FROM CARDS TO COMFORT

On a humid evening in Dhaka airport, travellers move in slow waves through security and crowded gates. But tucked behind those lines is a very different world: EBL's Skylounge. Here, the clatter fades into soft music, the air smells faintly of fresh coffee, and passengers sink into armchairs instead of plastic seats. It feels more like a boutique hotel than an airport terminal. And that's exactly the point.

BANKING ON TRAVEL AS LIFESTYLE

Eastern Bank Limited has been steadily reshaping its identity. Once known only for reliable retail banking, the institution is now presenting itself as a lifestyle brand. Lounges, travel perks, and even biometric metal credit cards are part of that strategy. The idea is simple: affluent and ambitious customers don't just want financial services, they want experiences. By tying airport lounges to premium card programs, EBL is betting that comfort before takeoff will translate into loyalty at home.

The bank's mission statement emphasizes "service excellence" and innovation, and its travel portfolio reflects that. Partnerships with ShareTrip and TravelArt, the global Lounge Key network, and the showpiece Skylounge in Dhaka signal a deliberate effort to align with global standards. For customers, it means their cards no longer feel provincial, they compete internationally.

PREMIUM CARDS, GLOBAL STANDARDS

The rollout of EBL's biometric metal card with MasterCard shows how seriously it is chasing premium benchmarks. Beyond sleek design, the card combines enhanced security with an aura of exclusivity. It sits alongside more accessible products, like debit cards that also unlock lounge visits. This layering of benefits widens the market: while unlimited access and metal cards appeal to the elite, the middle class is also beginning to dip into premium banking. Rising travel and digital adoption mean even occasional fliers see value in a quiet lounge before a flight.

COMFORT HAS ITS COSTS

Of course, the model is not without challenges. Lounges are expensive to run. A buffet catered by The Westin, shower facilities, quiet rooms, and attentive staff all demand ongoing investment. As more cardholders and business-class passengers gain access, space and service quality risk being stretched. Overcrowding, inconsistent food standards, and staff training lapses can quickly erode the promise of exclusivity. Add to that the regulatory hurdles of operating in busy airports, and it's clear that maintaining polish requires constant oversight.

THE SKYLOUNGE EXPERIENCE

Step inside Skylounge and the effort to justify those costs is visible. Travellers find more than food and Wi-Fi: there are prayer rooms, baby care spaces, business centers, and even dedicated facilities for people with disabilities. Showers and charging docks address practical needs, while quiet rooms and makeup areas hint at luxury touches. Access rules are carefully tiered. Platinum, Signature, Infinite, Diners, and MasterCard holders enjoy unlimited entry, while Supersaver debit card users get a limited four visits per year. Families aren't left out. Primary cardholders can bring a guest and two children free, while walk-ins are welcome for a fee.

A GROWING MARKET AND ITS LIMITS

The strategy plays well in a country where international travel is rising and a young, aspirational middle class wants global perks. Partnerships with airlines and travel agencies sweeten the deal, while digital adoption makes co-branded offers easier to use. Yet affordability and awareness remain barriers. Outside Dhaka and Chattogram, many potential customers may not even know these perks exist. Infrastructure is another constraint: Bangladesh's airports must keep up with demand if lounges are to remain havens rather than overflow rooms.

MORE THAN A PERK

Still, the direction is clear. By turning banking into a travel companion, EBL is carving out a differentiator in a crowded financial market. Lounges are no longer an indulgence for a select few; they are becoming part of the journey for a growing number of Bangladeshis. And every time a traveller swipes their card and steps out of the chaos into calm, they are reminded of who made it possible. For EBL, that moment of quiet comfort is worth the investment.

New travel status symbol

In order to better understand the changing role of airport lounges and premium card services within Bangladesh's thriving aviation sector. The Daily Star spoke to Md. Mahiul Islam, the Deputy Managing Director & Head of Retail Banking of BRAC Bank PLC.

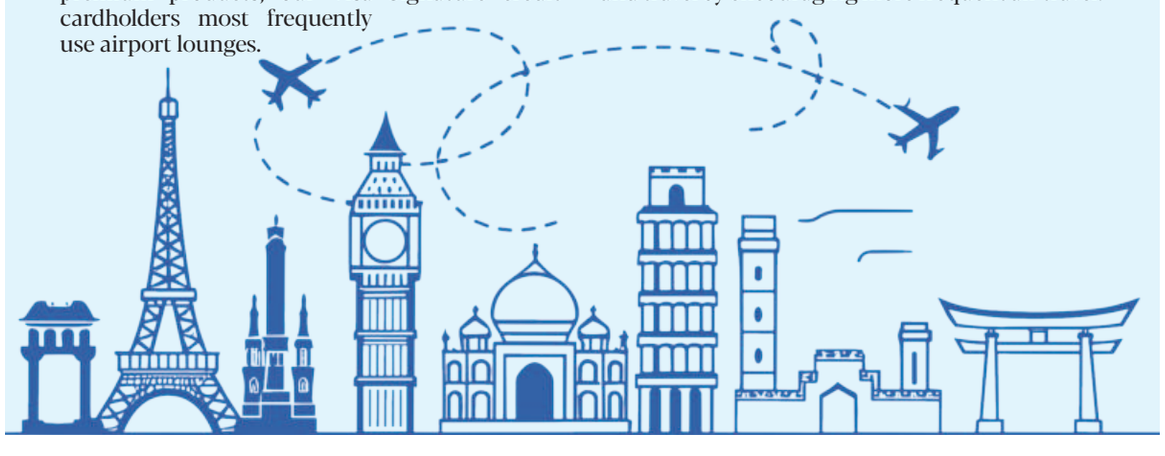
The Daily Star (TDS): Which BRAC Bank card tiers include lounge access?
Md. Mahiul Islam (MMI): Complimentary lounge access begins with Platinum and extends through Mastercard World, Visa Signature, and Visa Infinite. Our cardholders can access the Balaka Lounge at HSIA as well as over 1,500 international lounges. Premium cardholders also enjoy Meet & Greet and Pick & Drop services.

MD. MAHIUL ISLAM
Deputy Managing Director & Head of Retail Banking
BRAC Bank PLC

"Lounge benefits play a pivotal role in enhancing the overall travel experience. By elevating passenger satisfaction, they not only make journeys more pleasant but also contribute to the growth of civil aviation and travel in Bangladesh."

TDS: Can you share any one card tier which has been mostly used by your air lounge users and why do you think they do so?
MMI: Lounge access remains one of the most sought-after privileges among our credit cardholders, as evidenced by the steady year-on-year growth in usage. Unsurprisingly, our premium segments lead the way, with cardholders frequently availing this benefit. Among these premium products, our Visa Signature credit cardholders most frequently use airport lounges.

TDS: Are food, drinks, and shower facilities included or charged separately with LoungeKey or Priority Pass?
MMI: LoungeKey/Priority Pass act as service providers and do not charge extra fees within the lounge visit entitlement given by banks. Complimentary services such as food and drinks are offered at no cost. To make the process seamless, BRAC Bank cardholders do not need to register in advance to access lounges worldwide.

TDS: As sustainability becomes an increasing concern for travellers, are you incorporating any eco-friendly or sustainable travel perks into your premium card programs?
MMI: Sustainability is central to our strategy. We already offer paperless services like e-statements and digital PINs. We are also exploring eco-friendly travel perks such as carbon-offset programs and partnerships with green hotels.

TDS: What role do lounge benefits play in the aviation sector?
MMI: Lounges enhance passenger satisfaction, making journeys more pleasant and stress-free. They also contribute to the growth of civil aviation and travel by encouraging more frequent air travel.