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PRESS RELEASE

Oney.fr signs a first exclusive e-commerce partnership with GrosBill.com

Oney.fr (formerly Egg France), the on-line credit institution for Banque Accord, has signed an exclusive partnership agreement with GrosBill.com, an expert in the on-line sale of high-tech products, of which the Auchan group recently became a major shareholder.

This partnership, the first signed by Oney.fr with an e-commerce partner, deals with financing solutions developed by Oney.fr for GrosBill.com's customers, which are accessible both online at www.grosbill.com and directly at GrosBill.com stores, when customers pay for purchases or pick up their orders. It allows Oney.fr to increase its client base by targeting internet users with profiles similar to those of its existing customers. It is another way to ensure the repeat business of Grosbill.com customers, offering significant payment facilities and easy access.

This financing is offered directly at GrosBill.com's website for all purchases over 100 Euros. Various credit options are offered to meet the specific needs of each customer.

It takes customers just a few minutes at the point of sale to make their purchases using credit after their request has been approved.

The group of counselors that Oney.fr provides for GrosBill.com customers is the Oney.fr call center in Tours. The GrosBill.com customers can get advice by calling a toll free number and applying for credit directly either by phone or by using an online form.

This partnership confirms the strategy announced in August 2005 of applying the Banque Accord chain partnership model to Oney.fr.

About Oney.fr

Oney.fr is a business line of Banque Accord located in Paris and Tours. It employs nearly 120 employees, most in Tours. It offers:

- **Credit** offers for its e-commerce partners.
- Simple and flexible **lines of credit** with repayments starting as low as €10 a month for customers who apply directly at oney.fr.
- International **Visa Cards** with cash advance limits from €500 to €21,500 based on individual needs:
 - o the Oney Green Card with 1 % cash back on all purchases
 - o or the completely free Oney Mauve Card.
- **Personal Loans**, widely available and with flexible repayment terms, between 2,000 and 21,500 euros can be borrowed at interest rates starting from 2.50%.

Banque Accord currently serves more than 4.3 million customers in Europe, 2.4 million of which are in France. A wholly-owned subsidiary of the Auchan Group, it specializes in e-banking, payment card management and distributing financial products and services (loans, savings, insurance).

About GrosBill.com

Founded in 1998 in Paris, GrosBill recorded gross revenues of 80 million Euro in 2005 and currently employs more than 150 people.

In August 2005, Auchan became a major shareholder in this company.

The company GrosBill offers more than 10,000 products - computers, cameras, video cameras, hi-fi, TV... - sold at the some of the lowest prices on the market. The products, ordered at www.grosbill.com, are delivered throughout France. Customers can also pick up their orders in one of the two "Pick-Up Point" stores open in the Paris area.

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