

## Terms and Conditions for Family Membership in the Family Banking Program

1. Terms and Conditions for Family Membership Application, these conditions apply to existing customers (individuals) who hold an active account status and currently hold products with the bank.
  - 1.1. Customers who wish to apply for Family Membership must complete an application form and register through any branch or through the Relationship Manager (RM) responsible for their account. Customers applying to join as Family Membership members must have a blood relationship—such as father/mother, child, siblings, grandfather/grandmother, maternal grandfather/grandmother—or a legally recognized relationship, such as spouse or adopted child. Applicants must obtain consent from the Main Member before enrolling in the Family Membership program.
  - 1.2. Customers may register up to 4 family members per household without submitting documents to prove the relationship to the bank. If the number of registered family members exceeds 4, all additional members must submit documents verifying their relationship to the Main Member (e.g., birth certificate, marriage certificate, household registration, or other government-issued documents).
  - 1.3. Each Family Membership household must consist of 1 Main Member, with all other members classified as Joint Members. The Main Member must hold an Individual Membership status of Wealth Plus or higher.
  - 1.4. Customers will be notified of the approval results via SMS within 7–10 business days after submitting a complete registration form (cut-off at the end of each month). Membership status will begin and take effect on the 7th day of the following month after receiving the notification of approval from the bank.
  - 1.5. Customers may hold only one Family Membership status in the Family Banking program. Once approved for Family Membership, customers will no longer be eligible for Individual Membership benefits, except for the Main Member, who may continue to receive Individual Membership benefits.
  
2. The membership level of the Family Membership will be calculated based on the total combined asset value and/or total loan value (Asset and/or Loan Under Management) of all family members. The membership levels are as follows:

Family Membership Status	Asset and/or Loan Under Management
Elite Privilege	100 Million Baht and above
Elite Plus	60 Million Baht to less than 100 Million Baht
Elite	20 Million Baht to less than 60 Million Baht
Wealth Plus	4 Million Baht to less than 20 Million Baht

3. The criteria for calculating the total value of Assets and/or Loans Under Management (ALUM) are detailed in the following table:

Type of Products		Conditions for ALUM Calculation
ALUM	Deposit *All types of deposit of the bank	Calculate from the average End-of-Day Balance for the previous 1 month using data from the 1st to the last day of the month.  - Dual or joint accounts: Calculate the average balance of the joint account over the past 1 month divided by the number of account holders.  - Foreign Currency Deposit (FCD): Calculate the equivalent amount based on the daily exchange rate (Mid-rate) with reference to the Bank of Thailand (BOT)
	Mutual Fund *All types of the bank's mutual fund	Calculate the initial investment amount (initial cost) of the mutual fund that the bank is the fund selling agent under the customer ID as of the end of the month.  - Dual or joint accounts: Calculate investment amount only for the primary owner of joint accounts.

	Type of Products	Conditions for ALUM Calculation
ALUM	Life Insurance: Ordinary life only and Unit-Linked (UL)	<p>Calculate from insurance premiums paid as of the end of the month, all valid policies combined:</p> <ul style="list-style-type: none"> <li>- Ordinary Life Insurance: Count premiums including main contract (Main policy) and additional contract (Rider).</li> <li>- Unit-Linked or Universal Life Insurance: Count premiums of all types including investments (Top-up).</li> <li>- Calculation begins 30 days after the policy approval.</li> <li>- Non-life insurance policies (property or casualty insurance) are not included.</li> </ul>
	*Secured loan (e.g., home loans, multipurpose loans related to other types of housing, home for cash, home loan refinancing and second-hand home loans)	<p>Calculate 20% from the outstanding balance (OS) as of the end of the month.</p> <ul style="list-style-type: none"> <li>*Secured loan products can be included only if the customer has any type of deposit account with the bank and has a deposit balance &gt;0 baht.</li> <li>*Loan for MRTA, MLTA insurance premiums are not included.</li> <li>*In case of a joint loan, the outstanding balance will be averaged among all co-borrowers.</li> </ul>

#### 4. Privileges for Family Membership at Wealth Plus Level and Above

4.1. Fee Waiver Benefits : All members within the family will receive and can utilize the following transaction fee waivers. The list of specific fee waivers would follow here.

No.	Type of Transactions	Fee Rate	Remarks
1.	Cashier cheque	No fee charge and no duty stamp*	*Limited to 5 cheques/ visit, unlimited number of visits
2.	Gift cheque	No fee charge and no duty stamp*	*Limited to 5 cheques/ visit, unlimited number of visits
The fee-waiver privileges for transactions, effective from 9 January 2026 onward, require customers to link their B You Pay savings account and use it for transactions under items 3–8 only. Customers will then be eligible for the following transaction fee waivers:			
3.	Cheque book	No fee charge and no duty stamp*	*Limited to 1 book per visit, unlimited number of visits.
4.	Deposits/Withdrawals at branches, applies to cash and transfers. (Apply to all types of deposit account)	No fee charge*	*Fee waived with no limit on the number of times, throughout the period in which the customer holds a Family Membership status of Wealth Plus or higher
5.	Issuing a new bankbook to replace the old one in case of damage/loss	No fee charge*	
6.	Requesting a financial statement/confirmation letter for both deposit and loan accounts	No fee charge*	

7.	Requesting statements of all types of deposit accounts	No fee charge*	
8.	Outward international money transfer	Fee waived*	<p>*Fee waived with no limit on the number of times throughout the period in which the customer holds a Family Membership status of Wealth Plus or higher.</p> <p>*For outward international money transfers made through the B You Pay savings account, the transfer amount must not exceed 1,500,000 THB per transaction (unlimited transactions per day), and the benefit applies only to transactions conducted at bank branches.</p> <p>*The waiver or discount applies only to the standard international transfer fee of 550 THB and does not include any additional service fees in cases where the sender wishes the recipient to receive the full amount.</p>

