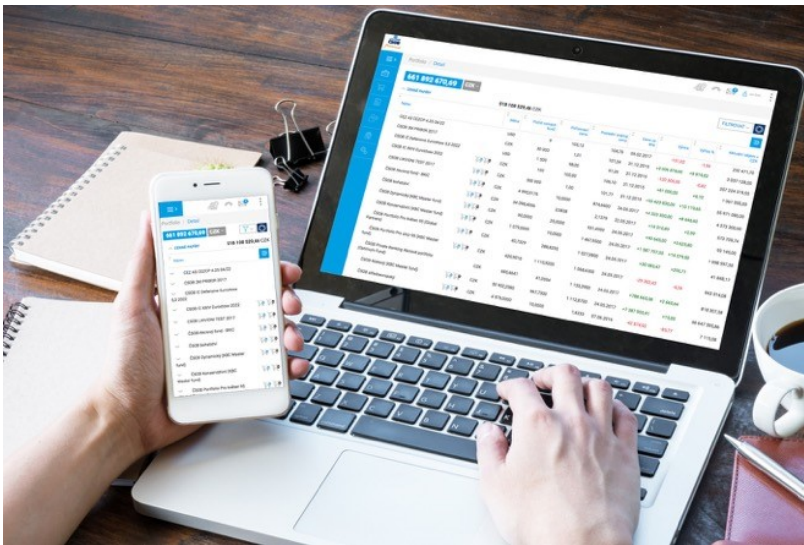


Brussels/Dublin, 21 June 2017

Innovations throughout KBC Group

CSOB's unique Investment Platform lets Czech clients go online and mobile



CSOB launched the Investment Platform that allows clients and bankers to trade all major investment instruments (funds, bonds and investment certificates) online and on the go. The platform brings the client's investment portfolio in CSOB group under one digital roof – including assets in Patria (as from mid-July), CSOB's equity house.

CSOB Investice as a first omnichannel investment solution on the Czech market provides clients with a seamless and unified customer experience whether they invest online from a desktop or mobile device, by telephone or at a branch.

This unique platform allows CSOB to better and more proactively serve the client, better respond to his personal needs in a more tailor-made way and help him make better investment decisions, using today's digital opportunities.

How did it come to life?

The platform is based on feedback from CSOB's private banking clients about their changing needs, but developed in such a way that it can be adapted also for retail clients who can enjoy a service with high added value. **CSOB Investice was inspired by the Bolero application available to KBC clients in Belgium.**

What's in it for the client?

C SOB Investice serves both self-directed and assist-seeking clients. While the clients preferring the “do-it-yourself” approach enjoy the possibility to invest online as well as the direct link to the Patria equity trading app, the “do-it-together” clients appreciate involving their banker in the advisory and trading process.

The Investment Platform features responsive design. It works flawlessly on PC, tablet and mobile on different operating systems (Android, iOS, Windows) and makes clients but also bankers mobile and paperless.

Each and every transaction is secured. The client confirms every transaction by a SMS code or digital one time password generated by the SmartKey app installed on his smartphone.

How does it work?

C SOB Investice combines its omni-channel and shared platform propositions (client and banker using the same web app with identical features):

- The banker drafts an order, the client gets notified (text message) and is asked for review/approval within the platform
- The client drafts an order at home/work and together with his C SOB adviser finishes the order at the branch if he wishes to
- The client and the banker can decide on investments together looking at the same device and conclude deals at the same time (paperless)

Key facts & figures

- Went live 7 months ago
- 400+ digitally offered investment instruments
- 600+ retail and private bankers use the platform
- about 1 out of 10 clients with advisory service, actively use the platform
- Some statistics about the users
 - 69% male vs 31% female users
 - Age structure of users: 18-24 (7%); 25-34 (20%); 35-44 (25%); 45-54 (19%); 55-64 (17%); 65+ (12%)
 - Most users still use desktop (93%); mobile (5%); tablet (2%)
 - Mobile operating systems: Android (55%); iOS (29%); Windows (10%); Windows Phone (5%); Other (1%)
 - Visitors structure: Returning visitors (84.4%) vs New visitors (15.6%)
 - Average session duration: 5 min 15 sec
- 30 677 submitted orders to date
- EUR 211,4 mln value of submitted orders to date

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