

Banking on Travel



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“Lounges are no longer just for first-class travellers; they are becoming a key value for premium cardholders and frequent flyers.”

As Bangladesh's aviation sector takes off, airport lounges are no longer just perks for the elite. They are becoming central to how travellers choose airlines, airports, and even credit cards. With the new Terminal 3 at Hazrat Shahjalal International Airport and projects like



TAREK REAZ KHAN

Managing Director & CEO, NRB Bank PLC.

Cox's Bazar International Airport, the pressure is on to deliver seamless journeys. NRB Bank is positioning its cards and lounge partnerships as part of that journey. In this interview with The Daily Star, Tarek Reaz Khan, Managing Director & CEO of NRB Bank PLC, shares his thoughts on the future of air travel, the role of lounges, and how the bank is aligning its premium products with international standards.

The Daily Star (TDS): How do you think air travel in Bangladesh will change in the next five years, and how important will airport lounges be for travellers?

Tarek Reaz Khan (TRK): The landscape of air travel will grow significantly, driven by

infrastructure upgrades such as the new Third Terminal at Hazrat Shahjalal International Airport. Passenger capacity is set to increase, while new airports like Cox's Bazar will open fresh international routes. With a growing middle class and millions of expatriate workers, both domestic and international traffic will rise steadily.

TDS: How many lounges can your cardholders access, both inside and outside Bangladesh, and which card types get free visits?

TRK: Our Visa Platinum cardholders can access the Balaka Lounge at HSI. For Visa Signature holders, we provide international lounge access through affiliated partners, although eligibility requires a minimum of 18 transactions on the card.

TDS: If you use other companies' lounges, how do you choose them and ensure quality for your customers?

TRK: We prioritise seamless, high-quality experiences through partnerships with networks like Priority Pass and LoungeKey. These partners uphold strict standards covering comfortable seating, refreshments, Wi-Fi, and business amenities. While we don't directly operate these lounges, customer feedback plays an important role. We regularly assess performance based on what travellers tell us and use that input to refine partnerships and drive improvements.

TDS: What do your cardholders usually say about their lounge

experience, and how do you improve things based on their feedback?

TRK: Customers often praise the peaceful environment, comfortable seating, and reliable Wi-Fi. They value the sense of exclusivity and escape from crowded terminals. Feedback also highlights areas for improvement—food variety, in-lounge washrooms, smoking zones, and seating availability during peak hours. For our own lounges, we act directly, upgrading food options, furniture, or décor as needed. For global lounges, we communicate feedback to partners to maintain service levels. Transparency is also key: by clearly stating which amenities are included, we manage expectations and reduce disappointment.

TDS: How are you making your premium cards as good as international ones, and what challenges do you face in wider adoption?

TRK: Our strategy combines global partnerships with locally relevant benefits. On the global side, we provide Priority Pass membership, exclusive tie-ups with partners such as SIXT and Avis, and discounts on VIP services. Locally, benefits like “buy one, get one” buffet offers at five-star hotels resonate strongly with Bangladeshi customers. We also offer

enhanced security features, real-time auto-debit for instant limit restoration, and concierge-style services including pick-and-drop.

Challenges include limited financial literacy, cultural reliance on cash, and fear of credit card debt. Eligibility rules also exclude some high earners, like freelancers, who lack traditional income documentation. Wider adoption will depend on awareness campaigns, alternative verification models, and continued emphasis on responsible use.

TDS: What new plans or features are coming, and what difficulties might you face?

TRK: We are expanding global lounge partnerships and integrating digital solutions, including virtual Priority Pass cards. Enhanced wellness amenities, AI-based virtual assistance, and expanded loyalty benefits in lifestyle and healthcare are in the pipeline. A broader rewards program with exclusive vendor partnerships is also being developed.

The challenge is balancing innovation with customer readiness. Some travellers remain cautious about digital services, and building trust takes time. But by combining global standards with locally relevant perks, we believe our premium cards can deliver unmatched value.



BE THE PERFECT GUEST

ADRIN SARWAR

Airport lounges offer a serene escape from the chaotic energy of the main terminal, providing a space for travellers to relax, work, or recharge before their flight. However, with access to these exclusive areas becoming more widespread through credit cards and loyalty programs, understanding the unspoken rules of conduct is more crucial than ever to ensure the experience remains pleasant for everyone. Here is your guide to airport lounge etiquette.

2. BUFFET APPROACH

Complimentary food and drinks are a major perk, but the buffet is where etiquette is often tested. The key is moderation and consideration. Take only what you will actually eat to avoid waste, which has reportedly increased in lounges. Don't linger at the buffet, especially during busy times, to ensure everyone gets a chance to be served.

3. RESPECT PERSONAL AND COMMUNAL SPACE

Lounges are designed for sharing. While it's tempting to spread out, avoid taking up more than one seat with your luggage and belongings. Be mindful of designated quiet zones and workspaces. When it comes to hygiene, cleanliness is paramount. This includes tidying up your area before you leave, disposing of trash, and being considerate in shared facilities like restrooms and showers. Simple acts like not propping your feet up on furniture contribute to a respectful atmosphere for all guests. If you're bringing a guest into the lounge, don't expect them to know everything. Briefly and politely inform them of the basic etiquette, ensuring they also contribute to a pleasant experience for everyone.

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1. MIND YOUR VOLUME

The golden rule of any shared, quiet space applies tenfold in an airport lounge. Keep your noise to a minimum. If you need to take a phone call, do so briefly and quietly, preferably in a designated phone area. For any audio from your devices, headphones are non-negotiable. Remember, the lounge is a communal space for relaxation.

4. DRESS PROPERLY

While you don't need to be in formal attire, most lounges have a smart-casual dress code. It's best to avoid overly casual or revealing clothing like pyjamas or graphic tees to maintain the lounge's refined ambience. A clean and well-groomed appearance is always a good rule of thumb.

5. BE TIME-AWARE

The comfort of a lounge can be so encompassing that travellers have been known to miss their flights.

Keep a close eye on your boarding time and set an alarm, as not all lounges make flight announcements. Your primary reason for being at the airport is to catch a flight, so don't let the relaxing environment derail your travel plans. By following these simple yet essential guidelines, you can not only enhance your own travel experience but also contribute to a more pleasant and respectful atmosphere for your fellow passengers.

