DHAKA TUESDAY DECEMBER 20, 2016, POUSH 6, 1423 BS

Feel like a monarch at Prime Bank

MD FAZLUR RAHMAN

Many customers look for premium banking services and attention from their banks. Prime Bank is one of the few banks in the country that can meet the growing needs of clients through its priority banking services -- Monarch.

Monarch is the complete harmony of banking benefits and unique investment and lifestyle products, according to the bank.

"We treat our customers as monarchs. So, the services have been designed to meet the five-star luxury standards of the clients," said Sharmin Ahmed, head of premium banking at Prime Bank.

The private commercial bank rolled out its premium banking service in October 2014. Ever since, it has continued to include more and more benefits in its premium banking service for its high-net-worth clients.

The service is designed to manage clients' wealth and enrich their life with exceptional privileges, with a complete range of financial services.

"Ultimately, service is the key. Clients want a service that is convenient, involves less time and comes with additional benefits. We want to ensure that the customers enjoy these incomparable privileges," she said.

Due to the ever-increasing demands of clients, banks are coming up with products, services and ideas for customers that seemed absurd to lenders even seven to eight years ago, she added.

The Monarch clients enjoy exclusive dual currency debit cards with higher withdrawal limits, free stand-



Sharmin Ahmed

ardised cheque books, free internet, SMS and mobile banking, discounted rates on retail loans, fees waiver on various products and services, 50 percent discount on safe deposit locker facilities, and pre-approved platinum credit cards.

Clients are also treated to exclusive lounges, dedicated relationship managers, family benefits, meet-and-greet privileges at Hazrat Shahjalal International Airport and flight reservation assistance for domestic and international travel.

It also offers banking to a client's doorsteps; a number of transactions are carried out at their own homes. The relationship managers visit clients' residences to deliver cheque books or debit and credit cards.

"There are senior citizens who don't want to visit a bank branch amid traffic congestion or other adversities. We provide the service at their homes."

The relationship managers are assigned to manage the clients' interests and take care of their complete financial ties with the bank.

The clients also get discounts at 100 leading local and international stores, home décor outlets, food and beverage outlets, special rates on room booking at selected hotels, discounts at salons and spas and health clubs, invitation to glamorous premier shows and events, exclusive health packages at reputed international hospitals, and travel benefits.

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Imperial banking for the chosen few

AE Abdul Muhaimen

SARWAR A CHOWDHURY

United Commercial Bank or UCB has been offering its priority banking services since June 2012 to cater to its clients with impeccable services. UCB Imperial is the next level of personalisation and convenience in banking, the bank said.

Since inception, the Imperial wing has been serving its customers keeping three value propositions in mind -- returns, relationship and rewards.

The high quality services and superior value proposition of UCB Imperial have not only helped attract and retain high-net-worth customers, but also created a powerful brand image, it said.

"The main purpose of Imperial was to offer the upscale customers the most convenient and seamless banking services in a relaxed and comfortable environment by dedicated relationship managers," said AE Abdul Muhaimen, additional managing director of UCB.

Imperial banking is tailored to satisfy the unique needs of customers with a high socio-economic profile, he added. "What they need and demand is personalised, hassle-free and dedicated banking services, delivered by keeping the customers' comfort and satisfaction at the heart of everything," he said.

UCB's priority banking services are mainly rendered through five Imperial lounges across Dhaka city. The customers are offered higher financial returns on their investment; their financial needs are taken care of by a dedicated relationship manager and are rewarded for their overall banking relationship.

Along with meeting customer's expectation of

ensuring high returns on their deposits and offering complimentary banking products and services, UCB also ensures that the customers feel at home while banking at the luxurious Imperial lounges.

A dedicated and skilled relationship manager looks after an individual customer's interests and oversees all customers' relationship with the bank. The relationship manager is supported by a qualified and experienced team of customer service managers and product specialists who can assist on a wide range of financial needs such as investment, foreign exchange, insurance, account services and lending.

