

Kate: five years and five milestones

How Kate makes it easier for millions of customers

Five years ago, KBC gave a powerful boost to digital innovation with the launch of Kate, its very own digital assistant. What started as an inspiring idea in 2019 soon grew into a central pillar within KBC. Kate has since become an indispensable and trusted partner to millions of customers in Belgium and abroad.

From idea to impact: five milestones

1. 2020-2021: Launch of Kate and further expansion of functionalities

In the middle of the pandemic, Johan Thijs introduced Kate as a digital assistant in KBC Mobile. He did so to an empty auditorium with no interaction from his audience. This was a 'bold' idea that KBC had been working on since 2017. The ambition was to help customers with their banking and insurance matters in a simple, intuitive way. The name 'Kate' stands for 'KBC's Assistant To Ease your mind', which makes the digital assistant's mission perfectly clear: ease customers' concerns, make their lives easier, and help them save time and money.

Kate has evolved from a simple 'chatbot' to a proactive digital assistant¹ that actively guides customers. Examples include automatically detecting duplicate payments, sending reminders when your service vouchers are running low, checking whether your bank card is already activated for foreign countries when you leave on a trip, and much more besides. Kate proactively offers personalised suggestions to customers in Belgium in more than 140 situations.

2. 2022: Kate also supports employees: Kate4Commercial Employees and MyKate (HR)

Kate not only helps customers but employees as well. 'Kate4Commercial Employees' automates repetitive tasks such as creating reports and reading through documents. The aim is to save time and increase commercial clout by helping with activities such as generating commercial leads. In the third quarter of 2025, 656 000 Kate-leads were picked up by our employees, of which 89 000 led to sales. Meanwhile, MyKate is the central digital platform where employees can quickly access HR, IT and facilities services, as well as easily find answers to internal questions.

3. 2023: Introducing Kate Coins

KBC launched a benefits programme in KBC Mobile in the form of Kate Coins. Customers earn Kate Coins² by making purchases from KBC or its partners, and they can be exchanged for vouchers, cashbacks, exclusive deals or events. The range available matches the customer's lifestyle and needs. We aim to present relevant offers that strengthen the customer relationship with KBC.

¹ If the customer chooses 'Extra convenience'

² The Kate Coins benefits programme is only available to KBC customers who have opted for 'personalised' commercial offers in KBC Mobile and hold a current account at KBC.

4. 2024: Kate also for Corporate customers

Since 2024, Kate is also available in the Business Dashboard for corporates. Corporate customers get 24/7 smart support for payments, reports and insurance, directly in their familiar digital environment.

5. 2025: Integration of generative AI

Since October 2025, Kate has been running entirely on the GPT-4.1 Large Language Model. This upgrade was necessary because customers became more critical and expected more empathy and accuracy following the breakthrough of ChatGPT. Thanks to this integration, Kate is better at understanding and remembering more complex questions and offers responses that are more empathetic and personal. Kate feels less like a robot and more like a human agent. This results in greater customer satisfaction. The integration of generative AI is a first step in Kate's further evolution into a digital, personal assistant that saves customers time and money. KBC continues to further develop Kate, with a strong focus on innovation, quality, data privacy and security. New possibilities, such as agentic AI, are being explored, but Kate will never implement anything without explicit customer approval.

Kate today: the digital assistant in figures

- Kate actively serves **5.8 million digital customers** in Belgium, the Czech Republic, Hungary, Slovakia and Bulgaria
- Kate currently solves **70% of customer queries** independently and we expect this percentage to increase in the future
- **80 million conversations** have been started with Kate since launch
- Operational impact: Kate does the theoretical work of more than **356 full-time employees**.
- Commercial impact: Kate contributes directly and indirectly to more than **400 000 products and services sold each year**

Kate tomorrow: the digital assistant as a central link

Ambitions for Kate don't stop there. KBC sees Kate as playing a central role within all product and process development. In the coming years, Kate will become even more personalised and proactive, combining customer queries with personal data and offering advice on broader topics such as housing, mobility and energy. Thanks to the integration of advanced AI technologies, Kate will increasingly automate administrative and knowledge-intensive tasks for both customers and employees, making a difference in terms of customer experience and efficiency. All innovation takes place within strict privacy and regulatory frameworks.

Johan Thijs, KBC Group CEO: *'Five years ago Kate was a promise, and now it's an indispensable force within KBC. The fact that Kate now independently solves 70% of customer queries and proactively helps millions of customers makes me especially proud. Kate is proof that technology and a focus on the customer can go perfectly hand in hand. We did not build Kate to save costs, but to help our customers more quickly and effectively. This allows our employees to focus on what really matters: personalised advice and complex cases. Kate's evolution shows how digital innovation enhances our services rather than replacing them.'*

Erik Luts, KBC Group Chief Innovation Officer *'Our ambition is for Kate to grow into a digital assistant who not only helps customers with their banking, but also proactively guides them through the important moments of their lives. In future, thanks to artificial intelligence, Kate will not only provide answers to general questions, but also offer personalised advice on topics such as what a customer can do with their savings or what they should look out for when buying a home. We want Kate to alert customers to opportunities as they happen, help them with complex decisions and therefore improve their financial well-being. Good financial advice in a broad context – that's where we want to go with Kate. If we can manage that, we'll remain relevant to our customers in a rapidly changing world.'*

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