

Sales Sheet LHB Health Care Savings

Product Name: LHB Health Care Savings

Product Type: Passbook Savings with life insurance coverage and protection for 30 critical illnesses (the depositor does not have to pay insurance premiums)

Effective Date: 1 April 2025

1. Interest Rate / Interest Rate Calculation

Interest Rate

1.1. Interest Rate 0.75% per year

1.2. Interest payment period: Interest is paid monthly, on the last day of each month

Interest Rate Calculation

$$\text{Interest Amount*} = \frac{\text{End-of-day deposit balance} \times \text{Interest Rate(per year)} \times \text{Actual Deposit Period (Days)}}{100 \times 365}$$

* The bank calculates interest at the annual percentage rate as announced, based on the deposit period. The number of days used for the calculation is 365 days per year. The interest calculation formula is shown above.

*Interest received is subject to withholding tax in accordance with the regulations of the Revenue Department

* Interest rates may change according to the Bank's announcement. For more information, see www.lhbank.co.th

Method of calculating coverage based on the average deposit balance over the 1 month prior to the month of diagnosis.

$$\text{Average Monthly Deposit Balance} = \frac{\text{Sum of daily ending balances}}{\text{Number of days in the month**}}$$

** In the case of an account opened during the month, the average deposit balance will be calculated from the account opening date until the last day of that month.

Example of Average Monthly Deposit Balance Calculation

A depositor opens an account on April 16, 2024, with an initial deposit of 100,000 Baht. The daily ending balances for each day thereafter are as follows:

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| Date | End-of-day deposit balance |
|------------|----------------------------|
| 16/04/2024 | 100,000 |
| 17/04/2024 | 1,000,000 |
| 18/04/2024 | 1,000,000 |
| 19/04/2024 | 1,000,000 |
| 20/04/2024 | 1,000,000 |
| 21/04/2024 | 1,000,000 |
| 22/04/2024 | 1,000,000 |
| 23/04/2024 | 1,000,000 |
| 24/04/2024 | 1,000,000 |
| 25/04/2024 | 1,000,000 |
| 26/04/2024 | 1,000,000 |
| 27/04/2024 | 1,000,000 |
| 28/04/2024 | 1,000,000 |
| 29/04/2024 | 1,000,000 |
| 30/04/2024 | 1,000,000 |

$$\text{Average Monthly Deposit Balance} = \frac{(100,000 \text{ Baht} \times 1 \text{ Day}) + (1,000,000 \text{ Baht} \times 14 \text{ Days})}{15 \text{ Days}} = 940,000 \text{ Baht}$$

2. Product Terms

- 2.1 Accounts must be opened in the name of an individual aged between 18 and 65 years (renewable up to age 70*). Age is calculated based on the year of birth. Applicants must be in good health, with no pre-existing conditions, disabilities, or serious illnesses, and must not have been hospitalized due to illness or injury prior to the start of coverage.
- 2.2 A minimum initial deposit of 100,000 Baht is required, with no maximum limit.
- 2.3 Limited one account per depositor (joint accounts not permitted).
- 2.4 Minimum balance requirement is 100,000 Baht. Withdrawals or transfers that cause the balance to fall below 100,000 Baht are not permitted, except for account closure.
- 2.5 Customers can register for LHB You (the bank's Mobile Banking Application)
- 2.6 Customers can view statements via LHB You.
- 2.7 Debit cards are **not available**.
- 2.8 Direct debit services are **not available**.
- 2.9 Early account closure within 6 months will incur a fee of 100 Baht.
- 2.10 Customers can check their insurance coverage period by downloading the Certificate of Insurance and the summary of policy terms, conditions, and exclusions via the MTL Click application.
- 2.11 Depositors must declare their health status following the company's prescribed form and pass the underwriting criteria. A 30-day waiting period applies from the date the depositor's Group CI coverage is approved by the insurer before the insurance becomes effective (for new insurance applicants)
- 2.12 Coverage applies in the event of death due to illness or accident, except in cases of suicide within one year from the insurance commencement date or intentional homicide committed by the beneficiary
 - A minimum account balance of 100,000 Baht must be maintained one day prior to the date of death
 - Depositors will receive death coverage in all cases, with a coverage amount of 50,000 Baht.

