

PRESS RELEASE

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Youse: a new rental guarantee service that facilitates access to housing for tenants and reassures owners

A wholly-owned subsidiary of CNP Assurances, Youse offers a rental guarantee solution that is totally new to the real estate market. Whatever their status may be: whether on permanent or temporary contracts, students, autoentrepreneurs, freelancers or independents, all tenants can now obtain a guarantor with a response in less than 24 hours. Youse relies on the solidity of France's leading personal insurer, guaranteeing the owners' peace of mind.

Youse

Avec Youse, j'ai mon garant

Rassurez les propriétaires avec une caution solide, pour décrocher enfin votre appartement.

[Voir la vidéo](#)

[Je fais une demande](#)



Discover
Youse:




Everything started from a simple observation: French society is moving faster than the rules of the real estate market, and more and more aspiring tenants no longer meet the traditional selection criteria (permanent status and guarantor) to get housing. Landing a rental apartment has become a real obstacle course. Youse offers renters the guarantor they need to reassure and convince owners. Moreover, Youse pays rent to the owner on time and acts as a trusted third party between tenants and real estate owners.

A guarantor and a response in less than 24 hours

The service is quick and easy to access: Youse teams select the profile of the tenant who provides a piece of identification and three account statements to prove their solvency. Variable income, savings and alimony are taken into account to show a monthly income equal to 2.5 times the rent (instead of 3 as usual). Financed by the tenant, the Youse service charges 3.8% of the monthly rent (including charges). The guarantee is valid for 3 years and can be renewed. In case of unpaid rent, the owner continues to collect up to 18 months of guaranteed rent.

Supporting the evolution of society

Extending the success of Youse in Brazil, Youse in Europe is a separate entity that aims to propose offers tailored to the European market.



« Our **first Youse offer** allows tenants to have all the tools needed to convince the owner that they are the best candidate. A solid guarantor, rent paid regularly ... everyone wins. **“Problem solver”** more than insurer, Youse aims to change the rules of the game by offering innovative offers to those who are moving forward. We intend to simplify everyday life, to commit ourselves to **support societal change** and the needs of the new generations »

Magali Noé
Chief Digital Officer of CNP Assurances and CEO of Youse in Europe

About CNP Assurances

CNP Assurances is the leading personal insurer in France with net profits of €1.285 billion in 2017. The Group is active in Europe and Latin America, with a strong position in Brazil, its second market.

It has more than 38 million personal protection policyholders worldwide and over 14 million in savings and pension plans. Insurer, co-insurer and reinsurer, CNP Assurances designs innovative retirement and savings solutions. They are distributed by many partners and adapt to their distribution mode, from physical networks to platforms that are 100% online, and the needs of customers in each country.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 and relies on a stable shareholder base (the Caisse des Dépôts, La Banque Postale, the BPCE Group and the French state).

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