The immediate family members of the Imperial

customers are also entitled to the privileges. They can enjoy complimentary Imperial status with all the financial benefits, access to Imperial lounges, privileged pricing on routine banking transactions and services and invitations to specially designed Imperial events.

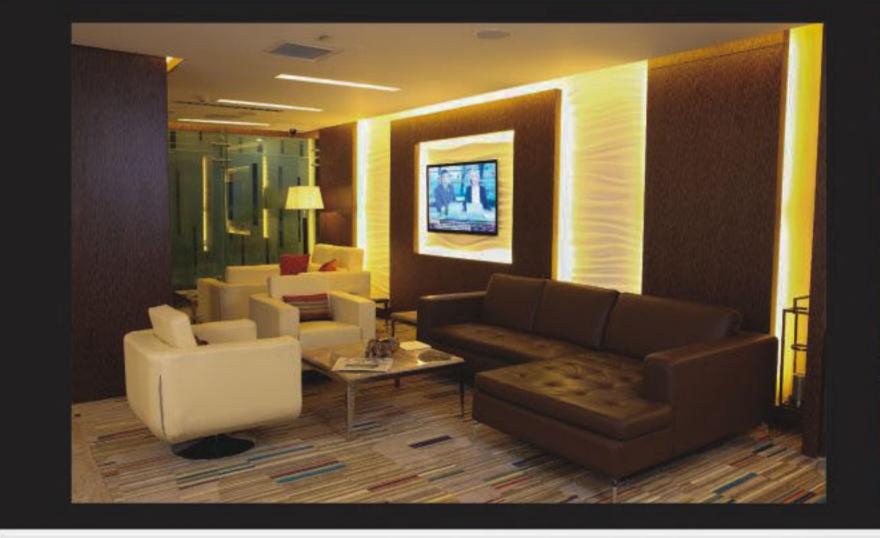
UCB Imperial also rewards the clients in its own ways. Exclusive car parking on the lounge premises, Imperial branded free debit cards, credit cards and cheque books, higher withdrawal amounts at ATMs, free online banking services, and internet and SMS banking are only a few to name.

Exclusive alliance partnership and special Imperial events are also arranged to celebrate different events.

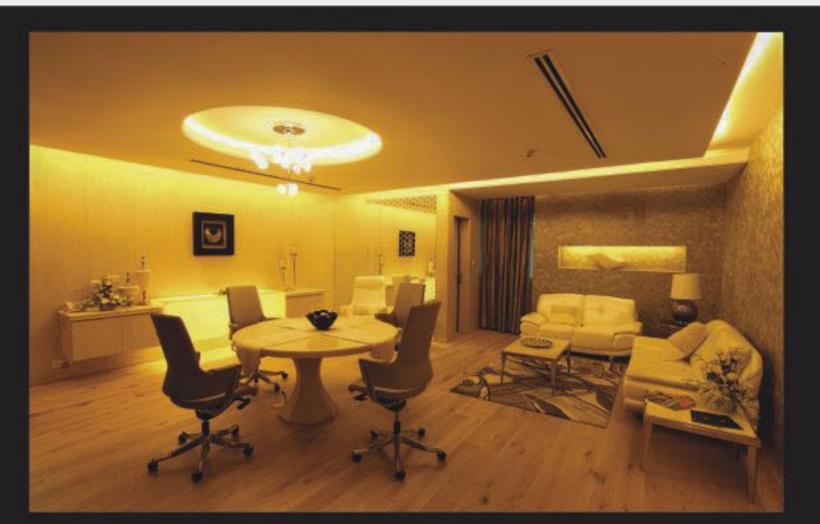
"Imperial customers, along with their immediate family members, enjoy these exclusive privileges," said Muhaimen. "Currently we are serving around 2,200 highly satisfied customers under the Imperial umbrella."

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