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| <p>2.13</p> | <ul style="list-style-type: none"> The beneficiary specified by the depositor will be the person named by the account holder as the beneficiary in the 'Group Insurance Application Form for Members Applying for Insurance (with health questions)' of Muang Thai Life Assurance Public Company Limited as of the account opening date. If the account holder does not specify a beneficiary, Muang Thai Life Assurance Public Company Limited will pay the claim only to the legal heirs. <p>CI Group Coverage (Coverage for 30 critical illnesses)</p> <ul style="list-style-type: none"> After a period of 30 days from the date the company approves the insurance coverage, if the insured is diagnosed with a critical illness or undergoes surgery covered under the Group Critical Illness (Group CI) insurance endorsement, as defined in the policy, and maintains a minimum balance of 100,000 baht in the Health Care Savings account, the company will pay the insured amount in accordance with the terms and conditions of the endorsement (excluding pre-existing conditions) upon written request by the insured or their authorized representative based on the average deposit balance over the one month prior to the diagnosis month, up to a maximum of 1,000,000 THB per person. *In the case of renewals for depositors aged 66 to 70 years, the sum insured under the critical illness group insurance coverage is up to 300,000 Baht Coverage for 30 critical illnesses is provided on a "Found-Fund-Finish" basis with a maximum coverage of up to 1,000,000 Baht |
| <p>3. Account Opening Channels</p> | |
| <p>Accounts can be opened at any branch of Land and Houses Bank Public Company Limited, or call 1327, or visit www.lhbank.co.th for more details.</p> | |
| <p>4. Deposits/Withdrawals/Transfers, Privileges & Terms</p> | |
| <p>Deposits, withdrawals, transfers, and payments can be made through the following channels:</p> <ol style="list-style-type: none"> Transfer and deposit/withdrawal or payment transactions may be conducted for an unlimited number of times via a mobile banking application. Deposits and withdrawals can also be made through banking agents (7-Eleven) under the following terms: <ul style="list-style-type: none"> Deposits can be made for a maximum of 10,000 baht per transaction, or up to 99,999 baht per account. Withdrawals can be made for a maximum of 5,000 baht per transaction, or up to 20,000 baht per day (across all accounts) <p>Remarks: An identification card is needed for every transaction</p> <ol style="list-style-type: none"> Deposits, withdrawals, and transfers can be conducted at any bank branch in all cases | |
| <p>5. Account Maintenance Fee</p> | |
| <p>No account maintenance fee</p> | |
| <p>6. Type of Insurance / Insurance Company Underwritten by</p> | |
| <p>Muang Thai Life Assurance Public Company Limited Group Term Life Insurance and Group Critical Illness (Group CI) Endorsement Policy effective from April 1, 2024* 250 Ratchadaphisek Road, Huai Khwang Subdistrict, Huai Khwang District, Bangkok 10310 Customer Service Center: Tel. 1766, extension 8. Website: https://www.muangthai.co.th</p> | |

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7. Terms / Coverage Limits

- 7.1 The Group Life Insurance Policy provides coverage to depositors. The terms and conditions of coverage are as determined by the insurance company and underwritten by Muang Thai Life Assurance Public Company Limited. Land and Houses Bank Public Company Limited acts solely as a life insurance broker.
- 7.2 24-hour, worldwide death coverage in all cases with a coverage amount of 50,000 baht
- 7.3 CI Group Insurance Coverage Found-Fund-Finish Plan for 30 Critical Illnesses, after a period of 30 days from the date the company approves the insurance coverage, if the insured is diagnosed with a critical illness or undergoes surgery covered under the Group Critical Illness (Group CI) insurance endorsement, as defined in the policy, and maintains a minimum balance of 100,000 baht in the Health Care Savings account, the company will pay the insured amount in accordance with the terms and conditions of the endorsement (excluding pre-existing conditions) upon written request by the insured or their authorized representative based on the average deposit balance over the one month prior to the diagnosis month, up to a maximum of 1,000,000 THB per person.
- 7.4 Depositors will receive a maximum coverage of up to 1,000,000 baht, equal to the average deposit balance over the 1-month period prior to the month of medical diagnosis confirming a covered critical illness as defined
- 7.5 In the case of renewals for depositors aged 66 to 70 years, the sum insured under the critical illness group insurance coverage is up to 300,000 baht
- 7.6 Coverage shall commence from the date the account is opened. Depositors who are approved for insurance coverage will be protected under the life insurance and Group Critical Illness (Group CI) insurance for the entire duration of the deposit. However, if the account balance falls below THB 100,000 or if the depositor closes the account, the life insurance and Group CI coverage shall terminate immediately
- 7.7 Depositors will be notified of the insurance approval result via SMS within 7 business days after account opening
- 7.8 Depositors can review their insurance coverage period by downloading the Certificate of Insurance and a summary of coverage terms, conditions, and exclusions (abridged version) via the MTL Click application.
- 7.9 Download the MTL Click application from the App Store or Play Store by searching "MTL Click" or scanning the QR code below



Register with MTL Click to get notified upon policy approval and view coverage instantly.



