



Press release

Brussels, 30 September 2025 – 10 a.m.

New charges for the KBC Plus Account and KBC Basic Account as from 2026 – KBC continues to invest in convenience, security and digital innovation

KBC announced today that the monthly fee for the KBC Plus Account and KBC Basic Account is set to change on 1 January 2026. This step is necessary to continue investing in secure, user-friendly and future-oriented banking, and to comply with increasingly complex regulations.

KBC Plus Account

4.25 euros per month from 1
January 2026
Free of charge for
under 25s

KBC Basic Account

2.50 euros per month from 1
January 2026
For customers with a KBC Plus
Account, the KBC Basic Account (if
they also hold one) will continue to
be free. Free of charge for under-
25s¹

At present, 77% of KBC customers make the conscious decision to choose the KBC Plus Account, reflecting their appreciation of its extensive package of services, payment convenience and the digital support provided by Kate.

Investing in digital added value

This is something that has not gone unnoticed. Just last week, Sia named KBC Mobile [the best banking app in the world](#) and best mobile banking app in Belgium. Not only can customers use the app to do their banking and insurance business, they also get to benefit from a wide range of practical services that enables them to buy public transport tickets, pay for parking sessions, top up mobile phone cards, buy cinema tickets, save on energy bills, and much more besides.

¹ 1Free of charge for accounts held by one person aged 24 or younger or held by two persons, one of whom is under 25. Standard rates and charges apply to accounts held by more than two persons.

Kate – the digital assistant developed by KBC – plays a key role in this regard, helping customers in an autonomous, quick and scalable way, and guiding them to solutions that save time and money. This is illustrated by the fact that Kate deals with seven out of 10 customer queries completely autonomously. The Kate Coin benefits programme was also significantly expanded in September, with customers now able to automatically earn² Kate Coins when they buy something through KBC or its partners. They can then redeem them for benefits, exclusive events or donations. Each Kate Coin is worth at least 1 euro.

Security as a foundation

KBC is constantly investing in secure digital banking. Some recent initiatives include:

- [‘Check who’s there’](#): enabling you to see whether you’re really talking to KBC
- [Verification of Payees](#): facilitating payee verification within five seconds (active in KBC Touch and to become activate in KBC Mobile on 9 October)
- [Wero](#): payment system for receiving or sending money quickly and easily
- Text message confirmation for new accounts: additional protection for account holders and their contacts

Through Secure4u, KBC offers customers robust protection against online fraud and cybercrime. Secure4u is available 24/7 and is an essential component of KBC's commitment to facilitate secure digital banking.

Starting from 29 September 2025, KBC will personally inform all customers affected by these changes (see [KBC Rates and Charges – KBC Banking & Insurance](#) for more details).

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² Unless the specific terms and conditions of a Kate Coins campaign state otherwise.

Want to earn Kate Coins? Use the KBC Mobile app and select the ‘Personalised’ agreement.

To use Kate Coins, you must also hold a current account at KBC or CBC.