



Brussels, 13 April 2017

Get started with digital banking KBC makes you digi-smart with the KBC Go Digital Intro

From 10 April, clients wanting to take their first steps towards digital banking are welcome at KBC for a KBC Go Digital Intro. It's a chance for clients to find out what digital services we can offer and what these services let them do.

In February 2017, 38.8% of KBC's clients were digitally active. The success of the banking apps is hardly to be wondered at, since home banking offers so many advantages: clients do all their banking and insurance business safe at home, whenever they want, 24/7. That saves them a lot of time, with no more trips to the branch.

And the rise in popularity of our various apps also goes to show that KBC's clients like banking digitally. In March, no fewer than 1 131 657 clients had signed up for KBC Touch; KBC Mobile stood at 628 992 subscribers. Our app for youngsters, K'Ching, has also proved a success since its launch at the end of September 2016. K'Ching already has over 14 000 users.

The range of services that people can sign for digitally is constantly growing and clients are getting to find their way: 16% of new credit cards are applied for digitally and 27% start saving for their pension via KBC Mobile. Clients greatly appreciate the fact that they can use KBC Touch and KBC Mobile to sign contracts and documents no matter where they are: six months after launch, 57% of home projects, 73% of mortgage protection policies and 42% of home insurance policies are signed for digitally. These are the figures for KBC in Flanders (excluding KBC Brussels and CBC).

KBC Go Digital Intro: a window to online banking

KBC has nevertheless identified a large group of people that, for any number of reasons, have not as yet made any move towards digital banking. Some wonder about security, others are afraid of making a mistake or unsure whether to use a tablet, PC or smartphone, are uncertain about the various apps or don't know how to get started with it all.

For anyone who wants to take that first step but is concerned that shifting to online banking is a hurdle too far, there is now **the KBC Go Digital Intro**. A KBC staff member accompanies the client on an induction tour, taking the time to personally explain all the possibilities offered by digital banking and insurance. All the way from checking their balance and making payments to familiarising the client with how to detect phishing attempts and answering security questions. Clients bring their own laptop, tablet and/or

smartphone with them. Because it's sometimes easier to venture into something new with a friend at your side, clients can also bring someone along to the intro session. The service is currently being offered at all branches of KBC (not at KBC Brussels or CBC).

Digital convenience for everyone

KBC wants everyone to have a seat on the digital train and is offering this service to young and old alike. KBC offers solutions across the generations, both those born in the digital age and those who saw that age's birth. This project is part and parcel of KBC's omni-channel strategy, with local branches giving face-to-face advice to clients who otherwise manage their affairs digitally, whether online or via phone or chat discussions on KBC Live.

Johan Lema, Senior General Manager for Client Support: 'It's our calling, and it's our job: to provide clients with the info they need in a way they understand. There's no two ways about it: online banking forms an integral part of this in today's world, whose digital pace is likewise accelerating. Our clients shop online, talk to the government and their local councils online and so on. KBC makes sure that every client who wants to board the digital train can do so in full comfort. We help make our clients' dreams come true and protect them. For us, the client is at the centre of all we do. The KBC Go Digital Intro is also perfectly dovetailed to our financial literacy project and the two together should get us ready to meet the future head on.'

Other initiatives within the financial literacy project

The KBC Go Digital Intro fits in the financial literacy project, KBC's commitment to enhancing society's financial know-how. This project also encompasses a free package of lessons designed for secondary school students. Do days for digital immigrants, those not born in the digital world but also not 'digital aliens', will also be available in future. During these days, digital immigrants can get information at KBC branches in group sessions dealing with online banking and apps like KBC Touch and KBC Mobile, and they have a chance to practise their skills then and there. Clients can use do days to supplement their KBC Go Digital Intro.

Annex: overview of the mobile possibilities at KBC

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