



Press release

Brussels, 3 June 2015

What is KBC doing in practice to put the client centre stage?

Accessible and client-centric solutions

About this time last year, KBC Group NV announced its plans for the future at an Investor Day. At that time, the Belgium Business Unit indicated that it would focus on client centricity, a separate 'KBC Brussels' brand and acceleration in Wallonia. Today, Daniel Falque, KBC Belgium Business Unit CEO, and Erik Luts, Senior General Manager of Direct Channels & Support, take stock of the client-centric initiatives of the past year and also give an idea of what to expect in the months ahead.

Daniel Falque summarises as follows: *'We want to clearly show that 'putting the client centre stage' is not an empty slogan at KBC. Over the past year, we have launched many initiatives to get even closer to clients and we now have a whole series of projects in the pipeline to further increase client centricity in the months ahead. We will go into them in more detail during the press conference.'*

*Clients today want to do their banking and insurance business differently. And this has led KBC increasingly towards a shift between the various channels. It's extremely difficult to estimate precisely how and how quickly this trend will develop in the future. Our clients are the ones who decide where and when they prefer to do their banking and insurance business with us. However, studies indicate that more than 70% of clients value personal contact, even when highly effective digital channels are in place. That's why KBC remains focused on its **multi-channel strategy** and, therefore, is continuing to invest in all its channels, including the network of branches.*

This strategy is paying off, as reflected by the level of client satisfaction in our multi-channel approach and more accessible services. Clients genuinely appreciate that personal contact and personal advice are an integral part of our strategy. We are very pleased to welcome no fewer than 35 000 new clients to KBC over the past year and our reputation has duly improved.

We see this as confirmation of our aim to focus optimally on our clients and provide them with the right solution to meet their requirements. We make these solutions accessible and offer them as closely as possible to the client courtesy of our dense branch network, regional advisory centres, an intelligent and user-friendly website and mobile apps.'

Erik Luts, Senior General Manager of Direct Channels & Support adds: *'KBC increasingly endeavours to link the experience in the physical bank branch and the online experience seamlessly together. That leads to even quicker, more extensive and easier access to the banking and insurance solutions that*

*we provide to meet the specific needs of the client. Over the past year, we have launched 28 new projects, all of which have been based on surveys of clients and their experiences. And there are another 96 in the pipeline for this year. We are open to innovation and co-creation, and we actively work together with partners, trendsetters from our sector and beyond, as well as the community which we are part of. **Our ultimate goal is to make our solutions more accessible and to bring them closer to the client, regardless of whether they are private individuals or businesses.***

Personal advice close by at all times, whether physical or in digital form

KBC has already concentrated on linking the experience in the physical bank branch or insurance agency and the online experience seamlessly together. The services of experts can be brought in via video conferencing facilities in 'Bamboo' branches/**futuristic branches**. The staff there use tablet PCs and provide all the information in digital form. The KBC adviser uses the same website and apps that the client uses at home. KBC has already opened 10 of these futuristic branches in Flanders: in Oostduinkerke, Gent Kunst, Mol Achterbos, Rotselaar, 's-Gravenwezel, Beverst, Vlamertinge, Nevele, Landegem, and just yesterday in Erps Kwerps. The aim is to further roll out this concept across Flanders and Brussels.

With the assistance of a **'lobby doctor'**, existing bank branches will be revamped and the client reception areas will be remodelled to provide more comfort and a more pleasant experience.

At the start of the year, KBC extended the opening hours of its bank branches so that they are now open from 9 a.m. to 6 p.m. In practice, this accessibility is even broader since branch staff can work flexible hours so they can, for instance, take a longer lunch break and then work longer to meet a client after 6 p.m.

Because KBC aims to be even closer to the client, it has developed **regional advisory centres in each of the five regions/provinces**. These centres have even longer opening hours, with staff there currently available until 8 p.m., and possibly until 10 p.m. in the future. Two of these centres are already in operation in East Flanders and Limburg and new centres are scheduled to open for every region towards the end of this year and in Brussels from 2016.

If in the future clients expect to be able to use certain services (for example, urgent payments) between 10 p.m. and 8 a.m. or at the weekend, KBC will respond to those expectations, too. This availability and support might be provided using modern technology (e.g., video phone or video chat) or it might be provided through a physical presence. Everything depends on how clients' needs evolve.

In fact, clients have access to certain services now already, through KBC Touch, KBC Mobile Banking and the recently launched KBC Invest.

With these capabilities, clients can run simulations for their home loans on the website and they already actively use video chat facilities to put their questions to or to seek specific professional advice from a member of KBC staff.

How does KBC make it easier for clients to do their banking and insurance business?

Over the past year, KBC has launched a number of solutions to make banking and insurance easier and more user-friendly on PCs, tablets, smartphones and Apple Watches.

