

Fill up with cash at OMV in the future

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- Erste Bank, Sparkassen and OMV have entered into a strategic partnership in Austria
- OMV filling stations with VIVA shops to supplement services by offering banking services
- Erste Bank und Sparkassen widen their branch network by some 170 new "banking stops" which opens up a new sales channel
- As of 19 April, a savings card will be offered exclusively at OMV filling stations with VIVA shops in Austria featuring guaranteed interest of 2.25% for 24 months

Starting now, you can fill up not only on fuel, but also put cash on your card at Austrian OMV filling stations with VIVA shops – and customers of Erste Bank und Sparkassen may also use other banking services. The reason is a new, long-term strategic partnership between the savings bank group and OMV. The objective of this partnership is to broaden the services available to OMV customers, acquire new customers and enlarge the network for customers of Erste Bank und Sparkassen. The savings bank family now boasts some three million customers and operates over 1,000 branch offices in Austria. OMV serves around 200,000 customers daily in Austria at its 450 filling stations.



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"We would like to offer our three million existing customers a new service and also aim to acquire new customers. The partnership is designed to help us become the largest financial retailer in Austria," said Peter Bosek, Head of Retail Banking at Erste Bank. In one move, Erste Bank und Sparkassen have enlarged their network by some 170 "banking stops" and in this manner opened up a completely new sales channel for Austria. Erste Bank und

Sparkassen will sell simple products with special conditions exclusively to OMV customers at the OMV filling stations with VIVA shops. As of this coming Monday, a limited number of 10,000 savings cards will be sold at all 170 banking stops. The interest rate is 2.25% for 24 months.

"OMV filling stations are filling stations for people and cars. Now you can fill up not only on fuel, shop and enjoy refreshments and snacks, but also take care of your banking business at OMV filling stations. As the innovation leader for services at filling stations, we are pleased to offer to our customers a unique service in our line of business through this cooperation. The needs of today's mobile customers are at the focus of attention at our filling stations," stated to Harald Joichl, Head of OMV's filling station business in Austria and Germany.

OMV filling stations are increasingly developing into multi-functional service centres. Customers can now take a refreshing break at VIVA, but also enjoy organic products and send packages. "The aim of this cooperation is to prove the quality of our offerings at filling stations to the customers of the savings bank group," said Mr. Joichl.

The special automated teller machines (ATMs) located directly in the VIVA shops feature not only a cash dispensing function, but also permit customers to make funds transfers and deposit money. Cash can be withdrawn with ATM cards from all banks, but customers of Sparkassengruppe can also transfer funds and deposit money into their giro and savings accounts. The cash deposit function is attractive especially for small businesses such as owners of kiosks, grocery stores and taxi drivers, because they can deposit the day's earnings on their way home.



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New product and sales strategy

As of 19 April 2010, Erste Bank und Sparkassen launched a new product and sales strategy: Simple, self-explanatory and attractive products are sold at OMV filling stations with VIVA shops. The starting product is the "Gute Fahrt Box" (Nice Drive Box). The "Gute Fahrt Box" costs EUR 6.90 and includes the following:

- A voucher to open an "s Kapital Spar-Konto" savings account (with the special interest rate of 2.25%)
 - One-time deposit, term: 24 months
 - Minimum deposit EUR 1,000 maximum deposit EUR 5,000
 - No account fees
- Per person only one "s Kapital Spar-Konto" account possible
- Two VIVA vouchers for coffee at any OMV filling station with a VIVA shop in Austria
- One OMV fuel voucher for EUR 10 (printed and handed over by the account manager via ticketing only after the account has been opened)

One year ago, Erste Bank tested this type of sales channel jointly with the savings banks within the scope of a cooperative venture with Tchibo/Eduscho, and within only a few days sold 16,000 savings cards.

Peter Bosek on the new cooperation: “We have made it our goal to acquire 10,000 new customers via this sales channel this year.”

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