



# Card offers in the time of Covid-19

MAHMUDUL HASAN

Due to economic hardships brought on by the pandemic, many people flocked to cards to make ends meet, purchasing supplies from groceries to home appliances.

Some questions however arise when one has to ultimately pay off the balance arising from these purchases: Which card will give me the most benefits? Which card is the most suitable for me? Which card should I use?

Customers can avail their desired products and services as banks have floated tonnes of offerings to cater to

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these shifting spending trends.

Judicious selection of cards and carefully considered purchases with discounts can fend off worries of card using, according to bankers.

**Offers for dine-in and online food delivery**

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diminishing with home-confined people increasingly starting to go out to savour outside foods, banks partnered with restaurants and food establishments are providing generous offers to customers.

Selected debit and credit cardholders of Standard Chartered Bank, Dhaka Bank, NCC Bank, Dutch-Bangla Bank Ltd (DBBL) and Southeast Bank can avail Buy-One-Get-One (BOGO) offers at Cafe Bazar of Pan Pacific Sonargaon Dhaka, a popular place for the food lovers of Dhaka city.

You can visit InterContinental to attend the weekend festival with selected cards of City Bank, United Commercial Bank, National Bank, Bank Asia and Midland along with aforementioned banks' selected cards except for DBBL on Thursday, Friday and Saturday, to get a BOGO offer.

There are BOGO offers for users of selected cards of different banks at Le Méridien Dhaka, Radisson hotel, Renaissance hotel, Four Points by Sheraton and other upscale hotel food establishments.

If you are a food connoisseur and you have MTB's cards during these distressed times, you are a lucky one as the bank alone is providing BOGO offers at many top hotels' restaurants.

The list includes Westin Dhaka, Sonargaon hotel, Amari Dhaka, Radisson Blu Chattogram, Radisson Blu Dhaka, Renaissance Dhaka Gulshan Hotel, InterContinental Dhaka, Six Seasons Hotel, Le Meridien Dhaka, Long Beach Hotel, etc.

Besides, by using credit cards of Standard Chartered, the first bank in the country to introduce credit cards in Bangladesh, one can get a Buy-One-Get-Three dining deal at the Westin Dhaka.

"Consumer needs are evolving faster now more than ever, and we remain committed to building on this pioneering legacy, so that we can continue to make the lives of clients better with innovative banking products and services," said Sabbir Ahmed, head of retail banking at Standard Chartered Bangladesh.

Many banks are offering their cardholders hefty discounts on restaurant dine-in and online food delivery.

City Bank cardholders can get 10 percent cashback by making online orders at Pathao Food and Shohoz Food.

**What's on offer for travellers and holidaymakers?**

Devastated by the onslaught of the Covid-19, the airline industry and hotels are now getting a sight of the light at the end of the tunnel as many people have started to throng to tourist destinations.

To lure holidaymakers, airlines, hotels and banks are giving generous discounts to cardholders. So, you can maximise your benefit by making payments through cards.

Standard Chartered credit card users will get up to 65 percent discount when clients book their air tickets and/or hotel through Go Zayaan, an online-based travelling platform, for a limited time. They will also get up to 20 percent off on the base fare of all Bangladeshi airlines and 10 percent off on the base fare of Qatar Airways.

Mutual Trust Bank card users will get a 10 percent discount at US Bangla Airlines. The bank's Visa Signature and Mastercard World Credit cardholders can avail airport pick-up and drop-off services within Dhaka City for international flights.

The second largest card issuer Brac Bank's selective card user can avail up to 65 percent discount on room rates at Water Garden Resort and Spa and a stay-one-night-two-night-accommodation-free offer at Nazimgarh Resort. Up to 20 percent discount on Biman's base fare can also be availed by the card users of Brac Bank.

According to Md Mahiul Islam, head of retail banking of Brac Bank, the bank's customers' spending has now reached pre-pandemic levels, thanks to the bank's promotional offers.

Selected Dhaka Bank cardholders will get a 15 percent discount at Biman while purchasing tickets online, 10 percent at US-Bangla Airlines, 12 percent for booking through Go Zayaan (from December 1) and 20 percent through ticket24.com.

The bank's card users can get a 35 percent discount at the Palace Luxury Resort and 30 percent discount at DuSai Resort and Spa.

"We always focus on cardholders' agility and design our offers as per their requirements and market trends from time to time," said Emranul Huq, CEO of Dhaka Bank.

"Now cardholders are gradually getting habituated to the new normal life and planning to go back to enjoying their regular lives. They are now buying holiday packages, airline tickets, lifestyle and fashion goods, and dining at leading restaurants," he added.

"So, the bank is offering discounts on a variety of products."

**What's on offer for grocery, clothing, and healthcare products?**

If you are worried about your groceries, the leading credit card issuer City Bank could be the best option for you.

The bank, which has all major

international credit cards in its portfolio, introduced attractive offers across the e-commerce platform so that customers can enjoy the benefits of cards from the comfort of their home.

Cardholders can benefit by availing savings and cashback offers up to 20 percent in leading grocery supermarkets and online outlets such as Shwapno, Chaldal, Lavender, and MeenaClick, amid the pandemic.

It also provides discounts in online medicine stores such as BanglaMeds, Health Pharma, Khidmat Drug Outlet, etc.

"City Bank has high commitment towards its valued customers and will always go the extra mile to ensure the highest level of benefits and services even during critical situations," said Mashrur Arefin, CEO of the bank.

The bank's card users can avail hefty discounts or cashbacks on online medical consultancy service providers; up to 40 percent savings offers have been introduced for online purchases from leading online lifestyle brands like Aarong, Cats Eye, Illiyeen, PriyoShop, Bata, Apex, Infinity, etc.

Standard Chartered Titanium credit card allows customers to avail up to 8 percent cashback in grocery shopping and up to Tk 14,400 cashback for the entire year.

For online purchase, you can avail up to 36-month installments on shopping at Daraz, PriyoShop, Robi Shop, etc., with Brac Bank's credit card.

The bank's customers can also enjoy 15 percent discounts or 12-month equal monthly installment facilities at Penthouse Living for furniture.

MTB cardholders can avail a 10 percent discount at clothing brands Sailor and Artisan.

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