

Discover MyMobility: KBC's digital mobility dashboard

KBC customers will soon be able to find a new or second-hand vehicle using KBC Mobile

This week, KBC is adding MyMobility to the KBC/KBC Brussels/CBC Mobile app. By introducing this service, KBC is setting a new standard in digital mobility: customers can access a single, easily navigable platform where they can manage all of their mobility needs, ranging from finding a new or quality second-hand vehicle with exclusive benefits, to planning and choosing their mobility solutions. With MyMobility, customers not only see their available mobility options, but also receive practical guidance through Kate: from comparing cars and costs to requesting car quotes and following up on their choice. This way, customers always know which step to take and what it means for their budget.

What is MyMobility?

The world of mobility is changing at lightning speed. Customers are faced with rising costs, a growing range of alternatives and an increasingly complex search for the right mobility solution. Recent research¹ shows that 44% of private car buyers are unsure about their next purchase and more than 30% feel lost in the flood of information available. At the same time, the demand for sustainable, flexible and integrated mobility solutions is growing. 64% of Belgians are (very) interested in a total mobility solution and 76% of our customers are open to buying a car through KBC Mobile². KBC aims to respond to these challenges with MyMobility, guiding customers through their entire mobility journey – from initial inspiration to purchasing, financing and daily use.

Customers can use MyMobility in KBC Mobile to find a new or second-hand vehicle from a range of over 800 cars offered in collaboration with reliable partners such as Cardoen, VAB, KBC Autolease and various other car manufacturers. Thanks to these collaborations combined with a digital process (where the customer can immediately take out a loan and insurance), ensure that switching to a new car is simple, transparent and hassle-free. The actual purchase of the car takes place with our partners, so customers can count on their expertise and service. Not only that, we continuously improve both our processes and our products so that we can serve our customers in the best possible way.

¹ [Survey Toyota 2023](#)

² KBC survey June 2025

KBC has deliberately chosen not to simply offer a product, but rather a comprehensive solution that responds to customers' changing needs. By bundling mobility services, financial solutions and personalised advice through Kate, KBC aims to lower barriers and help customers make the right choices with confidence. This makes mobility not only simpler, but also more transparent and cost-effective.

MyMobility is not an isolated feature, but a new ecosystem within KBC Mobile. Customers who are not on the hunt for a new vehicle will also find what they're looking for: the dashboard offers access to various mobility services such as public transport, shared bikes, parking, and refuelling. In addition, customers can calculate the total cost of ownership (TCO) of their current vehicle and get access to inspiring and relevant articles on mobility via MyNews, the new content platform in KBC Mobile.

With MyMobility, KBC is positioning itself as the mobility partner for the future. The platform will grow along with the customer and responds to their changing behaviour and new mobility needs. By investing in digitalisation, collaboration and innovation, KBC is aiming to enable sustainable, accessible and integrated mobility for all.

Why choose KBC Mobile when looking for a new vehicle and managing your existing vehicle?

1.Start in KBC Mobile

Customers open the MyMobility tile in the app and immediately get an overview of the full range of mobility options³, including over 800 vehicles (new and second-hand models) from trusted partners.

2.Select your vehicle

Smart search for your new dream car: Thanks to MyMobility, you can quickly find a vehicle that fits your budget and you get an immediate insight into its total cost (insurance, financing costs, etc.). Customers can use handy filters to sort vehicles by make, model, price and engine type. The range available is kept up to date, with extra focus on quality second-hand vehicles.

3.Financial feasibility

Customers are guided from early on in the purchase process to determine financial viability. This guidance includes an affordability check to show whether the purchase is actually feasible.

4.Arrange financing and insurance

Customers can also choose to take out a car loan and insurance in just a few clicks. This process is fully digital and free of paperwork. KBC sees that the average loan amount for an electric car is 39% higher than for a non-electric car. Thanks to the recently launched KBC Car Loan Plus⁴, KBC now offers an even more flexible and forward-looking approach to finance, tailored to the changing needs of the automotive sector. Instead of fixed monthly amounts as with a traditional car loan, with Car Loan Plus you pay lower monthly charges during the term. This gives more financial breathing space. An increased final repayment follows at the end of the contract, based on the residual value of the car. This allows you to spread the cost and possibly sell the car later to pay that residual value⁵. Recently, discounts were also introduced on car loan rates for used electric cars older than three years. In addition, the offer was extended to electric mobile homes and motorbikes, each time allowing customers to enjoy a more advantageous rate compared to fossil variants.

