

## **Milestone for Anadi Bank: More than 100 partner branches with MARIE**

Shortly after the start of the nationwide rollout, Anadi Bank's "MARIE" cooperation has already passed the 100 partner tobacconists mark. In line with the MARIE motto "The bank comes to the tobacconist", more and more customers throughout Austria can look forward to banking services in a tobacconist near them. The business model also impressed in the "Börsianer" industry ranking and earned Anadi Bank the "Most Innovative Bank in Austria" award. CEO Christian Kubitschek: *"MARIE is a visible expression of our FinTech DNA."*

**Klagenfurt, 21<sup>st</sup> of December 2021** - The cooperation between Austria's tobacconists, PROTrafik Service GmbH and Anadi Bank brings modern banking services to tobacconists under the MARIE brand. *"We set up the cooperation in a very short time and have already broken the 100 partner tobacconists mark after just three months on the market. Anadi Bank combines FinTech DNA with the possibilities of a full-service bank - and MARIE is a visible expression and living example of this,"* says Christian Kubitschek, CEO of Anadi Bank. In Austria, tobacconists are a high-frequency sales channel with up to one million customers per day and the tobacconists that have been taken on board so far already serve a large catchment area that is being continuously expanded. The hybrid business model - digital services combined with a high-frequency sales channel - also serves as an important pillar in the local provision of banking services to the population, while bank branches are constantly being closed throughout Austria.

### **Consistent rollout throughout Austria**

MARIE creates a completely new and easy way to access banking services. *"MARIE is a disruptive business model, a real game changer on the market. We have already taken the next steps and have been rolling out MARIE across the country since September,"* announces Alp Dalkilic, CDO on the Management Board of Anadi Bank. Access to banking products is very simple: Anadi Bank provides partner branches with a tablet free of charge, which is directly connected to the banking systems. Anadi Bank also provides training for tobacconists and employees. Accounts, cards, deposits and withdrawals as well as consumer loans are currently available and can be finalised seamlessly directly at the tobacconist. The product range will also be gradually expanded over time.

### **Worthy of an award: MARIE as the biggest innovation on the market**

Every year, the trade magazine "Börsianer" honours the best domestic financial companies in its comprehensive industry ranking: Anadi Bank impressed in 2021 and took the win in the special category "Innovation". The MARIE business model made a significant contribution to the award and was highlighted by the jury as a unique innovation on the market. Anadi Bank also scored highly with its online instalment loan: in December 2021, the "ÖGVS - Gesellschaft für Verbraucherstudien" awarded the bank top marks for conditions and customer service.

### **Anadi Bank: Full-service bank with FinTech DNA**

The term FinTech contains the combination of finance and technology in its name. On the one hand, many see the strengths of FinTechs primarily in technology and agility, whereas there is a need to catch up when it comes to financial topics - for example, there is hardly a FinTech that can offer loans in their entirety. On the other hand, many banks are often too sluggish and slow to be at the forefront when it comes to agility and the rapid implementation of innovative ideas. *"As Anadi Bank, we combine the innovative strength and decision-making speed of a FinTech with the possibilities and experience of an established full-service bank,"* says CEO Kubitschek.

### **About PROTrafik Service GmbH**

PROTrafik Service GmbH has many years of experience in working with tobaccoists and came up with the idea for "Marie - The bank with a face in your tobaccoist". PROTrafik Service GmbH not only acts as a service and contractual partner for the participating tobaccoists, but also endeavours to further implement its "Trafik 2.0" strategy for the future viability of tobaccoists. This includes, in particular, making optimum use of the tobaccoists' infrastructure, taking into account the level of awareness and customer-friendly opening hours, while at the same time developing new mainstays outside of the tobacco business. Further attractive models for the tobaccoist of the future are being developed with its co-operation partners, such as simple financial services or services relating to the insurance business.

### **About Anadi Bank**

Anadi Bank is an Austrian hybrid bank with the business segments Digital Banking, Retail Banking, Corporate Banking and Public Finance. With its unique value proposition, Anadi Bank challenges traditional banking models: On the one hand, it offers personalised customer service via a multi-channel approach with 11 branches in Carinthia and Vienna and a team of customer care agents. On the other hand, Anadi Bank focuses on easy-to-use digital services and is developing its portfolio into a top online banking offering for German-speaking countries: most recently with the launch of a digital SME loan as part of its expansion into Germany and the start of a unique sales cooperation under the MARIE brand, which brings banking services to tobaccoists. The bank's digital DNA is visible in its internal FinTech division, which already employs around 40% (excluding the branch network) of Anadi Bank's 270 employees. The bank makes targeted use of the advantages of its lean structure and high decision-making speed for its around 57,000 customers and as the principal bank for numerous companies in trade, industry and real estate as well as a large number of municipalities and public sector institutions.

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