



Brussels, 9 March 2023 – 10 a.m.

KBC Belmobiel now available throughout Flanders

KBC extends home-based financial services

After a successful trial period in West Flanders, KBC has decided to extend its home-based services pilot project (the '[KBC Belmobiel](#)') to include all of Flanders¹. Mobility-challenged and less digitally adept retail customers who have difficulty visiting a branch and banking on a desktop or mobile device can receive a home visit from an experienced KBC staff member. The visit can only take place when requested and is by appointment only. Besides their clearly recognisable electric vehicles, KBC Belmobiel employees can now also use electric bikes for getting around the provincial capitals of Flanders. This service enables KBC to guarantee a dense local presence, including in areas that don't have any KBC Bank branches.

Successful trial in West Flanders prompts further roll-out on 6 March 2023

On 19 April 2022, KBC launched a time-limited pilot project in West Flanders. Mobility-challenged and less digitally adept retail customers were given ready access to a range of bank-insurance services by means of 'home visits on request'. After the pilot had run for six months and following a thorough in-house evaluation, KBC decided to roll out this unique service throughout Flanders on 6 March 2023.

During the pilot, KBC Live received approximately one thousand calls for the KBC Belmobiel, without any related campaigns being run or the service being promoted. 60% of the questions were dealt with right away by KBC Live, saving the customer time and effort. The remaining 40% prompted a home visit by a KBC employee in the KBC Belmobiel.

They mainly helped customers with:

- Questions about how KBC Touch or KBC Mobile works
- Credit transfers
- Granting or modifying powers of attorney
- Payment-related questions
- Debit card problems

KBC stresses that the KBC Belmobiel employee only pays a home visit when explicitly requested to do so by the customer and only at the time of the appointment recorded during the customer's call to KBC Live.

Patrick Tans, Senior General Manager for Retail & Private Banking in KBC's Belgium Business Unit, is pleased that this project is being continued: *'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 (67%) and just 10% of customers use the bank branch as their sole point of contact. Some customers, however, are struggling to keep up with the digitalisation of society. From our position in society, therefore, we see it as our duty to help customers transition to and use digital channels to manage their banking, insurance and*

¹ KBC Brussels and CBC (Wallonia) pursue their own commercial policies. They do not include the Belmobiel in their service offering because it cannot adequately address the specific geographical and demographic challenges in those regions.

investment needs. Given the success of the pilot in West Flanders, we now want to offer this home-based service to mobility-challenged and less digitally adept customers in all of Flanders.'

Readily accessible and customer-friendly

Retail customers requiring home support can request the KBC Belmobiel simply by calling a dedicated number (078 78 77 78), which is monitored centrally from KBC Live and is available every business day from 8 a.m. to 10 p.m. and on Saturdays from 9 a.m. to 5 p.m.

Either the KBC Live employee 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 is offering this home-based service within the relevant legal framework to ensure that employees and customers are protected due to the fact that certain types of financial transactions are being dealt with outside the confines of the branch in the home. 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).

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

For which bank-insurance services can customers use the KBC Belmobiel?

The KBC Belmobiel can go to the customer's home, where assistance will be provided in such matters as:

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 credit cards
6. Updating personal data, contact details and such like

A visit from the KBC Belmobiel remains free of charge for the time being. KBC will regularly evaluate the cost-price parameters of this additional service and check whether and, if appropriate, how it should be reflected in a pricing model.

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