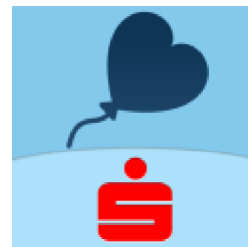


Austria's Most Modern Donor Community "Hilfreich" Goes Online



10.12.2014

"Hilfreich" app: donations to prestigious charitable organizations via smart phone

Survey: 8 out of 10 Austrians are occasionally donating money

With immediate effect one will be able do good with every purchase: use the donations app "Hilfreich" by Erste Bank und Sparkassen to collect funds for recognized charitable organizations and to help to make a difference. The app is ready for download for iPhone and Android operating systems.

"Rounding Donations" with "Hilfreich"

Personal donation goals can be chosen from a multitude of regional and supra-regional projects of prestigious charitable organizations: for instance, one month of food for a hungry child (€ 7.-) or a food package for disadvantaged people (€ 15.-). With the help of "rounding donations", micro-amounts are collected for the respective projects: thereby every payment made with an ATM card or a credit card is rounded up to the next euro, and the difference is allocated to the chosen donation project until one's goal is reached. "The idea is to use tiny amounts of money, which are painless individually, to make a difference", explains Andreas Treichl, CEO of Erste Group. In addition, the donation success can be displayed to the entire "Hilfreich" community: what amounts have already been collected by how many users can be seen at a single glance. "With our customers we thereby create not only the most modern, but also the largest donor community in Austria", says Treichl.

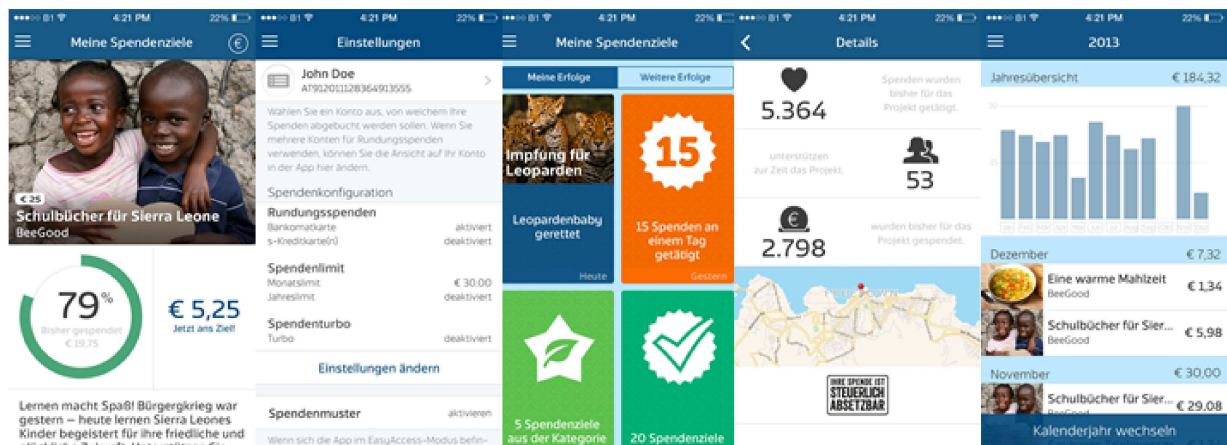
Only charitable organizations with a Donor Seal of Quality are represented in the project selection. Upon request, only tax-deductible projects are displayed, at the end of the year an overview of all donations can be evaluated for tax reconciliation purposes at the touch of a button. The maximum amount to be donated can be easily kept under control by means of monthly or annual limits for rounding donations. With Android devices a donation can moreover be made by means of shaking: a donation of 10 cents for one's chosen project can be made by shaking the smart phone once. The precondition for using the app is an account with Erste Bank und Sparkassen.



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Austria's donations landscape: 177 euro per year for charitable purposes

According to a survey by Integral conducted on behalf of Erste Bank und Sparkassen, 8 out of 10 Austrians occasionally make a donation. The desire to make donations is more prevalent among the elderly: half of those who make donations are 50 years of age or older. Support of children in need (62%), disaster relief (56%) as well as the fight against illnesses (42%) are the most common reasons for making donations. The most widely used means of payment is the payment slip (41%), which is used especially by older persons: while more than half of all people aged 50+ are still filling in payment slips, only 31% of those aged 30 and below are still doing so. *"Hilfreich brings the topic of donations to smart phones in a playful manner. Especially for younger people this opens up a new approach to donations"*, says Treichl. 177 euro per year are spent on donations in Austria on average. The topic of "rounding donations" - this is to say the collection of micro-amounts by rounding up card payments – is interesting to 41% of Austrians, especially younger ones. Almost every second respondent below the age of 30 states that he or she finds this way of making donations appealing. *"Ultimately, every cent helps"*, Treichl says.



About the survey:

Erste Bank has commissioned market research institute INTEGRAL to conduct a telephone survey on the behavior of Austrians with respect to donations. In the time period of 31. October to 9. November 2014, 500 persons were asked whether they are making donations, how much they are donating and for which projects, what means of payment they are using, and whether the topic of rounding donations would be of interest to them. The results are representative of the Austrian population above the age of 14 (~7.3 m. people).

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