



“The proposition to cater high net worth clients, is packaged & titled as MTB Privilege Banking – this comes with credence, convenience and care. This is essentially premium retail banking.”

Mutual Trust Bank PLC.

Mutual Trust Bank PLC (MTB) Privilege Banking packages high-touch relationship management with premium travel, lifestyle and financial benefits for affluent individuals and families, which is delivered through dedicated centres, MTB Neo digital integration, and a growing suite of bespoke wealth products and conveniences.

The Daily Star (TDS): How does MTB Privilege Banking differ from standard retail banking in services and eligibility? What is the size of your premium client base?

Syed Mahbubur Rahman (SMR): MTB Privilege Banking is premium retail banking for high-net-worth individuals and families, combining dedicated relationship managers at Privilege Centres with fee-free premium accounts and travel and lifestyle services. The program serves roughly 10,500 clients with FUM of Tk. 110,000 million (Tk. 11,000 crore).

TDS: What are the eligibility criteria, minimum balances or salary thresholds for Privilege Banking?

SMR: Any Bangladeshi citizen with deposits of Tk. 4 million (40 lac) or more qualifies; jointly/family accounts need Tk. 8 million (80 lac).

TDS: Which premium travel amenities are provided (MTB Air Lounge locations, access rules, guest policy, timings)?

SMR: MTB operates eight premium Air Lounges across Bangladesh at commercial airports. Access is complimentary for Privilege clients and immediate family. The Dhaka (HSLA) lounge is 24-hour for international travellers; domestic lounges follow flight schedules and provide F&B, comfortable seating and business facilities.

TDS: Which credit/debit card privileges (LoungeKey, Visa Signature, MasterCard

World) are bundled with premium tiers, and what are the visit/annual caps?

SMR: Privilege clients get pre-approved high-tier credit cards (Visa Signature, MasterCard World). MTB Air Lounges allow unlimited access for high-tier cards. International LoungeKey access provides 10 complimentary visits per calendar year (guest visits count toward this total).

TDS: What concierge-like services or lifestyle privileges do you offer (meet & greet, airport pick-up/drop, partner hotel/restaurant benefits)?

SMR: Complimentary round-the-clock airport pick-up/drop-off and meet-and-greet are available for international travel. Clients receive discounts and privileges at partner hotels and restaurants, complimentary annual health screening (United Hospital & Medix Center), invites to exclusive events, and personalised festival/gift services.

TDS: What exclusive financial products are available only to Privilege clients (preferred deposit schemes, bespoke loans, wealth management or protection plans)?

SMR: Privilege Savings / Yaqeen Privilege Savings with preferential rates and no maintenance fee; discounted locker fees (50%) and student file services (30%); popular Monthly Benefit Plan; overdraft against investments; and bespoke lending/investment avenues tailored for high-net-worth clients.

TDS: How is personalised relationship management integrated with MTB's digital channels (internet/mobile banking) to ensure seamless service?

SMR: The MTB Neo mobile app and an online service portal enable real-time collaboration between clients, relationship managers and service providers. Digital onboarding, multi-gateway payments (EFT, RTGS, NPSB, QR, MFS) and portal features (Pick & Drop, Meet & Greet booking, and event coordination) provide a high-touch yet digitally enabled experience.

The core philosophy is that, the Bank integrates personalized Relationship Manager based banking service with digital banking channels to provide a high-touch but digitally enabled experience for its Privilege Banking clients. Furthermore, this year MTB introduced an Online Service Portal for Privilege Banking Clients where all the stakeholders (Clients, Relationship Managers & Service Providers) are holding hands in the same digital platform at the same time to render urgent services such as Pick & Drop, Meet & Greet, Birthday Celebrations etc.

TDS: What preferential fees, rate concessions or waived charges apply to Privilege clients versus retail customers?

SMR: Privilege Banking clients enjoy preferential pricing at every aspect for their trust, sheer business size, family relationships, and being long-standing

patrons of the Bank.

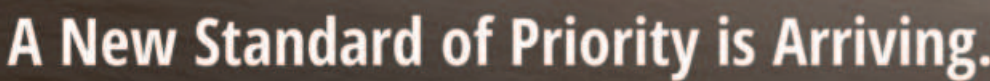
In case of Privilege Banking accounts – all account service related fees are waived such as account maintenance fee, SMS fee, fees for any statements, bank certificates, solvency or tax certificates, cheque books, pay orders, demand drafts, foreign currency endorsements, stop payment of cheques, inter-city cash deposit or withdrawals. Exactly similar facility with waivers are being enjoyed by Privilege Islamic Banking Clients.

In case of Cards, Privilege Banking Clients get free pre-approved Credit Cards of highest tiers, with one year free of annual charge; 2nd year onwards annual fee can be waived via reward points. Nevertheless, the fee for Debit cards or PIN replacements - all are free for Privilege Banking Clients.

Furthermore, Privilege Banking Clients enjoy 50% discount on the Locker fee for all sized lockers. Moreover, they enjoy 30% discount on Student File Fee or File Renewal Fee for their family members.

TDS: Are there ESG or sustainability-linked investment or lending options tailored for high-net-worth clients?

SMR: Yes — MTB plans sustainability-linked loans and ESG investment portfolios. Proposed incentives include lower rates for rooftop solar, benefits for hybrid/EV adoption, and investment options targeting renewable energy, green housing, EV supply chains and firms with ethical governance.



Bank Asia will soon unveil an elevated banking experience designed for those who move with purpose and influence.

Stay with us as we prepare to introduce a new era - tailored exclusively for you.