



Press release

Brussels, 8 March 2022 (09.00 a.m. CET)

KBC to launch pilot project for home-based financial services

KBC will soon start providing home-based services to guarantee its non-digital and less mobile private customers access to a close-knit local KBC network, including in areas without a KBC Bank branch. An experienced KBC Bank employee will – at the customer's request and by appointment – come to the customer's home in a vehicle in the distinctive livery of KBC (the *KBC-Belmobiel*) to provide the services required.

KBC will trial this approach in the province of West Flanders for a period of six months, starting on 19 April. After evaluation, KBC will consider whether or not to roll out and expand this new service. In that case, KBC will also switch from its current hybrid cars to electric cars.

- KBC to trial home-based services for non-digital and less mobile customers in West Flanders for six months
- A readily accessible service to supplement the existing close-knit and omnichannel distribution network
- More and more KBC customers now dealing with their banking needs by digital means only – just 11% make exclusive use of the bank branch

David Moucheron, CEO of KBC's Belgium Business Unit, explains this initiative: *'The channels preferred by the vast majority of our customers have remained unchanged in recent years. Today, more and more KBC customers do their banking digitally and just 11% of customers use the bank branch as their sole point of contact. Some customers, however, realise that they are struggling to keep up with the digitalisation of society as a whole. From our position in society, we see it as our task to help customers transition to and use digital channels to manage their banking, insurance and investment needs. We want to test the **KBC-Belmobiel** as a pilot scheme for less mobile and non-digital customers to see whether a form of home-based service is a viable alternative.'*

A readily accessible service to supplement the existing omnichannel approach

Requesting this service has deliberately been made easy: private customers who want to receive support at home can simply call the exclusive KBC Belmobiel number (050 64 20 04). Either the KBC staff member taking the call will assist the customer in resolving the matter right away, or the customer will be offered a home appointment. Due to obvious regulatory, technical and security constraints, the focus will be on administrative customer support and on day-to-day and frequently used bank-insurance services.

KBC will be offering this home-based service within the relevant legal framework to ensure that employees and customers are protected when certain types of financial transaction are dealt with outside the confines of the branch. Some services have therefore not been included (for instance, cash transactions). KBC will work together with the customer to find solutions to issues that cannot be resolved via the KBC Belmobiel (such as

complex questions that require specific expertise or matters that have to be dealt with at the branch if the customer isn't an active digital user).

The KBC employee can also introduce the customer to and familiarise them with KBC's digital channels.

What can the KBC-Belmobiel be used for?

The KBC-Belmobiel can go to the customer's home. The customer will then be assisted in (e.g.):

1. Using digital channels (including the KBC website, KBC Mobile and KBC Touch)
2. Managing accounts and applying to open new accounts
3. Setting up or managing direct debits and standing orders
4. Managing and applying for debit cards
5. Managing for credit cards
6. Updating personal data, contact details and such like

Visits to the home will not be charged for during the six-month trial period. KBC will also take due consideration of the cost price parameters when evaluating the pilot.

KBC uses an omnichannel distribution model, where the brick-and-mortar branch network and associated human interaction complements the remote banking facilities and digital channels (KBC Mobile, KBC Touch, KBC Live). Such a model enables KBC to respond efficiently and in a customer-friendly manner to rapidly changing consumer behaviour.

Each year, KBC examines how, when and how often customers use the various channels (mobile/PC banking, remote bank branch and brick-and-mortar branches). It then uses this information to gradually optimise its physical presence and digital efforts at the pace indicated by its customers. KBC also ensures that its customers have access to more expertise, greater accessibility and excellent customer service through these channels. The KBC-Belmobiel pilot fits in perfectly with this approach.

Tradition in guiding customers along the digital route

KBC has been assisting and supporting its customers for many years.

- Thanks to educational initiatives such as 'Digiwijs', where KBC employees voluntarily coach non-digital customers in the branches, the older customer group (65+) has made the greatest strides forward, relatively speaking, in terms of digital banking. During the coronavirus crisis, this support was offered primarily over the phone. About ten thousand non-digital customers were able to get started with a free KBC Touch and/or KBC Mobile starter pack.
- Within a few years, KBC Live has grown into the biggest bank branch in KBC, with no fewer than 620 experienced employees working there. On average, they handle more than 91 000 incoming calls every month and tens of thousands of chat and social media conversations. This enables KBC Live to reach those customers who prefer traditional contact channels and those who prefer to be contacted by digital means.
- KBC also provided support to young people through its 'Get-a-Teacher' programme. Before the coronavirus crisis broke out, schools could call on the services of a KBC employee for an educational and completely brand-neutral teaching pack relating to a financial-economic theme that fitted in with the curriculum. More than 750 lessons were delivered to more than 12 000 pupils at over 300 schools. Without Covid-19, based on the number of registrations, as many as 39% more pupils would have been reached last academic year and 41% more teaching packs provided.

Thanks to all these initiatives, KBC has been able to provide its customers with maximum support and help them make the most efficient use of the wide range of resources and channels it provides, ensuring they enjoy the best possible experience as a customer. By adopting this approach, KBC also helps customers along the digital route chosen by society.

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