8. Examples of Insurance Claim Payment Conditions

- 8.1 **Death Coverage in All Cases:** Sum Insured amount 50,000 baht
Conditions of sum insured payment: In the event of the insured's death and the Health Care Saving balance is not less than 100,000 baht, the Company shall pay the sum insured of THB 50,000 in accordance with the terms and conditions specified in the insurance policy. Payment will be made upon written request by the beneficiary designated in the insurance application form or, if no beneficiary is designated, by the legal heirs (In case the beneficiary is not named).

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| <p>Case 1: The depositor's end-of-day balance is less than bank requirement as follows: January 1st = 200,000 baht January 2nd = 99,000 baht January 3rd = 200,000 baht</p> <p>In this case, if the depositor passed away on January 3rd. The beneficiary <u>will not</u> receive the insurance compensation of 50,000 baht (because the end-of-day account balance on January 2nd, the day before the death, was less than 100,000 baht).</p> | <p>Case 2: The depositor's end-of-day balance is as follows: January 1st = 200,000 baht January 2nd = 500,000 baht January 3rd = 500,000 baht</p> <p>In this case, the depositor passed away on January 3rd. The beneficiary will receive insurance compensation of 50,000 baht (because, <u>on the day before the death,</u> the account had an end-of-day balance on January 2nd of at least 100,000 baht)</p> |
| <p>8.2 Group Coverage (Coverage for 30 critical illnesses): Sum Insured amount (baht) equal to the average deposit balance over the 1-month period prior to the month of medical diagnosis confirming a covered critical illness as defined, from 100,000 up to 1,000,000 baht per person</p> <p>Conditions of sum insured payment: After a period of 30 days from the date the company approves the insurance coverage, if the insured is diagnosed with a critical illness or undergoes surgery covered under the Group Critical Illness (Group CI) insurance endorsement, as defined in the policy, and maintains a minimum balance of 100,000 baht in the Health Care Savings account, the company will pay the insured amount in accordance with the terms and conditions of the endorsement (excluding pre-existing conditions) upon written request by the insured or their authorized representative based on the average deposit balance over the one month prior to the diagnosis month, up to a maximum of 1,000,000 THB per person.</p> | |
| <p>Case 1: The depositor's average monthly account balance is as follows January = 500,000 baht February = 400,000 baht March = 600,000 baht</p> <p>In this case, if the depositor is diagnosed by a doctor with a critical illness as defined, the depositor shall be entitled to a coverage amount of THB 400,000 in March (due to the 30-day waiting period from the account opening date has elapsed, the insurance approval has been granted, the critical illness was not present prior to the coverage start date, and the account deposit balance in February which is the month before the diagnosis was equal to or greater than 100,000 baht.</p> | <p>Case 2: The depositor's average monthly account balance is as follows January = 1,000,000 baht February = 1,300,000 baht March = 1,500,000 baht</p> <p>In this case, if the depositor is diagnosed by a doctor with a critical illness as defined, the depositor shall be entitled to a coverage amount of THB 1,000,000 in March (due to the 30-day waiting period from the account opening date has elapsed, the insurance approval has been granted, the critical illness was not present prior to the coverage start date, and the account deposit balance in February which is the month before the diagnosis was equal to or greater than 100,000 baht.</p> |
| <p>Case 3: The depositor's average monthly account balance is as follows January = 500,000 baht February = 90,000 baht</p> <p>In this case, if the depositor is diagnosed by a doctor with a critical illness as defined, the depositor will not be eligible for coverage, as the account average deposit balance is less than 100,000.</p> | |