4.2. All family members are entitled to a waiver or discount on the annual safe deposit box fee, and each member can use this benefit as follows:

Family Membership Status	Annual Safe Deposit Box Fees	Number of Safe Deposit Boxes Eligible for Fee Waiver or Discount
Elite Privilege	Fee Waiver (100% Discount)	Limited to 1 Box / Member / Year
Elite Plus	75% Discount	Limited to 1 Box / Member / Year
Elite	75% Discount	Limited to 1 Box / Member / Year
Wealth Plus	75% Discount	Limited to 1 Box / Member / Year

Note :

- The waiver or discount on the annual safe deposit box fee can be applied to safe deposit boxes of all sizes. In the case that a customer rents more boxes than the entitled number, the fee waiver will first apply to the largest safe deposit box. For any additional boxes, the customer must pay the annual fee at the bank's standard rate.
- For customers renting a new safe deposit box from 9 January 2026 onward, the annual fee waiver will apply, provided that the customer links their B You Pay savings account to pay for the annual safe deposit box fee (effective from 9 January 2026 onward).

4.3. Only the Main Member will continue to receive privileges associated with their Individual Membership Status. These may include, but are not limited to, access to the Miracle Lounge or 24-hour emergency technician services. All other joint members will only be eligible for privileges designated under Family Membership, which specifically are: Transaction fee waivers as detailed in Clause 4.1, and Safe deposit box fee waivers/discounts as detailed in Clause 4.2.

5. If the customer qualifies for Family Membership at the Wealth Plus level or higher, the Bank will notify the customer via the LHB You application and SMS message (sent to the registered mobile number) on the 7th day of the month following the application approval and when their total Assets and/or Loans Under Management (ALUM) meet the specified criteria (Clause 2). Customers can utilize these privileges until January 6, 2027.
6. Upgrading Family Membership Status
  - 6.1 Status Upgrade: An upgrade in membership status can occur on the 7th day of the following month, after the combined total Assets and/or Loans Under Management (ALUM) of all family members meets the requirements. The ALUM calculation will adhere to the criteria specified in Clause 3 (ALUM Calculation). The Family Membership Status will be determined by the criteria outlined in Clause 2.
  - 6.2 Status Downgrade: The Bank will assess the combined total Asset and/or total Loans Under Management (ALUM) of all family members as of the previous month. The calculation will be conducted according to the criteria specified in Item 3 (ALUM Calculation). A customer's membership status may be downgraded on the 7th day of the first month of each quarter, and the customer will receive benefits according to the new family membership level that takes effect after such adjustment.

Example of Family Membership Status Adjustment based on Monthly ALUM Value, as shown in the table below.

Month	ALUM Value at Month-End (Total Family Assets and/or Loans) Calculated per bank terms	New Status Effective Date	New Family Membership Status	Remarks
October	60,000,000 Baht	November 7	Elite Plus	-
November	100,000,000 Baht	December 7	Elite Privilege	Membership status is <b>upgraded</b> because ALUM increased per the program's terms.
December	30,000,000 Baht	January 7	Elite	Membership status is <b>downgraded</b> on the 7th of the first month of the quarter because the previous month's ALUM decreased.

7. Family Membership Cancellation: The customer must complete and submit a cancellation notification form to the Bank through a Branch or their managing Relationship Manager (RM), clearly specifying the names of the members to be cancelled. The privileges for the cancelled family member(s) will cease on the 7th day of the month following the date of formal cancellation notification.
8. The Main Member and/or family members can apply for the Family Banking Family Membership program, but there can only be one (1) Main Member. Once approved as a Family Member, the individual cannot apply to be a Main Member or a Family Member in any other family group.
9. Eligibility for the Family Membership status mentioned above will cease if either party in the relationship (Main Member or Family Member) formally notifies Land and Houses Bank Public Company Limited of their wish to terminate the relationship, using the designated Relationship Account Application/Change/Cancellation Form.
10. Consequently, the associated Family Member privileges will no longer be available. Land and Houses Bank Public Company Limited reserves the right to notify the other party in the relationship (Main Member or Family Member) of such termination.
11. Land and Houses Bank Public Company Limited reserves the right to amend the criteria for defining the relationship between the Main Member and Family Member, as well as to modify or cancel the privileges that both parties in the relationship are entitled to, at any time. The Bank will clearly communicate such amendments or cancellations

through the Bank's official website and the LHB You application. Such announcements shall constitute prior notice and be binding.

12. Eligibility for Family Membership status at the Wealth Plus level and above is strictly reserved for individual customers who maintain active account status and hold products with the Bank. Transactions must be conducted in the individual's name only and cannot be conducted in the name of a company or legal entity.
13. Customers cannot transfer this membership right to any other person and cannot exchange or convert it into any other right under any circumstances.
14. If the Bank makes any changes to the terms and conditions, customers will be notified in advance via [www.lhbank.co.th](http://www.lhbank.co.th). For any dispute regarding the Family Membership status, the Bank's decision shall be final, prioritizing the customer's benefit.
15. The Family Membership period is from January 9, 2026, to January 6, 2027.
16. The conditions are subject to the Bank's regulations. Customers may find more details at [www.lhbank.co.th](http://www.lhbank.co.th) or contact the Family Banking Contact Center at 02-491-1999 for further information.