LH BANK

General Information

Financial Institution Name	Land and Houses Bank Public Company Limited
Registered Address	1 Q.House Lumpini Building G, 1st, 5th, 6th, 10th, 20th, 25th, 26th, 27th, 31st and 32nd Floor, South Sathon Rd., Thungmahamek, Sathon, Bangkok 10120
Head Office Address	Same as above.
Website Address	www.lhbank.co.th
Registering Authority	Bank of Thailand
Country of Registration	Thailand
Corporate Registration or Identification Number	0107548000234
Date of Registration	29 March 2005
Main regulator	Bank of Thailand (BOT)
AML/CTPF regulator	Anti-Money Laundering Office (AMLO)
Shareholder	LH Financial Group Public Company Limited Ownership (%): 99.99%
Nature of Business/Primary Business	Commercial Bank

LHB's AML/CTPF Program Overview

1. The Bank's Policy for Anti-Money Laundering and Countering Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF) is to serve as a basic framework and considered to be one of the most important Policies for Land and Houses Bank Public Company Limited ("the Bank") in compliance with Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing Acts (AML and CTPF Acts), which is approved by the Board of Directors and is reviewed annually.
2. The Bank's Policy for AML/CTPF applies to the Bank and its Offices/ Branches/ Departments/ Divisions for using this Policy as a guideline and measure for anti-money laundering and countering terrorism and proliferation of weapon of mass destruction financing (AML/CTPF).
3. The Bank's Sustainability and Corporate Governance Committee (SCGC) supervises and supports the implementation of the Bank's AML/CTPF Compliance Program.
4. The Bank has the risk-based AML/CTPF Compliance Program and appoints a designated AML/CFT Compliance Officer (AMLCO) responsible for overseeing the AML/CTPF compliance framework. AMLCO reports AML/CTPF related matters to the SCGC regularly and to the Board of Directors when necessary.
5. The Bank has a framework for bank-wide money-laundering/terrorism and proliferation of weapons of mass destruction financing (ML/TPF) self-risk assessment in compliance with the Anti-Money Laundering Office's Self-Risk Assessment (SRA) requirements.
6. The Bank complies with the Bank of Thailand's corporate governance framework and identifies roles and responsibilities of three (3) lines of defense, having Internal Audit as an independent unit for internal assessment of AML/CTPF-related policies and processes on a regular basis.
7. The Bank is inspected by regulatory bodies such as the Bank of Thailand and Thailand's Anti-Money Laundering office, as well as external auditor.
8. The Bank has measures for customer acceptance in compliance with AMLO's KYC/CDD/EDD regulations and guidelines.

LH BANK

9. The Bank prohibits establishing relationship with specially designated persons, anonymous accounts, shell banks, correspondent banks that maintain relationship with shell banks, correspondent banks with payable through accounts, etc.
10. All customers shall be rated with ML/TPF risk level prior relationship establishment.
11. The Bank has measures to handle local and foreign Politically Exposed Persons (PEP)s, and other types of high-risk customers.
12. All customers are subject to screening against local and international sanctions/high-risk/watch lists at onboarding, upon list update, and on a daily basis, as well as when conducting transaction for occasional customers.
13. All customers are subject to on-going monitoring throughout the relationship until the relationship ends.
14. Customers' cross-border transactions are screened real-time against local and international sanctions lists; transactions related to SDNs or sanctioned jurisdictions are prohibited.
15. The Bank maintains sanctions/high-risk/watchlist lists announced by local and foreign governments, as well as relevant international organizations and keep the lists updated on a regular basis.
16. The Bank has Policies and Procedures for identifying and reporting transactions (cash, assets, electronic, and suspicious) per AMLO's requirements.
17. The Bank conducts Product, Service, Channel, and IT System Risk Assessment on the new initiative and conduct risk assessment review annually.
18. The Bank provides AML/CTPF training to new and existing employees per the AMLO's guidelines for AML/CTPF training. Moreover, targeted AML/CTPF training courses are also provided to specific groups of employees as well as non-related AML/CTPF employees.
19. The Bank retains records of its training sessions including attendance records and relevant materials.
20. The Bank has Policies and Procedures to communicate new/updated AML/CTPF related laws and regulations to all employees.
21. The Bank has Policies and Procedures for record keeping per the AML/CTPF regulations.
22. The Bank's Internal Audit Department, as an independent assurance function, performs regular reviews and testing of the AML/CTPF Program to ensure its effectiveness and compliance with applicable laws and regulatory requirements.

Signature: 

Name: Jumpon Suwannawong

Title: Head of Legal and Compliance Group

Email: Jumpons@lhbank.co.th

Date: 29 October 2026