Press Release

Brussels, 3 July 2026, 10 a.m. CEST

KBC, KBC Brussels and CBC will adapt interest rates on Start2Save and Start2Save4 savings accounts as of 1 August 2026.

KBC, KBC Brussels and CBC are changing the interest rate on Start2Save and Start2Save4 savings accounts in response to market trends.

For Start2Save and Start2Save4, where the maximum monthly savings amount is 500 euro, the interest rate changes as follows:

- the base rate of interest increases from 0.75% to 1.65%
- the fidelity bonus remains unchanged at 1.50%

The interest rate for the other regulated savings accounts remains unchanged.

For deposits made before 1 August 2026, the current fidelity bonus will continue to apply. The new fidelity bonus as from 1 August 2026 will apply to new deposits and to existing savings as soon as the new fidelity period starts. The fidelity bonus is acquired only for amounts that remain on the regulated savings account for 12 consecutive full months after deposit. If funds are withdrawn before the end of this 12-month period, the customer will not receive a fidelity bonus on the amount withdrawn.

The interest rates are gross rates (expressed on an annual basis) and may change at any time. Current rates are available on the website and in the branches of KBC, KBC Brussels and CBC. If the interest rate changes, we will inform customers by post or via digital channels.

Savings start earning interests at the base rate on the first calendar day following the transaction date an cease to earn interest from the calendar day of the withdrawal. Interest at base rate is paid into the account once a year with value date 1 January or when the account is stopped.

Fidelity bonus is granted for all amounts that remain on the savings account for 12 consecutive full months from the calendar day following the deposit or from the acquisition date of the previous fidelity bonus. After acquiring a fidelity bonus, a new 12-month calculation period starts each time. The fidelity bonus is payable at the interest rate valid on the day the calculation period starts. This interest rate is fixed and remains unchanged for the entire 12-month calculation period. Each year on 1 January, 1 April, 1 July and 1 October, the fidelity bonus acquired in the previous quarter is paid into the account. Even when the account is discontinued, the acquired fidelity bonus is deposited.

Start2Save and Start2Save4 of KBC, KBC Brussels and CBC are regulated savings accounts of category B. These are savings accounts with a maximum monthly savings amount or a maximum balance. They are also open-ended savings accounts. Customers can withdraw money at any time, but should bear in mind the 12-month fidelity period: when funds are withdrawn before the end of that period, no fidelity bonus is granted on the amount withdrawn.

The third-party beneficiary contract linked to the Third Party Savings Account is for a fixed term, the customer has full say as to when the money can be released to the beneficiary. The rent guarantee contract attached to the Security Deposits Saving Account or the Security Deposits Saving Account (accumulation) runs until the account is closed.

All these savings accounts are governed by Belgian law.

Withholding tax and costs

For individuals residing in Belgium, the first 1020 euro of interest earned each year (income 2024) is exempt from withholding tax, which is currently 15%. For married couples and legal cohabitants, there is an exemption up to 2040 euro per year (income year 2024) on a joint account.

There are no charges for opening and managing a savings account. Receiving printed account statements by post costs 2.50 euro a month, 25.00 euro a month if sent daily.

Risks

Insolvency risk:

A maximum of 100 000 euro of aggregate deposits held with KBC Bank (including KBC Brussels) are guaranteed per person, subject to certain conditions. In the event of KBC's insolvency (e.g., if it goes into bankruptcy), customers run the risk of losing any deposits they have over 100 000 euro, or that amount could be reduced or converted into shares.

A maximum of 100 000 euro of aggregate deposits held with CBC Banque are guaranteed per person, subject to certain conditions. In the event of CBC's insolvency (e.g., if it goes into bankruptcy), customers run the risk of losing any deposits they have over 100 000 euro, or that amount could be reduced or converted into shares.

Inflation risk:

These savings accounts also have inflation risk, as sustained price increases can result in the amount deposited losing value.

Complaints

Customers can submit any complaints they may have by e-mail to complaints@kbc.be or gestiondesplaintes@cbc.be. If the matter fails to be resolved through this channel, the customer can turn to the Ombudsman in financial conflicts (www.ombudsfin.be). To file a complaint and ensure it is dealt with more quickly, he uses the complaints form on the Ombudsfin website (www.ombudsfin.be/en/introduce-a-complaint).

Customers should read our key information for savers before opening a savings account.

Key information for savers :

KBC	KBC Brussels	CBC (only available in French)
Start2Save Start2Save4	Start2Save Start2Save4	Start2Save Start2Save4

KBC Group NV
Havenlaan 2 – 1080 Brussels
Katleen Dewaele
General Manager
Corporate Communication /Spokesperson
Tel. +32 475 78 08 66

Press Office
Tel. + 32 2 429 85 44 Sofie Spiessens
Tel. +32 2 429 29 49 Tomas Meyers
Tel. +32 499 17 44 63 Stéphanie Van Bets
pressofficekbc@kbc.be

KBC press releases are available at www.kbc.com or can be obtained by sending an e-mail to pressofficekbc@kbc.be

Follow us on https://x.com/kbc_group
Stay up-to-date on all innovative solutions