

PRESS RELEASE

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RCI BANK AND SERVICES BECOMES MOBILIZE FINANCIAL SERVICES, A UNIQUE COMMERCIAL BRAND TO MEET ALL CUSTOMERS CAR-RELATED AND MOBILITY NEEDS

- On the occasion of Mobilize's first Capital Market Day, RCI Bank and Services announces its change of commercial brand: Mobilize Financial Services.
- Mobilize Financial Services will be the brand reference, to meet the car-related mobility needs of customers' new lifestyles, worldwide.
- In line with its purpose of creating sustainable mobility for all, Mobilize Financial Services will continue to develop a full range of services to accelerate the transition to new, greener mobility.

"Today, RCI Bank and Services is reaching a new milestone in the development of its activities with Mobilize, by becoming Mobilize Financial Services, the brand reference for all car-related usage-based mobility needs. We will leverage our 100 years of expertise and our best-in-class customer satisfaction, to support Mobilize's growth in the retail customers and fleet segments. As such, Mobilize Financial Services will accelerate in operating lease, insurance and payments, while easing access to a greener and more sustainable mobility for all our customers, in line with our purpose." says João Leandro, CEO of Mobilize Financial Services.

MOBILIZE FINANCIAL SERVICES, A UNIQUE COMMERCIAL BRAND, TO SUPPORT MOBILIZE'S DEVELOPMENT AND MEET CUSTOMERS' NEW LIFESTYLES

As the automotive industry undergoes major changes, the strengthening of links between Mobilize and Mobilize Financial Services allows Renault Group's strategy to go beyond the automotive industry thanks to a "vehicle as a service" model.

To support Mobilize's development, Mobilize Financial and Services will leverage its 100 years of expertise, its commercial and financial performance, and its regular contacts with more than 4 million customers, whose satisfaction is constantly increasing¹. Mobilize Financial Services will offer more innovative services and digital experiences which will allow customers to reduce their usage cost while accessing a greener mobility.

¹ The group reached a record level of customer satisfaction in 2021, with a Net Promoter Score of +53 points up by 6 points.



Mobilize Financial Services will be the brand reference for the customers of the Renault Group's brands - Renault, Dacia, Alpine and Mobilize - who are looking for a complete range of services related to the usage of the car. Nissan customers will also benefit from the same quality of offers, through the Nissan Financial Services brand.

The deployment of the Mobilize Financial Services commercial brand will be progressive in the countries of implementation of the group, starting with its main markets by the end of 2022.

MOBILIZE FINANCIAL SERVICES TO EXPAND IN THE RETAIL CUSTOMERS AND FLEET SEGMENTS

This change of commercial brand is backed by 3 ambitious objectives to provide offers adapted to our customers' new usages, as well as the massive arrival of electric and connected vehicles. Mobilize Financial Services will finance more vehicles, over longer periods, while creating more value.

1. Develop operating lease and car subscription offers

Mobilize Financial Services will accelerate the roll-out of operating lease offers in its main markets, in partnership with its dealer network. The goal of Mobilize Financial Services is to benefit from the growth of more than 80% ² of the operating leasing market and to reach a fleet size of 1 million vehicles by 2030.

Mobilize Financial Services will develop new subscription offers based on the skills of Bipi, acquired in 2021. This will help to reach 200,000 subscriptions by 2030 in the main European markets.

2. Expand the used vehicle segment by optimizing its financing through the entire life cycle

At the same time, Mobilize Financial Services will accelerate its used vehicle financing activity by focusing on the entire life cycle and offering an integrated service, refurbishing, and remarketing journey. Mobilize Financial Services plans to triple its used vehicle new financings to 10 billion euros by 2030.

3. Offer disruptive services focusing on car insurance and payments

To support the shift from ownership to usage, Mobilize Financial Services will expand its range of services around two main areas: innovative car insurance, by leveraging the connectivity of vehicles to launch usage-based insurance products; and the creation of Mobilize Pay, a subsidiary responsible for designing a payment ecosystem around the car. Mobilize Pay will launch a new eco-friendly credit card developed with Visa, which can also be used for charging electric vehicles. Mobilize Financial Services aims to reach 3.6 million contracts for its car insurance business and 1 million for its payment business by 2030.

² Source: NV Market Evolution – Deloitte G5 Europe/RCI Bank and Services.



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About Mobilize Financial Services :

As a partner caring for all its customers, Mobilize Financial Services builds innovative financial services to create sustainable mobility for all. A subsidiary of the Renault Group whose activity started almost 100 years ago, Mobilize Financial Services is the commercial brand of RCI Banque SA, a French Bank specializing in automotive financing and services for Alliance customers and dealers.

With operations in 36 countries and nearly 4,000 employees, the group financed over 1.4 million contracts (new and used vehicles) in 2021 and sold 4.7 million services.

At end 2021, average performing assets stood at €44.8 billion in financing and pre-tax income at 1,194 million.

Since 2012, the group has rolled out a deposits collection business in several countries. At the end of December 2021, net deposits collected totalled €21 billion or 47% of the company's net assets.

To find out more about Mobilize Financial Services: www.mobilize-fs.com/

Suivez-nous sur Twitter : @Mobilize_FS