KBC-Touch – the new online banking and insurance platform and successor to KBC-Online – was created after intense consultation and in cooperation with clients, which enabled new functionalities to be developed that added real value for the client. As before, clients can make payments, view personal financial information, save money and make investments, view insurance details, among other things, and also quickly and easily send a message to their KBC Bank branch or insurance agent. The new **budget management tool**, which gives clients more information on their income and expenditure, was the star feature when the application was launched. **KBC Touch is now being used by almost 430 000 clients and has been extended to include a number of other services.** For instance, clients can now also apply **directly for an instalment loan** and, if all the criteria are met, take out the loan (by signing remotely) and have the funds credited instantly to their account.

KBC also makes it as easy and transparent as possible for clients to manage their own accounts. They can choose from **two simple account packages** (a free KBC Basic Account and a more extensive, fee-based KBC Plus Account) depending on their requirements. This concept is proving to be a success, as illustrated by the fact that KBC has acquired **35 000 new clients over the past year.** If the client needs a **new debit card**, it will be made available and ready for use **within two hours.** From now on, debit cards will also be **contactless**, which means that small purchases can be paid for quickly and safely by holding the card close to a payment terminal.

KBC keeps a close eye on the latest technological developments and has **added cash withdrawal using a smartphone to the KBC Mobile Banking app.** To date, this particular technique has turned out to be particularly popular with the younger generation.

As regards our wealthier clients, we have developed the **KBC Invest** app, which gives them a clear view of their investments and allows them not only to closely monitor the performance of their investment portfolio, but also to request advice from their investment adviser.

Bolero – the online investment platform for personal clients of KBC Securities – launched its new transaction platform last year, enabling it to combine powerful investment tools and extensive stock market information. It also brought out the **Bolero app for iPhones** and recently launched an app for Apple Watch.

Businesses have a head start at KBC

Helping businesses and hence **supporting the local economy** is a priority for KBC. As a locally embedded bank-insurance company, KBC aims to encourage and support start-ups and growers to successfully develop their business by providing them with not only the requisite advice and expertise, but also a number of user-friendly applications.

Since last year, for instance, KBC has made available to its clients the services of a group of **specialised medical professional advisers and agriculture and horticulture experts.** In addition, it has developed a number of **innovative apps** and launched various initiatives aimed at lowering the bar for companies to conduct their business online and at boosting e-commerce in Belgium.

As of the end of June 2015, the self-employed and liberal professionals may monitor their personal and business accounts at a glance in **KBC Touch for Business.**

To assist businesses on the e-commerce highway, a variety of solutions have been created both for the digital DIYs to set up their own webshop (**KBC Clickshop**) and for the more professional online entrepreneurs to manage payments in their online store (**KBC Paypage**). The **payment button with**

deferred payment feature, which merchants can also install on their website, has just won the **Innovation Award** at the **BeCommerce Awards**. The jury ruled that the 'Buy now, pay later' concept was the most innovative driver of the e-commerce and m-commerce market in Belgium.

Expertise is also optimally and actively shared with clients through communities

KBC believes in co-creation and aims to **open up as much of the available expertise as possible to its clients**. Hence, KBC and various partners have come together to set up a number of communities that target specific groups. For instance, **Start it@kbc** gives KBC a presence in the world of start-up businesses. To date, KBC has assisted **140 start-ups** at four different locations in Belgium (Antwerp, Leuven, Hasselt, Ghent), and Start it is due to be launched at sites in Brussels and Kortrijk in the near future.

The unique digital **FarmCafe** platform was made available to farmers and horticulturists at the start of this year. They can use it as a platform for all their questions and they can share and exchange know-how and experiences via webinars and closed chat groups.

CityLife, a platform developed by Mobile Vikings and supported by KBC, aims to help local merchants reward customer loyalty via a physical or digital loyalty card. Customers use it to save digital points and in return receive benefits at different retailers and also citycoins, which they can spend with the various partners. CityLife also looks to create synergies with existing local initiatives taken by merchants and local authorities. At present, it is being rolled out in Leuven and the rest of Flanders. As soon as the model is successfully installed in Belgium, it can be launched abroad.

KBC: ready for the future

Today, Erik Luts will give a sneak preview of what clients can expect in the months ahead: *'As in previous years, we'll continue to conduct a thorough evaluation of changing client needs every six months. At present, we are seeing a rising trend towards mobile needs, but also towards a multi-channel strategy for businesses and, for instance, demand for investment loans that can be taken out more easily.'*

The final word goes to Daniel Falque: 'KBC is constantly seeking ways to better identify its clients' fast-changing needs and expectations in order to enhance the client experience. That is to offer the client the right service and solution at the right time and through the channel of their choice. We genuinely put the client centre stage in the projects and initiatives we undertake, regardless of whether they are a private individual or a business. KBC also wants to play its part by supporting start-ups and growing businesses, where it can, and by ensuring that they don't miss the e-commerce train of the future. In short, KBC is facing the challenges of the future with confidence and with due respect for clients and staff alike.'

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