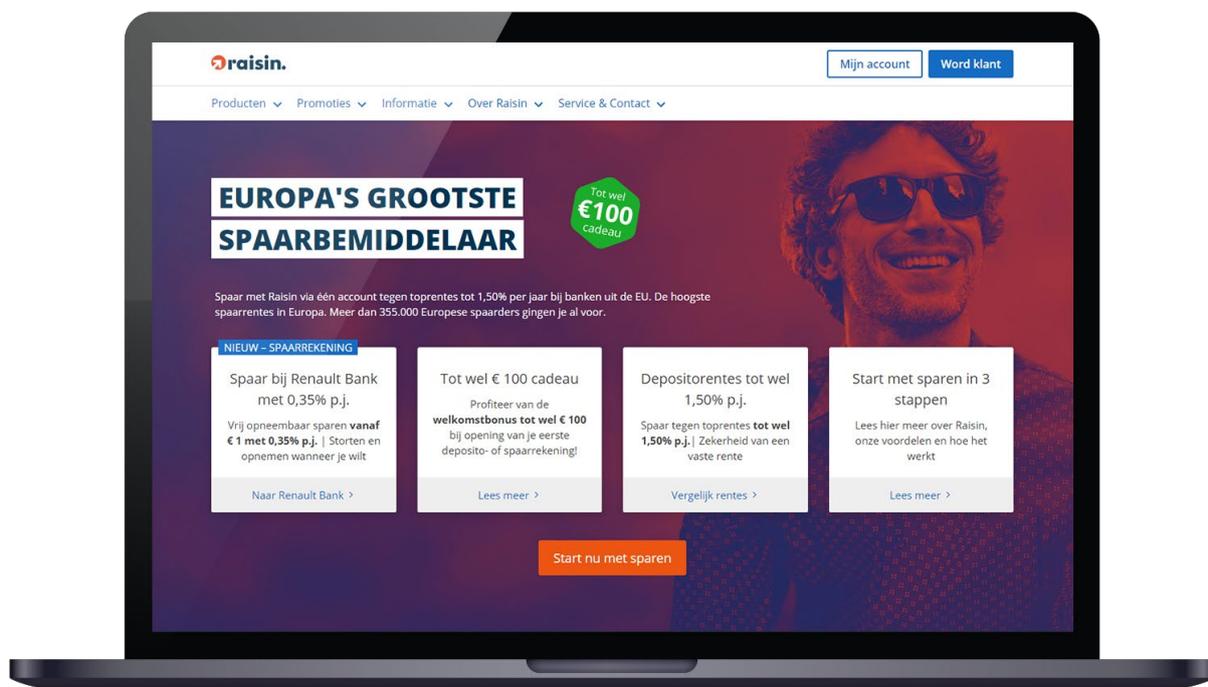


Renault Bank, the savings offer of Renault Group, enters the Netherlands via savings platform Raisin.nl

- Renault Bank's first Dutch offer exclusively available on deposits marketplace Raisin.nl
- Renault Bank's 0.35% p.a. interest rate on overnight money accounts is one of the best in market
- Renault Bank is a savings offer developed by RCI Bank and Services, the Renault Group automotive captive
- A launch in line with RCI Bank and Services's strategy of diversifying its refinancing sources

The Renault Group automotive captive RCI Bank and Services and fintech Raisin DS have announced their new exclusive cooperation to bring the bank's first retail banking offer to the Netherlands through the Renault Bank brand. Raisin Netherlands (<https://www.raisin.nl>), a platform operated by the German wealth management fintech Raisin DS, now features the Renault Bank overnight money account with a top interest rate for the Dutch market of 0.35% p.a.



Renault Bank becomes Raisin Netherlands' first French bank

Today marks the first time a Renault Bank offer is available on a savings marketplace. Simple, effective, and secure, the Renault Bank overnight deposit provides the same benefits as the other savings products offered by RCI Bank and Services around the world. Launched with

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the Zesto account in France in 2012, RCI Bank and Services' savings business has continued to grow and is available in seven countries: France, Germany (since 2013), Austria (2014), the United Kingdom (2015), Brazil (2019), Spain (2020) and now the Netherlands (via Raisin). At the end of December 2020, the net collected deposits of RCI Bank and Services totaled 20.5 billion euros or 43% of the company's net assets.

