



Press release

Brussels, 29 November 2022 – 8 a.m.

KBC introduces new features in KBC Mobile to help customers save on energy, time and money, and launches pilot project to guide its employees on the energy transition journey.

Driven by alarmingly high energy prices, many households are turning to smart, energy-efficient solutions to help them slash costs and keep a tighter rein on their energy bills.

KBC has launched a pilot project for 250 of its employees who will be offered the opportunity – in conjunction with external professional partners – to have solar panels and/or a home battery installed in their home with minimum effort required on their part. The installation includes an energy management system to help them make maximum use of their self-generated solar power and optimise their energy consumption. Based on the insights gained from this pilot project, KBC intends to develop solutions for all its customers in the near future.

KBC already offers its customers a number of new tools free of charge in the KBC Mobile app (such as an ‘Energy Barometer’ and ‘Energy insights’) to help them become more energy-efficient and save money.

Customers can also simply ask our personal digital assistant Kate a question about energy and get directed to the right tool. One of Kate’s future updates will include the ability to proactively provide energy-saving tips to interested customers.

The ‘energy tools’ in KBC Mobile are available under ‘Home and energy’ in the app’s additional services.

Facing the climate and energy challenges

The EU’s goal is to become climate neutral by 2050. Wind turbines and solar panels are becoming an increasingly common sight, we are seeing more electric vehicles on the road, and old oil and gas-fired boilers are being replaced by heat pumps... but we still have a long way to go. KBC aims to be a driving force when it comes to mobilising people and helping customers on their sustainable transition journey.

Erik Luts, Chief Innovation Officer at KBC Group, summarised KBC’s sustainability goals: ‘As a bank-insurer, KBC has everything customers need to finance and protect the purchase or construction of their own home, which for the majority of Belgians is their most valuable asset. We also offer competitive energy loans or home renovation loans and customised home insurance to help them pay for eco-friendly home improvements or make energy-efficiency investments. In addition, we are working with a third party to advise homebuyers on options for

'greening' their new home. Such advice will also be instantly available in KBC Mobile in the course of 2023. All customers will then be able to use this tool to get a cost estimate for, say, a roof renovation or for floor insulation'. However, the main challenge for everyone today is affordable and sustainable energy. While we're all looking for solutions and ways to cut down on our energy bills, many consumers don't know where to start and are overwhelmed by all the information out there. KBC wants to offer customers support in this area and help relieve their concerns.

Erik Luts continued: 'Over the past few years, we have enabled our customers to enjoy the benefits flowing from our collaboration with third parties that goes beyond purely financial services. We offer relevant advice and solutions for their day-to-day needs as well as key moments in their lives. This includes providing group energy or solar panel buying schemes (under 'KBC Deals') or the possibility to compare energy prices and switch suppliers (through 'Mijnenergie' in KBC Mobile) – all conveniently combined in one easily accessible app: KBC Mobile. We've noticed that customers appreciate these services and are increasingly looking for solutions to make life easier.

Customers expect KBC to give them accurate, high-quality advice. To ensure the advice and support we offer is relevant and accurate, we have established several partnerships in recent years. In 2023 and beyond, we want to create more of these alliances in the areas of energy, housing and mobility – our customers' biggest expenses. By having highly reputable local businesses work together, we can provide our customers with faster and more targeted support. KBC then essentially acts as a coordinator in helping them to get started, including through our personal digital assistant Kate. The next step is for customers to tap our partners' networks for professional services such as installing solar panels or a home battery. This allows us to provide our customers with maximum support and help them save time, money and energy.'

Karin Van Hoecke, General Manager for Digital Transformation & Data at KBC Belgium added: 'Incorporating **Energy insights** and the **Energy Barometer** into KBC Mobile's additional services is another step towards raising awareness and providing our customers with maximum support to help them keep their energy bills under control. Every household is different. Energy insights help customers get a more accurate picture of their personal situation. If they learn more about their energy consumption patterns (including who and what their household's main energy consumers are), they can come up with an action plan and take it from there. Our personal digital assistant Kate in KBC Mobile will also help customers in making these changes. Simply ask Kate your question and she'll direct you to the right tool or give you tips.

This is how we work with our customers to help society transition towards sustainable energy for the future benefit our planet, our children and our grandchildren.

