website. The journey was designed to be as simple as possible. On average, if the customer has chosen account aggregation, it takes them just five minutes from start to finish when they sign the contract electronically. The process for taking out loan insurance is also simpler and enhanced.

For customers, this guarantees a streamlined and quick journey, with no paperwork, no need to wait for post and all from the comfort of their mobile, tablet or computer. With a trusted player recommended by users: Orange Bank was voted *best banking app 2022* by Moneyvox<sup>1</sup> and its service is rated *Excellent* on Trustpilot.

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<sup>1</sup> OpinionWay survey for MoneyVox carried out from 09/27/21 to 10/15/21 on a sample of 5,010 French people with bank accounts recruited from a representative sample of the French population age 18 and over.

For all your projects, together or alone

Loans are available from €1,000 to €75,000 to finance a wide variety of projects:



Auto



Home improvement



Life events

- Auto: purchasing a car or motorbike (new or used), motorhome, electric or hybrid vehicle.
- Home improvement: financing decoration, home renovation, etc.
- Life events: vacations, studies, weddings, etc.

To give yourself the best chance of success and optimize acceptance of your dossier, you can take out the loan alone or with another person. The co-borrower can also take out loan insurance. Afterwards, the customer will be able from the App to track their repayments month by month, download their financing plan and manage the loan themselves: modify the direct debit date, increase their monthly installment, temporarily suspend payment of installments.

The Prêt Express has an attractive introductory interest<sup>2</sup> rate from 2.99% fixed APR<sup>3</sup>, up to 48 months for loans over €6,000.

*“The integration of the latest technological solutions will enable us to offer concrete benefits to our customers: credit accessible to the greatest number, high approval rates, streamlined and faster journeys... What is more, the bank's advisors and experts will now have new tools at their disposal in order to provide even better responses to our customers' needs,”* adds Stéphane Vallois, Deputy CEO of Orange Bank.

Find out more about [the Prêt Express](#)

#### About Orange

Orange is one of the world's leading telecommunications operators with sales of 42.3 billion euros in 2020 and 139,000 employees worldwide at June 30, 2021, including 80,000 employees in France. The Group had a total customer base of 263 million customers as of June 30, 2021, including 218 million mobile customers and 22 million fixed broadband customers. The Group is present in 26 countries. Orange is also a leading provider of global IT and telecommunication services to multinational companies, under the brand Orange Business Services. In December 2019, the Group presented its new "Engage 2025" strategic plan, which, guided by social and environmental accountability, aims to reinvent its operator model. While accelerating in growth areas and placing data and AI at the heart of its innovation model, the Group aims to be an attractive and responsible employer, adapted to emerging professions.

<sup>2</sup> From 30/08 up to 09/10/2022 inclusive.

<sup>3</sup> Pricing from 2,99% up to 19,90% APR.

Orange is listed on Euronext Paris (symbol ORA) and on the New York Stock Exchange (symbol ORAN).

To find out more (online and via your mobile device), go to: [www.orange.com](http://www.orange.com), [www.orange-business.com](http://www.orange-business.com) or to follow us on Twitter: [@orangegrouppr](https://twitter.com/orangegrouppr).

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#### About Orange Bank

Launched in November 2017 and managed by Paul de Leusse, Orange Bank offers banking offers designed natively around customers' mobile uses, at the cutting edge of innovation and in strong synergy with its telecom activity.

Its offer includes all the basic banking services with standard and Premium bank cards, a savings account, a personal loan offer, insurance, etc. Many innovative features are also available such as mobile payment with Apple Pay and Google Pay, real-time transactions, instant transfers by SMS, or even modification of the credit card code.

The Orange Bank customer experience is based on fluidity and speed: autonomously, customers can perform all transactions from their application. The bank has also developed Premium offers for an enriched experience for parents and children.

In December 2020, Orange Bank continued its development strategy with the acquisition of Anytime, a fintech meeting the needs of professionals, companies and associations. In Europe, Orange Bank has a total of 1.8 million customers. The bank is also present in Spain where it was launched in November 2019.

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