



"MARIE": The bank comes to the tobacconist's

Austria's tobacconists and Austrian Anadi Bank are launching a cooperation. Under the new "MARIE" brand, modern banking services are thus conquering a high-frequency sales channel and are being offered where they are in demand by many consumers. Josef Prirschl, Chairman of the Federal Association of Tobacconists: *"Whether in rural areas or in urban neighbourhoods - the cooperation offers customers easy access to banking services and strengthens the role of tobacconists as local suppliers."*

Vienna, 6th of July 2021 - Around one million customers visit Austria's tobacconists every day. Even during the tough coronavirus lockdowns, tobacconists have always remained open due to their great importance as essential local suppliers. Austria's tobacco shops and Austrian Anadi Bank are now launching a cooperation under the new "MARIE" brand, which will create completely new and easy access to banking services. *"The tobacconists are thus strengthening their role as local suppliers, both in rural areas and in urban neighborhoods. For customers, the new offer in the tobacconists provides uncomplicated access to cash and banking services,"* explains Josef Prirschl, Federal Representative of Tobacconists.

Easy access to banking products via tablet

Accounts, cards, deposits and withdrawals as well as consumer loans will soon be available in many tobacco speciality shops. The partner tobacconists will provide a tablet that is directly connected to Austrian Anadi Bank's systems and on which customers can select and apply for products themselves. Cash transactions will also be possible via the cash desk of the respective tobacconist. The product range will also be gradually expanded over the course of this year and next. Christian Kubitschek, CEO of Austrian Anadi Bank, says of his bank's new cooperation: *"With our Business Strategy 2.0, we have placed an even stronger focus on customer and market orientation in the digital age. This is exactly what we are demonstrating in this new cooperation: by using state-of-the-art digital banking, we can offer modern banking services exactly where the need for them arises. With the innovative strength of a FinTech and the possibilities of an established full-service bank, we are complementing the strong presence of our new strategic partner, the Austrian tobacconists."*



Start of pilot shops in July, Austria-wide rollout in September

The registration process with tobacconists throughout Austria has already been underway for several weeks. In July, 15 pilot tobacconists throughout Austria will start. The nationwide rollout will follow in September. The rollout will focus on tobacconists who play a particularly important role as local suppliers. In the build-up phase until the end of 2022, the aim is to cooperate with around 500 tobacco shops in Austria.

Internationally successful model comes to Austria

The model of banking services in tobacconists has already been successfully introduced in some countries, such as France. PROTrafik Service acts as a service and contractual partner for the participating tobacconists. The founders of PROTrafik Service, Alfred Holzer and Markus Gremmel, have further developed this sales concept for Austria and found the ideal banking partner in Austrian Anadi Bank. *"When implementing this project, it was very important to us to build up the "MARIE" brand, which stands for financial services in tobacconists' shops, innovative banking products that are only available in tobacconists' shops and attractive earning opportunities for tobacconists. With Austrian Anadi Bank, we were able to get this concept off the ground quickly,"* explains Markus Gremmel, Managing Director of PROTrafik Service.

CEO Kubitschek summarises: *"It has become clear that Austrian Anadi Bank has an excellent digital and scalable platform with which new business models can be developed quickly and agilely. Being able to utilise this speed and scalability in such an important strategic partnership fills us with pride. The innovative cooperation with Austria's tobacconists will be a win-win-win situation for customers, tobacconists and our bank."*

About Austrian Anadi Bank AG:

Austrian Anadi Bank AG is an Austrian hybrid bank with the business segments Retail Banking, Digital Banking, Corporate Banking and Public Finance. With its unique value proposition based on a modern hybrid approach, Anadi Bank is challenging traditional banking models: on the one hand, it offers personalised customer service via a multi-channel approach with branches and a team of customer care agents. On the other hand, Anadi Bank focuses on easy-to-use digital services and is continuously developing its digital value chain. As the principal bank for numerous SMEs in trade, industry and the property sector, the bank makes targeted use of the advantages of its lean structure and high decision-making speed. As a product specialist, Anadi Bank places a particular focus on smart and customised solutions for companies. In Carinthia and Vienna, around 250 employees work for approximately 57,000 customers.

About PROTrafik Service GmbH:

PROTrafik Service GmbH was founded by Dr Alfred Holzer and Dr Markus Gremmel at the beginning of 2021. The founders have many years of experience in working with tobacconists and in the financial industry. PROTrafik Service acts as a service and contractual partner for the participating tobacconists.



About the Federal Committee of Tobacconists:

The Federal Committee of Tobacconists of the Austrian Federal Economic Chamber (WKÖ) represents the interests of the 5,146 tobacconists in Austria, which are divided into tobacco speciality shops (2,303) and tobacco sales outlets (2,843) with another main trade, such as retail and catering. Of the specialist tobacco shops, more than half (53.84 per cent) are run by entrepreneurs with severe disabilities (as of January 2021).