³ Only for customers who have opted for "Extra convenience"

⁴ The Car Loan Plus is a specific form of car financing where monthly repayments are lower than for a conventional loan with fixed monthly payments. However, an increased final repayment follows at the end of the contract, based on the residual value of the car.
Loan type: Instalment loan. Subject to your loan application being approved by KBC Bank NV. Lender: KBC Bank NV, Havenlaan 2, 1080 Brussels, Belgium. VAT BE 0462.920.226, RLP Brussels.

ATTENTION, BORROWING MONEY ALSO COSTS MONEY.

⁵ Important: your car may be worth less than what you still have to pay.

We continuously develop our mobility solutions and financial products so that customers can always count on innovative solutions that respond to the latest trends and requirements.

5.Kate saves you money when purchasing your vehicle

The customer is guided by Kate throughout the process and receives additional benefits such as Kate Coins⁶ when purchasing the car, taking out a loan and arranging insurance. In addition, customers enjoy a significant discount on the new vehicles available.

6.No surprises about the value of your vehicle

The TCO calculation lets customers know in advance what their current vehicle really costs so that they avoid any unpleasant surprises.

7.Contact with the dealer

If interested, customers can contact the dealer directly to arrange a test drive, purchase the car, or ask additional questions. Everything is done safely and transparently.

In short, by starting the process through KBC Mobile, customers are assured of a transparent, cost-effective and hassle-free purchase process. They not only enjoy competitive prices and exclusive benefits, but also receive personal guidance every step of the way, enabling them to always come out on top.

More than just cars

In addition to finding a vehicle, MyMobility also offers access to other mobility services such as public transport, shared bikes, parking, refuelling and inspiring articles on mobility.

This allows KBC to respond to the changing mobility needs of its customers, as borne out by the success of the mobility services available in KBC Mobile:

- De Lijn: >1 million tickets sold
- SNCB: >1 million tickets sold
- 4411: >2 million parking sessions
- STIB: >3 000 tickets sold
- Shared bikes: >8 000 rides
- Shared cars: >11 000 rides

*cumulative figures until September 2025

Karen Van De Woestyne, General Manager of Transform & Data in the Belgium Business Unit: *'MyMobility is KBC's digital mobility dashboard, developed by KBC employees with years of customer experience and cutting-edge technology. It helps customers make decisions and offers relevant, personalised benefits and insights. MyMobility in KBC Mobile provides you with a smart way to realise your mobility plans. From the initial inspiration to the actual purchase, you'll find everything you need in one place. What makes MyMobility unique is that it combines a broad range of mobility options, provides innovative digital guidance thanks to Kate, and works together with reliable partners. We aim not only to support our customers when buying a vehicle, but also to guide them through their entire mobility journey, focusing on sustainability, flexibility and ease of use. By investing in digitalisation and innovation, we make mobility more accessible and transparent for everyone. This is how we are working together to build the mobility of the future.'*

⁶ To earn Kate Coins, you must have a current account at KBC and activate 'Personalised' in the settings of the KBC Mobile app.

Unique benefits of MyMobility:

- **Personalised:** MyMobility captures signals and offers relevant, personalised insights and suggestions. Customers are not only given answers, but also the right questions to make informed decisions.
- **Strong partner network:** Collaboration with reliable car dealers and mobility partners (including KBC Autolease, VAB, Cardoen, Ford, Smart, Mercedes, Volvo, Polestar, Tesla, Chery, Voyah-Dongfeng, KGM).
- **Innovative incentives:** Anyone who finds a car through KBC Mobile and takes out a loan and insurance will receive up to 250 Kate Coins and enjoy exclusive benefits for new vehicles.

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