Building a home or making eco-friendly home improvements and investments involves a lot of paperwork. To ensure that important documents such as property deeds, home insurance policies, EPCs, etc. can be easily found or securely shared with third parties, KBC offers a convenient solution in KBC Mobile: **My Trustbox**. My Trustbox is a web 3.0-compatible solution that is compliant with the European Data Governance Act, which further regulates the retention and sharing of customer data.

The many solutions we offer in KBC Mobile seamlessly match the challenges faced by our customers and provide them with a comprehensive solution and experience.'

KBC helps customers become more energy-efficient overall thanks to the 'Energy Barometer' and 'Energy insights' in KBC Mobile.

- **NEW: The Energy Barometer (in association with Re.alto)**, which can be found on KBC Mobile's start screen, displays electricity consumption in Belgium using a colour chart. The more we're all consuming, the more the pointer turns towards red. Customers can tap the Energy Barometer to view hourly forecasts of electricity consumption across Belgium and the proportion of available solar and wind energy. KBC introduced the Energy Barometer to make us all more aware of how we use energy and how we can collectively avoid peak consumption.
- **NEW: 'Energy insights' (in collaboration with Eliq)**

Anyone can use 'Energy insights' in KBC Mobile. If you have a digital meter supplied by Fluvius, the tool will retrieve the data from them. You can then monitor the exact usage figures of your digital meter and quickly see when your consumption is unusually high or low.

If you have an analogue meter or a digital meter with another grid operator, the tool will generate an estimate of your consumption based on your type of home and your consumption over the past year.

Customer benefits:

- Know what you actually use and what it is used on
- Compare your consumption with other households
- Monitor your energy guzzlers
- Set savings targets
- Get tips on reducing your energy consumption and cutting down on your bills

KBC has launched a pilot project to provide 250 employees with maximum support in optimising their energy consumption.

Following a successful trial stage involving around 10 KBC employees who were the first to receive the opportunity to 'green' their homes, KBC has now launched a pilot project involving 250 KBC employees. To provide them with maximum support, KBC has partnered with some of the best companies in the market. To ensure relevant knowledge and expertise is available, KBC entered into a partnership with **Impact** and **LIFEPOWR** at the beginning of this year. KBC is responsible for coordinating the installation of solar panels, home batteries and smart management systems tailored to each of the employees involved in the trial. **KBC seeks to use the insights gained from this pilot project to further fine-tune the solution and start tailoring it to customers' needs in the near future.**

Impact is responsible for coordinating the actual installation of the solar panels, home batteries, etc. according to the highest quality standards. Their extensive network of professional contractors guarantees that the installation is carried out to the highest standards. *'You may renovate once in your lifetime – Impact renovates every day.'*

Since 2015, **LIFEPOWR** has been developing solutions that make a real impact on households' energy challenges. One of these solutions is **FlexiO**, LIFEPOWR's smart energy management system that guarantees maximum control over your electricity usage. It helps you lower your energy bills and maximise your contribution to the energy transition.

KBC also offers customers a smart and secure solution for storing, managing and quickly retrieving data and documents in My Trustbox

Customers, too, are concerned about their personal data and documents, and how to store and manage them in a smart, secure and user-efficient way. 'My Trustbox' in KBC Mobile gives customers control over their data and privacy. KBC does not have access to the data stored by customers in My Trustbox. Customers determine what they want to share and under what terms.

Karin Van Hoecke explained: *'My Trustbox builds on the existing digital safe in KBC Mobile and offers customers a twofold solution for taking and maintaining control of their own privacy and data. Customers can find all their documents and forms in one central location, saving them the hassle – and time – of having to search in different places. Only the customer has access to My Trustbox and KBC cannot access the data and documents stored in it. It is, in effect, the customer's secure environment. The customer decides whether and with whom they share any information, giving them full control of their data and privacy. My Trustbox is a web 3.0-compatible solution that is compliant with the European Data Governance Act, which further regulates the retention and sharing of customer data.'*

My Trustbox is a single, central location in KBC Mobile where users can find, upload, and securely share and manage digital data, such as:

- documents related to their home (home insurance and other insurance policies, EPCs, or a link to the Flemish Home Passport, the government platform containing information on the property)
- the personal digital safe realised in collaboration with Meeco (which has been available in KBC Mobile for some time), where customers can securely store documents, quickly find them, and also securely share them (e.g., ID documents, passports, certificates, important long-term documents, diplomas, degrees, driving licences, wills, birth certificates, etc.)
- links to Doccle and Zoomit

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