Press release

Brussels, 19 September 2017

Mobile app lovers revealed!

We refer to people who make 75% or more of their transfers using our Mobile app as Mobile lovers, the average profile being someone who is:

- Female
- 36 years of age
- Resident in a larger Belgian town or city in the province of Antwerp, Flemish Brabant or Limburg

Based on internal analysis and feedback from our Mobile app users, we've improved the app and made it even easier to use. New features include SurprisePay, SmartPaste and alerts when you receive money on your account. All of these innovations are available for KBC, CBC and KBC Brussels customers with our Mobile app on their Android phone or iPhone.

What do the numbers tell us?

Some 37% of customers using our Mobile app are aged between 26 and 35.

We have more than 20 000 new users every month. The 4.5/5-star ratings we enjoy in both the Google Play and Apple app stores say it all and put our popular app up there with the best on the market.

Around 4.2 million payments a month are made using our Mobile app.

In the case of couples, 39% of the male users make transfers while the ladies are quickly catching up with 34% of female users using our Mobile app to transfer money. In 27% of cases, both partners make transfers using our mobile banking app.

Our Mobile app's most frequently used features are those letting you:

- 1. View your account balance
- 2. Transfer money
- 3. Make peer-to-peer payments (like payments between friends using the Payconiq app)
- 4. Shop online (MobilePay)
- 5. Withdraw cash from ATMs (MobileCash)

The app is also widely used to open a current account, savings account or pension savings plan.

The oldest user is 102 and the youngest 10 years of age.

Pimp your transfers with SurprisePay

Our Mobile app's new SurprisePay feature lets you personalise transfers when sending money as a gift to someone, like when they just became a parent, celebrated their birthday or got married.

This unique, free-of-charge service also lets you send gift-wrapped transfers to people who don't bank with us.

Make a SurprisePay transfer in October this year and you could win back the full amount. Learn more at www.kbc.be/en/surprisepay.

Pay bills in just 30 seconds with SmartPaste

This innovative service was developed by our Slovakian subsidiary, ČSOB, whose customers have been using it successfully for some time. We're now delighted to launch it for our customers in Belgium. It lets you pay bills you receive by e-mail (like utilities bills) by simply copying the details into our Mobile app. There's no need to switch apps or type details manually, making it quick and easy to use in full security and with no risk of mistakes. Bill details are copied directly into a transfer form in the app, removing the need to unnecessarily print off bills to ensure you copy the details correctly. What's more, it's all done in a flash so you don't forget to pay in time either. Learn more at www.kbc.be/en/smartpaste.

Get alerted when money is put onto your KBC Plus Account

Our Mobile app now lets you stay updated on incomings on your KBC Plus Account, with pop-up alerts that tell you when payments appear on your KBC Plus Account (even when you don't have the app open). Alerts show you how much you've received and who paid it to you, particularly handy if you're waiting on a payment.

How it works

SurprisePay

- Open a transfer in our Mobile app
- Opt for SurprisePay
- Choose a theme for your transfer and personalise it with a message and photo
- Send your SurprisePay transfer and the app tells the recipient that you sent them money as a gift, either through our Mobile app if they have it or using another messaging service like Facebook Messenger, WhatsApp or e-mail

SmartPaste

- Share bills sent to you as PDF files with our Mobile app to pay them
- Let SmartPaste scan QR codes in bills to complete transfers and pay them in our Mobile app, then simply sign to authorise payment
- Have SmartPaste guide you (if there's no QR code) in selecting the relevant payment details from the bill and copying them to a transfer form to pay the bill

Alerts

Tap 'More' at the bottom right, then 'Profile' to easily switch on alerts for a specific account

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