

## PRESS RELEASE

# Qarson and BNP Paribas Personal Finance create Qarson Financial Services to support the brand's growth and development

**BNP Paribas Personal Finance, a major player in consumer finance in Europe, is becoming Qarson's exclusive partner for all of its financing activity.**

**Qarson, an independent multi-brand car dealer, aims to offer its consumer customers competitive, innovative and original financing solutions adapted to changes in consumer behaviour.**

**The two companies will work together to develop processes, tools and services exclusive to Qarson.**

**A co-construction and value sharing strategy for the benefit of consumers.**

### The creation of Qarson Financial Services

The two companies share a common strategical vision; to adapt to the changing needs of consumers and develop services allowing access to a broader range of vehicle financing solutions.

To meet these goals, BNP Paribas Personal Finance is providing Qarson with a comprehensive offering that covers the entire vehicle distribution value chain.

A seamless and 100%-digital customer journey is at the heart of the initiative, whether it's for traditional credit-type financing, leasing or subscription services.

The partnership will take the form of a captive company through which BNP Paribas Personal Finance will operate as a white label provider under the Qarson Financial Services brand.

Operational implementation will be in the hands of a BNP Paribas Personal Finance team dedicated 100% to the Qarson network.

### Why this collaboration?

*"BNP Paribas Personal Finance's specialist expertise and experience will allow us to offer financial products suited to the new needs of consumers and strengthen our presence on the market in order to continue our growth. In a rapidly changing sector and faced with the challenges of the energy transition, our teams are going to jointly develop exclusive services that will help us stand out and position ourselves as a partner to our customers,"* said **Damian Ciesielczyk, CEO of Qarson**

*"This new partnership is part of our efforts to collaborate more with growing players in the automotive sector. We are going to uphold Qarson's culture and values and help get the most out of the assets of this fantastic brand. Our outlooks on customer service are very closely aligned, and we are delighted to be able to help create the financing of tomorrow,"* said **Christophe Michaëli, Head of French Mobility at BNP Paribas Personal Finance**

### About Qarson

Founded in 2009, Qarson is an independent multi-brand car dealer specialised in the sale of new/zero-mileage and second-hand cars at discounted prices. With over 15 brands, hundreds of cars available in very short timeframes and the best discounted prices, Qarson offers a simplified vehicle purchase process that's accessible to all, placing quality of service and customer satisfaction at the centre of its priorities. Qarson's turnover has grown continuously since its creation, reaching 100 million euros in 2022. 95% of its 40,000 customers recommend



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the company. Currently, the car dealership has 80 employees in France and sells an average of 500 vehicles every month.

## À propos de BNP Paribas Personal Finance

BNP Paribas Personal Finance est un acteur majeur du financement aux particuliers en France et en Europe au travers de ses diverses activités de crédit à la consommation. Filiale à 100% du groupe BNP Paribas, l'entreprise propose, avec ses marques Cetelem, Cofinoga, Findomestic ou encore Alpha Credit, une gamme complète de crédits aux particuliers disponibles en magasin, en concession automobile ou directement via ses centres de relation client et sur Internet.

BNP Paribas Personal Finance a complété son offre avec des produits d'assurance et d'épargne dans plusieurs pays comme l'Allemagne, la France, l'Italie...

Depuis de nombreuses années, BNP Paribas Personal Finance a développé une stratégie active de partenariat avec les enseignes de distribution, les constructeurs et les distributeurs automobiles, les webmarchands, et d'autres institutions financières (banque et assurance) fondée sur son expérience du marché du crédit et sa capacité à proposer des services intégrés adaptés à l'activité et à la stratégie commerciale de ses partenaires.

Au service de ses clients et de ses partenaires, BNP Paribas Personal Finance s'engage à favoriser l'accès à une consommation plus responsable et plus durable.

## Pour plus d'informations

### QARSON

[www.qarson.fr](http://www.qarson.fr)

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