



UnionPay in Consumer Finance

March 2023

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Key corporate activities (Q4 2021 – Q4 2022)

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UnionPay growth aligned with China and global market trends over 2016-2021

UnionPay maintained global leadership in card payment since 2014

UnionPay's card portfolio focus on credit and debit cards closer to that of Visa

MARKET ASSESSMENT

UnionPay outperformed the global market over 2016-2021

Strengthening leading position in personal cards, while expanding in commercial segments

GEOGRAPHICAL AND CATEGORY OPPORTUNITIES

BNPL posted strongest growth in "other" personal lending

Three types of partnership to accelerate expansion into BNPL

Partner with Chinese appliances and electronics firms to negotiate deals with local retailers

Support Chinese companies, SMEs expanding overseas and foreign firms coming to China

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Recommendations

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Shanghai Marathon 2022 sponsor: advertisement showcasing doctors running to save patients

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