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| <p>9. Termination of the Insured's Coverage: The insured's coverage shall automatically terminate on the earliest of the following dates</p> |
| <p>9.1 The date on which the insured no longer meets any one of the qualifications specified in the group insurance policy schedule</p> <p>9.2 The date the group insurance policy terminates</p> <p>9.3 The date on which the insured's balance in the Health Care Savings Account falls below 100,000 baht or the date the account is closed</p> <p>9.4 The end of coverage on the policy anniversary date, unless the policyholder renews the policy</p> <p>9.5 The end of policy year date which the insured exceeds the age limit specified in the group insurance policy schedule</p> <p>9.6 The date of the insured's death</p> <p>9.7 The date the insured is incarcerated in prison or a correctional facility</p> <p>9.8 The date the Company receives written notice from the policyholder requesting cancellation of the insured's coverage</p> <p>The termination of the Group Critical Illness (Group CI) insurance endorsement upon payment of the sum insured to the insured under this endorsement, at which point the individual insured's coverage under the endorsement shall be deemed terminated</p> |
| <p>10. Claim Submission and Proof of Loss</p> |
| <p>10.1 To claim death benefits, the beneficiary must submit the following documents to the company within 30 days from the date of the insured's death, at the beneficiary's expense:</p> <ul style="list-style-type: none"> ▪ The beneficiary or relatives may notify the Bank or any branch ▪ Submit a life insurance claim letter and the insured's documents / claim form as prescribed by the Company ▪ A copy of the insured's death certificate ▪ A copy of the insured's national identification card and household registration with the "deceased" stamp ▪ A copy of the beneficiary's national identification card and household registration ▪ A copy of the death certification issued by the medical institution ▪ A copy of the beneficiary designation card or group insurance application form for the insured member (if available) <ul style="list-style-type: none"> ▪ Beneficiary statement: This is a Company document sent to the beneficiary upon notification of death <ul style="list-style-type: none"> ➤ If a beneficiary is designated: The beneficiary must sign the document ➤ If no beneficiary is designated: The authorized signatory of the policyholder must sign the document and affix the Company's official seal ▪ The deceased's savings account passbook or a bank-certified account statement <p>10.2 To claim benefits under Group Critical Illness (Group CI) Insurance, The insured or their authorized representative must notify the Company in writing and submit the medical diagnosis report along with supporting documents as specified in the definitions under the endorsement, as well as any additional documents the Company may request, within 60 days from the date of diagnosis of the critical illness or surgery covered under the critical illness protection.</p> <ul style="list-style-type: none"> ▪ The beneficiary or relatives may notify the Bank or any branch. |

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- Submit a Group CI insurance claim letter along with the insured's medical reports from the attending doctor.
- Complete the Company's claim form (2-01-05-009), completely filling in both Part 1 and Part 2, along with a copy of the insured's household registration and national identification card.
- Consent form for disclosure of medical history (2-02-05-034)
- Medical records, biopsy results, and other relevant documents
- Copies of the insured's national identification card and household registration
- The insured must complete the group insurance member claim form for claims amounting to THB 100,000 or more, including a recent color photograph
- The savings account passbook or a bank-certified account statement.

Upon receipt of the claim, the Company reserves the right to require additional medical examinations of the insured as deemed appropriate, including testing for immunodeficiency conditions (such as HIV), to determine whether such conditions are related to the critical illness covered under this endorsement.

11. Service Provider Contact Channels (Bank)

You can contact any branch of Land and Houses Bank Public Company Limited, call 1327, or visit www.lhbank.co.th for more details

- E-mail: Callcenter@lhbank.co.th

- Other Channels: Facebook, by typing "LH Bank".

12. Cautions

- 12.1 For transactions involving deposits, withdrawals, or transfers across different debit office zones or interbank transactions, fees will be charged. For more information, please visit www.lhbank.co.th.
- 12.2 Depositors will not be covered for death benefits if the balance in the Health Care Savings Account is less than THB 100,000 one day prior to the date of death.
- 12.3 In the event of the depositor's death, a life insurance coverage amount of THB 50,000 will be paid, and coverage will terminate immediately thereafter.
- 12.4 If the depositor has already received a Group Critical Illness (Group CI) insurance claim payment, the Group CI coverage will terminate immediately. However, life insurance coverage for all causes of death will remain effective until the end of the policy year only (the Company reserves the right to renew).
- 12.5 Existing members whose insurance coverage was terminated due to the Health Care Savings Account balance falling below THB 100,000 or account closure, and who subsequently reopen a new account, must reapply for membership and meet all eligibility requirements. Such applicants will be considered new applicants and must complete a health declaration form as prescribed by the company, undergo underwriting approval, and observe a 30-day waiting period from the date coverage approval is granted by the company.
- 12.6 Applicants should carefully review and understand the details and conditions of the insurance and deposit products before making any application decisions.
- 12.7 Land and Houses Bank Public Company Limited acts solely as a non-life insurance broker. Coverage terms and general exclusions are governed by the policy conditions of Muang Thai Life Assurance Public Company Limited. If an applicant does not meet the Company's underwriting criteria, applicants should thoroughly understand the insurance and deposit product details and conditions before applying.
- 12.8 The Bank reserves the right to suspend account transactions, freeze, and/or terminate services in whole or in part if there is a risk that the account holder has unlawful intentions, is involved in illegal activities, has

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received funds transferred into the account incorrectly by others, or in any other cases deemed appropriate by the Bank and/or as stipulated in the account opening terms and conditions.

13. Notifications of Changes to Terms of Service or Significant Warnings

In cases where there are changes to terms of products or services with significant effects on service use by customers, the Bank will inform customers at least 30 days in advance.

Remarks: This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law