The Renault Bank offer is Raisin Netherlands' first French product and Raisin DS's 18th partner bank available in the Netherlands. With this new addition, Raisin.nl is the largest cross-border savings marketplace in the Netherlands, with the widest selection of partner banks and saving products on a Dutch deposit platform.



João Leandro, CEO of RCI Bank and Services

"Extending our savings activity, thanks to the launch of Renault Bank in the Netherlands, aligns with our goal of continuing to diversify RCI Bank and Services refinancing sources, without depending on just one source of liquidity. This partnership with Raisin also reinforces our continuous path of digital transformation to offer the best experience to our customers," **explains João Leandro**, CEO of RCI Bank and Services.



Dr. Tamaz Georgadze, Co-CEO Raisin DS

“RCI Bank and Services’ selection of Raisin DS as its partner of choice and market entry point for the Netherlands is a real vote of confidence in our business model and customer base. As a market leader, Raisin is perfectly positioned to deliver transparent, flexible access for all parties involved – for Renault Bank it means access to the Dutch market, and for Dutch consumers access to competitive options like the Renault Bank offer,” adds **Raisin DS Co-CEO Dr. Tamaz Georgadze**.

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About Raisin DS

Raisin DS is a trailblazer for open banking in the deposits and investments space. The FinTech company provides an open banking infrastructure for the global \$50+ trillion deposit market that benefits banks and savers alike. For savers, it means more product choice and decision power, customer-facing institutions like banks benefit from best-in-class savings marketplace solutions for their own customers, and deposit-taking banks receive better access to deposit funding. Raisin DS operates its own B2C platforms across Europe under the Raisin, WeltSparen, Savedo, and ZINSPiLOT brands, and in the U.S. under the brand SaveBetter. In Germany, in addition to savings products for retail and corporate clients, the company also offers ETF-based investment and pension products. Raisin DS collaborates with around 400 banks and financial services providers from more than 30 countries. The company is servicing over 550,000 direct customers. Raisin DS is backed by renowned international investors such as btov Ventures, Deutsche Bank, FinLab, Goldman Sachs, Greycroft, Headline/e.ventures, Index Ventures, Kinnevik, Orange Digital Ventures, PayPal Ventures, Thrive Capital, Top Tier Capital Partners, Ribbit Capital, and Vitruvian Partners, as well as Peter Thiel. The company has offices in Berlin, Frankfurt, Hamburg, London, Madrid, Manchester, Milan, New York, Paris, and Zurich. Raisin DS was formed by a merger of the FinTech companies Deposit Solutions and Raisin in June 2021. The merger only needs to be registered in the commercial register.

About Renault Bank and RCI Bank and Services

Renault Bank is a savings offer developed by RCI Bank and Services, the Renault Group automotive captive. Created and wholly owned by Renault Group, RCI Banque S.A. is a French bank specializing in automotive financing and services for the customers and dealership networks of Renault Group (Renault, Dacia, Alpine, Renault Samsung Motors and Lada) worldwide, the Nissan group (Nissan, Infiniti and Datsun) mainly in Europe, Brazil, Argentina and South Korea and through joint ventures in Russia and India, and Mitsubishi Motors in the Netherlands.

RCI Bank and Services has been the new commercial identity of RCI Banque S.A. since February 2016.

With 3,800 employees in 36 countries, the group financed over 1.5 million contracts (for new and used vehicles) in 2020 and sold more than 4.6 million services.

At end-December 2020, average performing assets stood at €46.9 billion in financing and pre-tax income at €1.003 million.

RCI Bank and Services has rolled out a deposits collection business in seven countries since 2012. At end-December 2020, net collected deposits totaled €20.5 billion, or 43% of the company's net assets.

Find out more about RCI Bank and Services: www.rcibs.com

Follow us on Twitter: @RCIBS