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WHERE PRIORITY BANKING BEGINS ANEW

Bank Asia PLC.

Bank Asia is introducing a redefined Priority Banking experience, built to offer high-value clients personalised financial expertise, premium lifestyle benefits, and seamless digital convenience which is positioning the bank as a trusted partner in their broader financial and personal journey.

The Daily Star (TDS): What are the principal objectives behind planning to launch your premium banking proposition?

ANM Mahfuz (ANMM): Bank Asia's Priority Banking has been conceptualised to redefine the experience of high-value clients by offering a harmonised blend of financial expertise, lifestyle privileges, and personalised service delivery. The objective is to establish the bank as a trusted partner in clients' broader life journeys—extending beyond traditional banking to enable convenience, security, and exclusivity. Through this initiative, the bank focuses on strengthening customer loyalty, deepening long term deposit relationship, cross sales initiatives by elevating service standards to international benchmarks.

TDS: What membership targets have you set for the first 6 months and first 12 months after launch?

ANMM: Our membership roadmap follows a measured and quality driven growth approach. In the first six months, the emphasis is on onboarding a curated group of high-net-worth clients—both existing and new—while ensuring that our service delivery is smooth, accurate, and fully prepared from an operational standpoint. By the 12 month mark, Priority Banking is expected to scale substantially through structured acquisition strategies of high net worth (HNW) clients, deposit-centric segmentation, referral programs, cross-selling of Retail products and strategic alliances with

lifestyle and service partners.

TDS: What will be the eligibility criteria (minimum balance, salary threshold or product hold requirements)?

ANMM: Priority Banking is offered across three structured tiers based on deposit thresholds. Tier 1 begins at BDT 50 lakh (CASA) or BDT 70 lakh (CASA+FDR), Tier 2 ranges from BDT 1 crore to below BDT 10 crore under CASA and mixed categories, and Tier 3 includes customers maintaining BDT 3 crore (CASA) or BDT 10 crore (CASA+FDR) and above. Additional categories include Priority Family, Priority Payroll, and distinguished individuals of national importance approved under management discretion.

TDS: Which customer segments are you prioritizing for initial onboarding (salaried professionals, entrepreneurs, NRBs, HNIs, etc.)?

ANMM: The initial group of Priority Banking clients will comprise a selectively chosen group—generally the existing long-standing high-value customers, senior corporate executives and distinguished UHNW individuals of Bank Asia. By anchoring the proposition in this well-balanced base, Bank Asia aims to ensure stability, diversity in deposits, and a refined service experience from the outset.

TDS: Which card and lounge privileges will be bundled at launch (e.g., Priority Pass / airport lounge access, card tiers)?

ANMM: Clients will receive a custom-designed Visa Signature dual-currency debit card, providing

enhanced global access and a suite of premium lifestyle benefits. Lounge privileges include complimentary access to the InterContinental-operated Balaka Lounge at Hazrat Shahjalal International Airport, along with extended access to over 1,500 international lounges through Bank Asia's World Elite Mastercard credit card offerings, which will be introduced in phased alignment with internal approvals.

TDS: Which concierge, travel or lifestyle benefits will be available immediately and which are planned later (meet & greet, hotel/restaurant partnerships, bookings)?

ANMM: At launch, Priority Banking customers will enjoy airport pick-and-drop services, meet-and-greet support, and health check-ups both locally and internationally, and an exclusive welcome pack. Lifestyle benefits include celebratory gifts, BOGO dining privileges across 5-star hotels, value coupons, and access to special events locally as well as exclusive offers at a few Michelin-Starred restaurants around the world. Subsequent phases will introduce curated travel packages, extended concierge support, and enriched international medical alliances.

TDS: What priority digital features will premium clients get at launch (dedicated app/portal, faster approvals)?

ANMM: We are working on a dedicated suite of digital enhancements being introduced through Bank Asia's Smart

App, including direct appointment booking with Relationship Managers, priority service requests, instant support routing through a dedicated call center channel, and integrated digital health solutions such as tele-consultations, home diagnostics support etc.

TDS: How will the premium service be priced (one-time joining fee, annual fee, or bundled fee with waivers)?

ANMM: Priority Banking follows a value-driven pricing architecture where most premium services—such as lounge access, welcome packs, health screenings, and lifestyle privileges—are provided without separate charges, contingent on the required deposit thresholds. Each tier has a structured annual service cost framework designed to ensure sustainable service delivery and prudent financial governance.

TDS: What staff training and quality assurance measures are being put in place to meet premium service standards?

ANMM: To uphold global service excellence, Bank Asia is establishing a structured Priority Banking competency framework. Specialised training modules on relationship management, service etiquette, product expertise, and lifestyle advisory will be delivered through a rigorous certification model. Relationship Managers, Service Relationship Managers, and Center Managers will undergo continuous professional development supported by performance insights, service audits, and customer experience monitoring.



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Why premium banking is thriving

Bangladesh's financial landscape is shifting, and at the heart of this transformation is a cohort of customers who want both sophistication and simplicity. Premium banking, once positioned as an exclusive club, is now more democratised, attracting professionals, entrepreneurs, NRBs, and families who value efficiency over extravagance.

SERVICE EFFICIENCY

Today's premium banking customer isn't looking for marble floors and coffee machines. They're searching for reliability: an adviser who calls back, a process that doesn't drag, a loan that gets approved without three rounds of paperwork. Banks have responded by structuring teams specifically for high-engagement service. Dedicated hotlines, concierge desks, and priority channels ensure that client issues are resolved promptly.

FINANCIAL GUIDANCE

One of the biggest selling points is personalised financial planning. With growing awareness around wealth creation, customers want clearer roadmaps, whether they're saving for children's education, building an emergency fund, or exploring income-generating investments. Relationship managers serve as translators between complex financial products and everyday goals. It's a role built on trust and informed guidance.

TECH INNOVATION

The premium segment has also become a testing ground for innovation. From biometric onboarding to secure digital document signing, many banks introduce new tech features here before rolling them out to the wider market. This early-access model appeals to digitally savvy customers who prefer app-first banking experiences. Lifestyle benefits are another differentiator.

Airport services, hospital partnerships, dining offers, and even curated events give clients a sense of

belonging. These may seem like small gestures, but they reinforce the idea that premium banking is a holistic ecosystem, not just a financial service.

ENHANCED SECURITY

Security remains a major driver. Premium customers expect heightened fraud protection, card-security layers, and dedicated dispute-resolution teams. In a world of rising digital threats, this reassurance is invaluable. Banks are increasingly deploying AI-driven monitoring systems to detect suspicious activity in real time, instantly alerting clients to potential breaches. Features like biometric authentication and app-based card controls further empower users to manage risks proactively. Ultimately, this robust defense mechanism transforms security from a basic requirement into a defining pillar of the premium relationship.

FUTURE TRENDS

Looking forward, premium banking in Bangladesh is likely to expand in two directions:

- Mass Affluent Growth: As middle-income households rise, banks will continue to offer tiered premium products with flexible eligibility.
- Wealth & Advisory Expansion: More structured investment solutions, estate planning, and portfolio management services will enter the mainstream.

In short, premium banking thrives because it solves everyday frustrations. It blends high touch with high tech, offering customers a smoother, safer, and more personalised financial journey. The 'premium' isn't about price, it's about peace of mind.

