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Prime Bank PLC.

**"Prime Bank Priority Banking blends personalised wealth advisory, global travel benefits, and seamless digital convenience, thus creating a premium experience built on trust, exclusivity, and meaningful long-term relationships with our most valued clients."**

# CRAFTED EXCELLENCE, THE PRIME WAY

Prime Bank PLC.

Prime Bank's Priority Banking offers a distinguished, relationship-driven experience for affluent customers, combining tailored wealth solutions, concierge privileges, global travel benefits, and seamless digital services which is designed to deliver superior convenience, personalised advisory, and an elevated lifestyle across its nationwide premium network.

**The Daily Star (TDS):** How does Priority Banking differ from Prime Bank's standard retail proposition? What is the current size of your premium client segment?

**M. Nazeem A. Choudhury (MNAC):** Priority Banking at Prime Bank PLC. stands apart from the Bank's standard retail proposition through its exclusive service model, preferential pricing and tailored eligibility criteria. While retail banking focuses on serving a broad customer base with standardized products, Priority Banking is designed specifically for high-net-worth individuals who require a more personalized and relationship-driven approach. Priority clients receive dedicated Relationship Managers, faster service channels, priority counters and access to exclusive lounges. They also enjoy preferential fees and charges across various banking products, enhanced transaction limits and customized wealth management solutions that are not available to general retail customers.

Eligibility for Priority Banking is based on maintaining a minimum relationship value and deposit threshold, ensuring the segment remains focused on premium customers with sophisticated financial needs. As of September 2025, Prime Bank's Priority Banking segment comprises 6,508 clients, representing a strong and growing portfolio with total deposits amounting to BDT 6,194

crore, reflecting the Bank's sustained leadership in the premium banking space.

**TDS:** What exact eligibility criteria, minimum balances or salary thresholds apply for Priority Banking membership?

**MNAC:** Priority Banking membership at Prime Bank PLC. is offered to clients who maintain a substantial financial relationship with the Bank. The key eligibility criterion is a minimum deposit relationship of BDT 50 lakh and above, which may be held in the form of Savings, Current or Term Deposit accounts. This threshold ensures that Priority Banking remains dedicated to customers with higher financial portfolios who require enhanced services and personalized support. While there is no fixed salary requirement, clients meeting the minimum balance criteria automatically qualify for Priority status and gain access to exclusive benefits, preferential services and specialized financial advisory support tailored to their needs. Which credit/debit card tiers (e.g.: World/Platinum/Visa Signature) and card-linked benefits are central to your premium proposition, and what are the associated annual/visit limits?

**TDS:** Which credit/debit card tier and card-linked benefits are central to your premium proposition, and what are the associated annual/visit limits?

**MNAC:** Priority clients enjoy exclusive

access to a range of premium, pre-approved credit cards, including the World Mastercard, Visa Signature Zero and Platinum Credit Card, each designed to offer superior privileges and higher financial flexibility. In addition, Priority customers receive the World Mastercard Priority Debit Card, a multi-currency card equipped with LoungeKey access that allows six complimentary international airport lounge visits annually. The debit card also offers extensive lifestyle benefits, including BOGO offers at five-star hotels, attractive discounts at fine-dining restaurants, reputed hospitals and a wide range of lifestyle and retail outlets, ensuring an elevated banking and lifestyle experience.

**TDS:** What concierge, travel or lifestyle privileges are available to Priority clients?

**MNAC:** Priority clients are regarded as highly valued individuals and enjoy an extensive suite of exclusive concierge, travel and lifestyle privileges designed to offer comfort and convenience. These include airport pick-and-drop services, Meet & Greet assistance at Dhaka International Airport, dedicated Travel Assist support and help with arranging international doctor consultations and hospital appointments. To further enhance the experience, Prime Bank has a partnership with Sheba.xyz, enabling Priority clients to access a wide range of on-demand concierge services, from home maintenance

to personalized assistance. These curated privileges ensure seamless travel, premium lifestyle support and differentiated service for every Priority client. Also Mention tickets to global sporting events.

**TDS:** What preferential fees, rate concessions or waived charges are included for Priority clients compared with retail customers?

**MNAC:** In order to provide exceptional service and benefits to these clients, we offer preferential fees, rate concessions and waived charges as part of their priority banking packages. These include Account and Debit card charge exemptions, special rate on secured overdraft and even up to 100% waiver on certain types of loans. Additionally, priority banking clients may also receive special privileges such as 50% off on locker services and student file charges. These benefits aim to provide a seamless and hassle-free banking experience for priority banking clients, allowing them to focus on managing their finances and achieving their financial goals.

**TDS:** How is personalized relationship management integrated with your digital channels to ensure seamless, secure service?

**MNAC:** Through our My Prime app, our valued Priority Clients are able to access and utilize a range of services such as RTGS, NPSB, BEFTN, bills payment, fund transfer and many other services at their convenience.

**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

**FROM QUEUE-FREE TO FUTURE-READY:**

The Evolution of Premium Banking in Bangladesh

**Premium banking in Bangladesh has travelled a long way from its early days of invitation-only rooms and limited perks. Today, it represents one of the most dynamic and competitive segments in the country's financial services industry. Modern customers expect more than priority counters; they expect experiences that align with global standards.**

A major force behind this evolution is lifestyle change. Urban households are busier, financial decisions are more complex, and digital expectations have gone up dramatically. Customers want the stability of a traditional bank with the agility of a fintech app. Premium banking bridges that gap.

**THE ROLE OF RMS**

The Relationship Manager (RM) remains central to the model. But the role has shifted from passive account handler to proactive financial partner. RMs now use data-driven insights to recommend products, alert clients about regulatory updates, or advise on cash flow management. Banks are investing heavily in training, certification programmes, and automated dashboards to support these teams.

**LOUNGES & DIGITAL TOOLS**

Premium lounges, once merely quiet spaces, are being redesigned into full-service hubs. Many include dedicated loan desks, investment corners, and discreet zones for sensitive conversations. For frequent travellers, lounge access and airport partnerships are increasingly attractive.