



Press release

Brussels, 22 September 2017

Investing made easy

Mobile investing with automated advice

Recent studies show that Belgians hold most of their savings in a savings account, despite its low returns. Partly out of habit and lack of time but also because they're not familiar with other alternatives or don't know how much they can invest.

Regulated savings accounts were still very popular during the first part of this year and the total amount held on them at KBC and CBC was 37.57 billion euros, an increase of 1.19 billion euros (+3.27%) compared to 31 December 2016.

Given the current stock market climate, spreading investments over time is currently also an attractive option. Last year, persistently low interest rates and the attendant quest for returns almost doubled the number of investment plans taken out compared to the previous year. This trend continued during the first half of 2017.

KBC aims to help our customers get the most from their savings. Those who want to start investing can do so with or without advice from us. Advice is also available from our specialists through our branches, KBC Live service and digital channels.

And now our customers can even invest entirely through our KBC Mobile app.

Karin Van Hoecke, General Manager Mobile First, Retail and Business: 'Giving our customers convenience and a user-friendly experience is what we're all about. Our new 'Mobile investing with advice' service simplifies a complex and laborious process, making investing as easy as possible for our customers without sacrificing quality. Not only are we making our KBC and KBC Brussels customers more aware of their financial options, but we're also innovating and giving them the latest in mobile banking convenience.'

Proposals based on three criteria - with or without advice

People leave their money in a savings account because it is secure, despite the low returns. In addition, they often don't know how much they should invest or how to get started.

KBC makes it as easy and convenient for them as possible. One of the ways we show customers the benefits of investing is by offering them a teaser (www.kbc.be/getmorewithyoursavings - link available as from Monday 25 September) based on historical figures, enabling them to compare the returns they get by leaving their money on a savings account for five years or investing it.

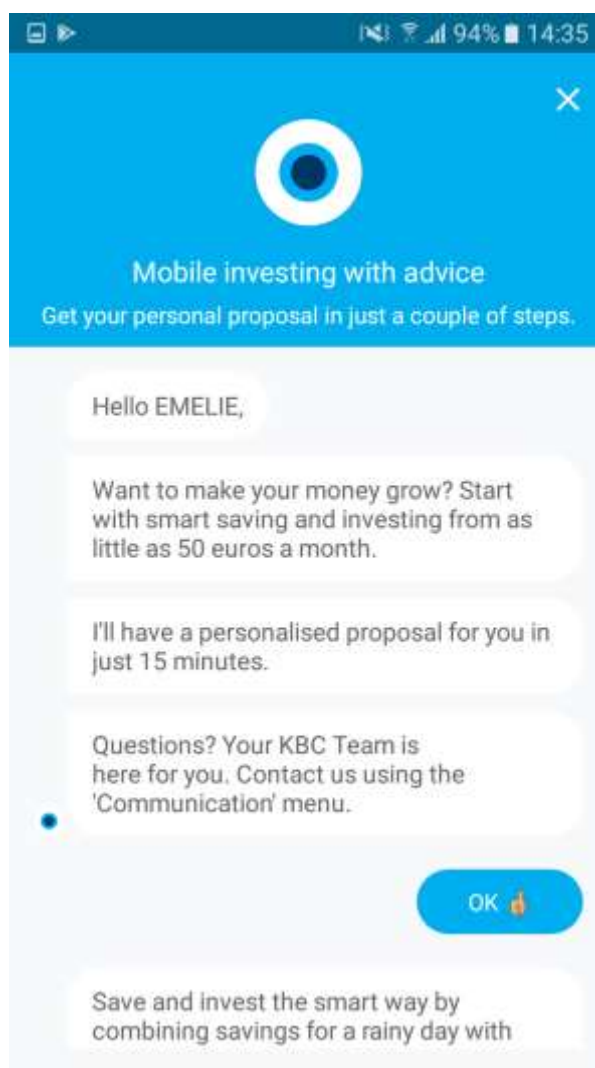
As all customers are different, the investment service is tailored to their personal needs. Some customers like to speak to a specialist at their branch, while others prefer to do so over the phone or don't need advice

at all. We have a customised solution for all of them, whether it's through our bank branches, KBC Live, apps or online banking services.

New KBC Mobile app 'mobile investing with advice' feature

Customers now have the option of completing the entire investment process entirely from the palm of their hand using their phone. This process covers information, determining their risk profile, assessing product knowledge, showing proposals based on three criteria (see below), registering orders, providing written advice, including legally required product information, key investor information, product fact sheets and prospectuses.

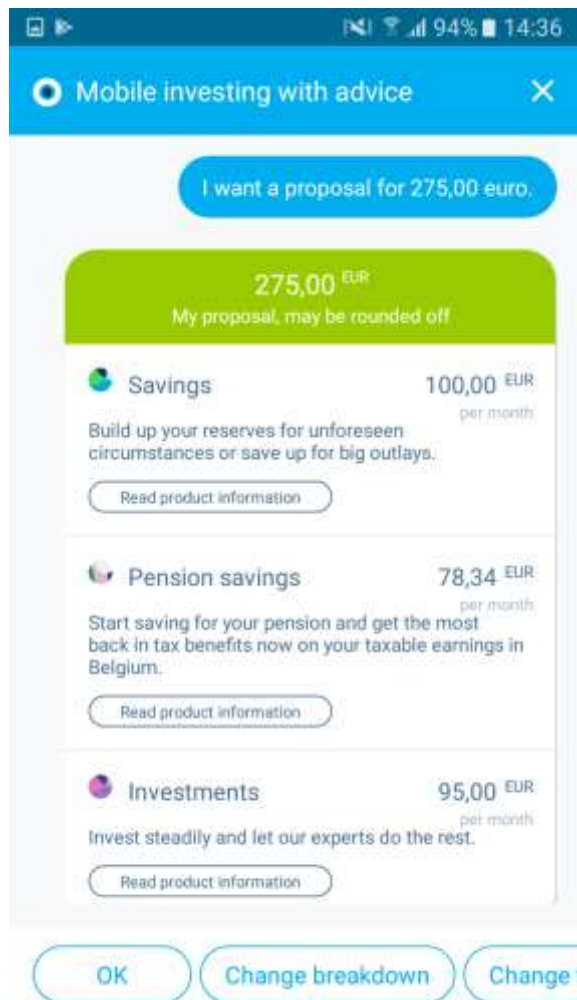
After answering a few simple questions savers can determine their investment profile and work out how much they can invest in roughly 15 minutes.



According to their profile and answers, we suggest three types of investment:

- Saving by standing order to set aside a financial buffer.
- Pension savings plans (like Pricos, offering tax relief).
- Investment plans based on KBC ExpertEase funds (Defensive Balanced or Dynamic Balanced, in line with their investment profile).

The amounts a client can save, put towards a pension plan or invest depends on their commitments and things like their savings buffer (see screen 2).



Clients can also apply and complete everything straight from their phone without having to drop by their bank branch. As they can also sign digitally, they no longer need to collect or return documents to their bank branch.

Get started with 'Mobile investment with advice' from as little as 50 euros a month. **Invest from your phone** and start an investment plan from as little as 25 euros a month.

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