

Terms and Conditions for using the benefits of the Miracle Lounge for Family Banking Members

1. This benefit is reserved for Family Banking members (individual type) who meet the bank's specified criteria for total Asset and/or Loan Under Management (ALUM), **and** who hold mutual fund products with the bank. To qualify, the customer must have a net initial investment amount (Initial Cost) in mutual funds of at least THB 1,000,000 as of the end of the month. Eligible customers will receive complimentary access to the Miracle Lounge at Suvarnabhumi Airport or Don Mueang Airport.

*Mutual fund products include all types of mutual funds offered by the bank, for which the bank acts as a selling and redemption agent, under the customer's national ID.

Members are categorized into 5 tiers based on total Asset and/or Loan Under Management (ALUM) as per the bank's conditions as below:

Family Banking Status	total Asset Under Management and/or total Loan Under Management (Conditions specified by bank*)
Elite Privilege	from 100,000,000 baht and above
Elite Plus	from 30,000,000 baht but less than 100,000,000 baht
Elite	from 10,000,000 baht but less than 30,000,000 baht
Wealth Plus	from 2,000,000 baht but less than 10,000,000 baht
Wealth	from 500,000 baht but less than 2,000,000 baht

* You can learn more about the terms and details of Family Banking at www.lhbank.co.th or contact the Family Banking Contact Center at 02-491-1999.

2. Family Banking members are entitled to access the Miracle Lounge at Suvarnabhumi Airport or Don Mueang Airport, based on their Family Banking status, as follows:

No.	Status	Miracle Lounge Access Entitlement	Notes
1.	Elite Privilege	24 entries/ calendar year*	*6 entries/ quarter. Unused entries will be forfeited at the end of the quarter in which they are granted.
2.	Elite Plus	12 entries/ calendar year*	*3 entries/ quarter. Unused entries will be forfeited at the end of the quarter in which they are granted.
3.	Elite	8 entries/ calendar year*	*2 entries/ quarter. Unused entries will be forfeited at the end of the quarter in which they are granted.
4.	Wealth Plus	4 entries/ calendar year*	*1 entry/ quarter. Unused entries will be forfeited at the end of the quarter in which they are granted.

3. These privileges (as stated in Clause 1) will be effective starting from October 7, 2025, until further notice or any changes made by the bank.

4. Conditions for Using the Miracle Lounge at Suvarnabhumi and Don Mueang Airports
 - 4.1. Customers will receive a Miracle Lounge QR Code via the LHB You application under the "Reward" menu on the 7th of the following month after meeting the required criteria of total Asset and/or Loan Under Management (ALUM) set by the Bank.
 - 4.2. Customers must present the QR Code received from the bank only to Miracle Lounge staff to confirm their eligibility for service access. QR Codes generated from screen captures (screenshots) are not allowed under any circumstances.
 - 4.3. For customers eligible in Q4 (October 7, 2025 – January 6, 2026), the lounge access can be used within the same period (October 7, 2025 – January 6, 2026)
 - 4.4. Customers must redeem and use the privilege within the specified period. Otherwise, the right will be considered forfeited.
 - 4.5. The privilege is valid for 1 person/ access, and each session allows a maximum stay of 2 hours. If the customer stays beyond this limit, additional charges will apply based on the Miracle Lounge's standard rates, payable directly at the lounge.
 - 4.6. Customers can transfer this privilege to others to access the Miracle Lounge. The customer must present the QR Code received from the bank to the Miracle Lounge staff as proof of eligibility, corresponding to the number of users accessing the service.
5. Customers can check their Family Banking membership status through the LHB You application, the bank's website at www.LHBank.co.th or at any LH Bank branch nationwide.
6. Redemption must be done exclusively through the LHB You application (under the "Reward" menu). Redemption via other channels is not available. The customer's mobile device must support Chrome browser version 113.0 or higher, or equivalent versions of other browsers, or be running iOS or Android OS launched in 2018 or later.
7. The Bank reserves the right not to reinstate any forfeited privileges under any circumstances.
8. The privileges cannot be exchanged for cash, nor can any unused portion be converted to cash.
9. The Bank is not involved in the products or services provided by Miracle Lounge. For inquiries, please contact the Miracle Lounge customer service directly:
 - Suvarnabhumi Airport (International): 02-134-6660
 - Suvarnabhumi Airport (Domestic): 02-134-6565
 - Don Mueang Airport (International): 02-535-7570
 - Don Mueang Airport (Domestic): 02-535-7562
10. If the bank changes the terms and conditions, it will notify customers in advance via www.lhbank.co.th and through the LHB You application. Any disputes related to Family Banking membership will be considered final based on the bank's decision, with the primary consideration being the benefit of the customers.
11. For more information, please contact the Family Banking Contact Center at 02-491-1999.