

Bank offers luring home-confined people ahead of Eid

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Private and commercial banks are trying to lure home-confined people with attractive offers and discounts ahead of Eid-ul-Fitr, the largest religious festival of the Muslims. Since Covid-19 hit the country, lenders have been engaged in e-commerce or related online activities. Recently, the government slapped lockdown-like restrictions in the wake of the deadly second wave that caused an alarming

spike in Covid-19 infections and deaths. Two weeks after getting the government's nod to relax the restrictions, the banks came forward and joined hands with the traders, who opened the shutters of their businesses at the city's prime business centres and shopping malls. Some banks unleashed their erstwhile offers and some are adopting a slow-go policy because they are still fearful of Covid-19 contagion and exercising caution in terms of allowing in-person sales.

The airline and tourism sectors along with the hotel business, which have been left devastated by the deadly virus, are beginning to see the light at the end of the tunnel as people are planning to travel to tourist destinations to spend their Eid vacation, now that infection caseloads are declining once again.

Banks are planning to lure holidaymakers and cardholders with attractive discounts. And so, most of the banks are reintroducing their usual Eid offers including discounts, cashback, and buy-one-get-one free buffet/takeaway (dining and iftar) offers besides their online facilities, as restrictions begin to be relaxed.

Dhaka Bank Ltd, BRAC Bank, Mutual Trust Bank Ltd, Bank Asia, Eastern Bank Ltd and Standard Chartered are working on building tie-ups with various merchants to come up with cashback and discount offers on cashless transactions before and after Eid.

Simplifying payment for different goods and services, the lenders have been synced with a large number of businesses through the plastic card with payment to be made in the form of equated monthly installment (EMI), a fixed amount of money paid by a borrower to a lender at a specified date each calendar month.

Through the mode of payment, a credit cardholder can avail different products in a much easier way.

All the cardholders of the banks will get the benefits of dining and iftar at the top hotels and restaurants under the buy-one-get-one free takeaway offers. Also included are set menus and popular items of cereal for home delivery. Discounts and cashbacks include different medical services as well.

EASTERN BANK
Keeping Eid in mind, Eastern Bank Ltd (EBL) has launched some activities under the banner of a big campaign which has been visible in many places in Dhaka during Ramadan.

Under the campaign, they have selected five top hotels and restaurants. Food items from these places are available for home delivery. Food will be delivered through Foodpanda.

They have a DCI card and Dinos card through which a cashback offer can be availed with Aarong.

EBL introduced Sky points or Reward points for the first time in Ramadan. On the basis of the transaction, the lender will give points to its cardholders. The points will 'double' in Ramadan and 'triple' in Eid.

If EBL cardholders make their payments for shopping and 'edi' by using Sky apps, they will avail a 50 percent waiver, said Ahsan Ullah Chowdhury, head of Digital Financial Services, EBL.

"If the cardholders want to send edi to their children or family or relatives to bKash or A/C using their credit cards through Sky banking, we

waive the processing fee. These things were not there previously. These are novel offers that we are introducing," he said.

DHAKA BANK
During the lockdown, Dhaka Bank used to work online like the other banks. As the market is opening, they are preparing to take a different approach to lure its cardholders with attractive offers. They have tie-ups with around 100 merchants.

They have collaborated with around 1,000 local merchants. If the cardholders buy products from their designated merchants' outlets, they will get discounts and cashback benefits. They have EMI with around 500 merchants. If customers buy home appliances including furniture, TV, fridge, computer, etc., they will get the EMI facilities.

They have agreements with popular footwear brands Apex and Bata along with Aarong and

HM Mustafizur Rahman, head of retail banking, Dhaka Bank, said they introduced some facilities since the onset of the pandemic – features that set them apart from others. "We've introduced a lounge fee. When our customers go out of the country, they can get lounge fee benefits by using our card. They do not need to collect priority cards," he said.

"By using the plastic card, the customers transfer half of the card limit money to their account. Even the cardholders can take out loans," Mustafizur said.

BRAC BANK
Like the other banks, BRAC Bank has come up with Ramadan and Eid offers for which they have signed deals with 250 physical and 82 online partners.

With online food orders from Foodpanda, HungryNaki, Pathao and Shohoz, BRAC Bank cardholders can get a 10 percent cashback.

Cardholders can also benefit by availing savings and cashback offers up to 10 percent in leading grocery supershops of Shwapno, Chaldal, MeenaClick and Unimart.

For online purchases, the customers can avail a 15 percent cashback offer at Infinity, Lubnan and Richman with BRAC Bank's credit card.

"We have all types of offers, including discounts and cashback. For the last two weeks, what we were doing was e-commerce or related to online activities as there was a lockdown," said Md Mahiul Islam, head of retail banking, BRAC Bank.

"We are moving forward carefully because of Covid-19. With our takeaway offers, we are trying to deliver at home."

The number of credit card users at BRAC Bank has crossed two lakh, the second largest in Bangladesh after CDMX.

MUTUAL TRUST BANK
By using VISA, Signature, Platinum, World and Titanium cards of MasterCard, the cardholders of Mutual Trust Bank can avail striking Ramadan and Eid offers.

The lender is giving customers a hefty 25 percent discount for online shopping. The MTBL cardholders can enjoy the offer irrespective of debit or credit.

Mutual Trust Bank has tie-ups with 61 popular brands online, including Cat's Eye, Kay Kraft, Well Food, PriyoShop.com and AladinerProdip.

"We have a cashback offer of Tk 1,500 for Signature and MasterCard, whilst VISA Platinum, MasterCard Titanium, Unionpay Platinum, VISA, MasterCard and Classic Gold enjoy a cashback of Tk 1,000," said Md Shafquat Hossain, head of SME and Retail, MTBL.

They have agreements with 51 popular hotels and restaurants for iftar takeaway offers. Customers are getting the highest 15 percent cashback on MTB VISA Signature and MasterCard World credit cards.

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Shwapno where the cardholders can enjoy a cashback of 10-15 percent by purchasing goods.

The cardholders of the bank can get a hefty cashback of 10-30 percent on lifestyle products. The lender has agreements with 21 popular brands including Sara, Zaara, Kay Kraft, Pavilion, Artisan, Red Origin, Nabila, Chandrabindu, etc. For online purchases, the lender is offering a 5-15 percent discount to its designated cardholders. They have deals with 10 companies including Khaas Food, Freehand, Priyo, Beshideshi, Casual Polo, etc.

They have a buy-one-get-one takeaway offer during the month of Ramadan for which they have signed agreements with 24 top hotels and restaurants.

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