

ELEVATING travel experience



“

Lounges will play an increasingly important role in elevating the overall travel experience in Bangladesh. As more passengers travel internationally and domestically, airport lounges will become key spaces for comfort, productivity, and relaxation.

To gain a deeper understanding of the evolving role of airport lounges and premium card services within Bangladesh’s booming aviation sector, The Daily Star spoke to Md. Ahsan-uz Zaman, the Managing Director and CEO of Midland Bank PLC.

The Daily Star (TDS): Which card tiers include lounge access?



**MD. AHSAN-
UZ ZAMAN,**
MD &CEO,
Midland Bank PLC.

TDS: In the past years, how

experiences, making lounge access a significant benefit for them.

TDS: How many lounges (domestic and international) are accessible to your cardholders, and which card tiers qualify?

AZ: Midland Bank credit cardholders currently have access to only one international lounge: “The Balaka Executive Lounge” at Hazrat Shahjalal International Airport,

standards, and what challenges or opportunities do you see for wider adoption in Bangladesh?

AZ: We are aligning premium card offerings with global standards by launching the Visa Signature credit card in partnership with LoungeKey, targeting both premium and mid-segment customers. This complements our existing Gold and Platinum Visa cards, which already

middle class and affluent consumers are increasingly drawn to premium, secure, and convenient payment solutions.

TDS: How do you see Bangladesh’s air travel evolving over the next five years, and what role will lounges play in enhancing that journey?

AZ: Bangladesh’s air travel is set to nearly double by 2030, with annual

- » Bangladesh’s air travel is projected to nearly double by 2030.
- » Air travel is forecast to grow annually by 6% for international and 8% for domestic flights.
- » The number of air travellers is expected to reach nearly 27 million by 2030, with user penetration climbing from 9.2% in 2025 to 14.5%.

(Silver, Gold, Platinum, etc.) Tell us about their facilities and any premium services available.

Md. Ahsan-uz Zaman (AZ): Cards in Bangladesh offer lounge access primarily at the Gold, Platinum, Signature and Infinity levels. Gold cards typically provide limited complimentary visits to selected domestic lounges with amenities such as refreshments and Wi-Fi.

many cardholders used lounge access, by card tier?

AZ: Midland Bank focuses on customer convenience by providing international lounge access to both Gold and Platinum cardholders. While the number of Gold cardholders is higher, Platinum cardholders are the main users of the lounge facilities. This is because Platinum cardholders tend to travel more frequently and seek premium

Dhaka. There are no domestic lounge facilities available at this time. The Gold and Platinum Visa credit cards both qualify for complimentary access to the Balaka lounge. Primary and supplementary cardholders receive a total of 12 complimentary visits per year, with each visit allowing one accompanying companion at no additional charge.

TDS: How are you adapting premium card offerings to meet global

provide airport lounge facilities.

Challenges in Bangladesh include limited digital payment infrastructure outside urban centres and lower overall financial inclusion, which may slow wider adoption. However, the rapidly expanding cards market in Bangladesh, projected to grow at a 21.5% CAGR in transaction volume by 2031, provides a strong opportunity (6Wresearch, Statista Market Forecast). The growing

growth rates projected at 6% for international and 8% for domestic flights.

Lounges will play an increasingly important role in elevating the overall travel experience in Bangladesh. As more passengers travel internationally and domestically, airport lounges will become key spaces for comfort, productivity, and relaxation.

The Future of Lounges in Bangladesh

E. RAZA RONNY

With the long-awaited Terminal 3 at Hazrat Shahjalal International Airport nearing completion, air travel in Bangladesh is set for a major reset. Beyond the architectural upgrade, the conversation is increasingly about what happens once you’re past security and get to the lounges. For frequent fliers, business travellers, and even families on their first international trip, the lounge experience is a marker of how “world-class” an airport really feels.

What’s coming at Terminal 3

The new terminal promises far more than just new boarding bridges. Officials have confirmed a dedicated transit lounge, a large VIP service area, a movie lounge, play zones for children, and even day-rooms for weary passengers on layovers. Add to that automated check-in kiosks and improved food courts, and the airport is clearly aiming to close the gap with regional hubs.

Global trends Bangladesh can borrow

Around the world, lounges are no longer just buffets and Wi-Fi. One of the strongest trends is sleep pods. These are small private capsules where passengers can nap or recharge between flights. For Dhaka, even a modest row of pods could be a game-changer for transit passengers. Another

without disrupting others. Given the sheer number of Bangladeshi families travelling together, a dedicated family zone that is safe, contained, and comfortable would be both practical and popular. Add in better curated local food options, and lounges could become not just a perk, but a showcase of Bangladeshi hospitality.

Global lounges are also experimenting with “quiet zones” for solo travellers and “family corners” where children can play without disrupting others.

growing feature is wellness services: mini-spas, massage chairs, or simple shower suites that let travellers freshen up before the next leg of their journey. In a humid city like Dhaka, this would be a much-appreciated perk.

Spaces that reflect local needs
Global lounges are also experimenting with “quiet zones” for solo travellers and “family corners” where children can play

The next leap
Terminal 3 gives Bangladesh a chance to redefine what travel comfort means. By mixing global best practices with local expectations such as privacy pods, wellness touchpoints, family spaces, and smarter digital access, HSI’s lounges could finally feel like more than waiting rooms. They could become destinations in their own right.

PREMIUM BANKING

Plus

Premium Banking Plus

For the high-end premium customers

Eligibility

• Maintenance of BDT 3 Crore in Current, Savings (CASA) and/or any Fixed Deposit offered by our Bank.

Banking Benefits

• Exclusive Visa Signature Multi-Currency Debit Card

• Double reward points

• Higher cash withdrawal limit of BDT 8 Lacs daily

Travel & Health

• Airport Meet & Greet and Airport Pick & Drop Service

• Complimentary LoungeKey Access

• Exclusive Annual Health Checkup Voucher for couples

Lifestyle & Loyalty

• Complimentary anniversary dinner coupon at 5-star hotels

• Complimentary gifts on birthday

• Exclusive Welcome Pack with vouchers