



**MD. MAHIUL ISLAM**

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

**Our ambition is to evolve Premium Banking from a product set into a long-term partnership model anchored in trust, personalisation and impact. We will enhance digital journeys, broaden advisory offerings, widen curated privileges across wellness, travel and events, and strengthen lounges and relationship teams nationwide”**



## TAILORED WEALTH, SEAMLESS SERVICE

BRAC Bank PLC.

BRAC Bank's Premium Banking delivers personalised relationship management, priority services, exclusive lifestyle privileges — airport lounges, concierge support, tailored wealth advice and preferential pricing for discerning clients.

**The Daily Star (TDS):** How does BRAC Bank's Premium Banking proposition differ from standard retail banking?

**Md. Mahidul Islam (MMI):** Launched in 2009, BRAC Bank's Premium Banking is relationship-led and built around dedicated Relationship Managers, priority attention and faster service across 26 Premium Banking centres nationwide.

Unlike mass-market retail, which focuses on broad access and standardised products, Premium Banking offers personalised financial guidance, preferential pricing and an elevated service environment. These centres are located in major cities including Dhaka, Chattogram, Sylhet and Rajshahi, enabling localised, consistent service. The segment is growing at about 25% year-on-year, now serving more than 20,000 clients with deposits exceeding BDT 15,000 crore and market leadership.

**TDS:** What are the precise membership criteria, minimum balances or product thresholds for Premium Banking and Premium Banking Plus and other sub-segments?

**MMI:** Eligibility for Premium Banking starts at a minimum deposit balance of BDT 30 lakh. Premium Banking Plus — designed for customers seeking greater exclusivity — requires BDT 3 crore and includes a VISA Signature Multicurrency Debit Card with international lounge access, higher withdrawal limits, concierge support

and enhanced lifestyle benefits. Family Banking allows parents, spouses and children to join under one umbrella: the principal client must meet the Premium Banking threshold, while family members can access most privileges with a minimum balance of BDT 10 lakh per member.

**TDS:** What are the most exclusive perks BRAC Bank provides to its Premium Banking clients? Describe any concierge, travel or lifestyle services available to PB clients.

**MMI:** We pair superior financial guidance with thoughtful lifestyle support. Premium clients enjoy access to the Balaka Lounge at Hazrat Shahjalal International Airport and more than 1,500 international lounges. We offer Meet & Greet and Pick & Drop services at Dhaka and Chattogram airports, priority queues in call centres, doorstep banking and fully digital onboarding — including non-resident account opening and access to the Offshore Banking Unit. Faster remittance transfers via the bKash app and local transactions through the Astha app add convenience. Concierge services cover travel and dining reservations, event access and on-demand home services.

**TDS:** What exclusive wealth-management and advisory services are provided to Premium Banking clients?

**MMI:** Each Premium Banking client is supported by a dedicated Relationship Manager who acts as a personal financial guide across our suite of

banking, investment and savings products. RMs offer tailored advice on asset allocation, wealth planning and long-term strategy after assessing client profiles and goals. Wealth management is embedded in the Premium experience; PB Plus clients receive even more bespoke advisory support for complex requirements. Relationship Managers receive specialised training and coordinate with capital market and insurance partners to deliver integrated wealth solutions and curated events.

**TDS:** What preferential fees, waivers or rate concessions do Premium Banking clients receive compared with retail customers?

**MMI:** Premium clients benefit from a flexible pricing structure that includes reduced transaction charges, lower locker fees, and special pricing on loans and investment products.

These concessions reward long-term relationships and support clients' broader financial needs beyond standard retail pricing. Fee benefits also extend to priority processing for foreign exchange and wealth transactions, and tailored servicing on credit facilities.

**TDS:** How is personalised relationship management integrated with BRAC Bank's digital channels to deliver seamless service and secure transactions to Premium Banking clients?

**MMI:** We combine human insight with digital capability. Relationship

Managers leverage data from Astha, internet and mobile banking — transaction patterns, service requests and preferences — to anticipate needs and make personalised recommendations. Clients enjoy seamless digital onboarding, real-time transactions, bill payments and lifestyle features. Strong authentication, encryption and continuous fraud monitoring protect accounts, and with explicit client consent Relationship Managers can initiate transactions or service requests on behalf of clients to speed execution, always subject to explicit client consent and oversight.

**TDS:** How do you measure the commercial ROI of premium services (NPS, deposit growth, cross-sell, lifetime value) and which near-term innovations will change your Premium Banking proposition?

**MMI:** We measure ROI by linking experience metrics to financial outcomes. NPS and satisfaction scores indicate loyalty; deposit growth, cross-sell ratios, average balances and customer lifetime value show commercial returns. We run cohort analyses and predictive models to identify cross-sell opportunities and quantify incremental revenue per client. Near-term innovation emphasises hyper-personalisation and intelligent service delivery through digital transformation; expanding wealth management capabilities and partner solutions will deepen advisory reach and drive engagement, revenue and higher share of wallet.



### FROM QUEUE-FREE TO FUTURE-READY: The Evolution of Premium Banking in Bangladesh

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Technology has accelerated the transformation. Digital KYC, app-based wealth tracking, automated alerts, and AI-assisted customer support are reshaping expectations. Banks are also offering tier-specific apps or dashboards that segment premium clients and deliver personalised analytics.

**LIFESTYLE INTEGRATION**  
Another emerging trend is the integration of value ecosystems. Beyond banking, customers are receiving access to insurance plans, global remittance solutions, international debit/credit privileges, and even exclusive medical and travel support. This '360-degree lifestyle' proposition mirrors what regional markets in Singapore, Malaysia, and the UAE have crafted successfully.

Trust continues to underpin the entire model. With digital fraud, card scams, and phishing attempts rising, premium customers gravitate toward institutions that demonstrate strong cybersecurity practices. Two-factor authentication, real-time alerts, card-control features, and dedicated fraud desks have become essential offerings.

#### FUTURE TRENDS

Looking ahead, several shifts are expected:

- Structured wealth and advisory will grow as more customers explore bonds, Mudaraba schemes, treasury products, mutual funds, and Sukuk.
- NRI-focused premium services will expand — especially for families receiving remittances

through legal channels.

Sustainability-conscious banking will enter the segment, with green deposit options and ESG-linked investment funds.

Hyper-personalisation will define the next stage — from customised dashboards to AI-based budgeting guidance.

Premium banking in Bangladesh is no longer a niche. It's an evolving promise: fewer queues, better decisions, and stronger financial outcomes in a country where people increasingly value time and clarity. As long as banks continue to sharpen the balance between personal care and technological intelligence, the segment will keep gaining momentum.

**Introducing**



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