

Terms and Conditions for Elite Membership (Elite customers benefits)

- For existing customers of the bank (Individual), conditions for Elite Membership: Customers must have total Asset and/or Loan Under Management (ALUM) as required by the bank from 10,000,000 baht but less than 30,000,000 baht for the previous 1 month. The calculation will be based on the types of financial products that contribute to the Asset and/or Loan Under Management (ALUM) and calculation conditions are as follows.

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 and divide by the number of account holders, calculating in each net deposit amount. - 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 represents in supporting sales and repurchase, under the customer identification card as of the end of the month. - Dual or joint accounts: Calculate investment amount only for the primary owner of joint accounts.
	Life Insurance: Ordinary life only and Unit-Linked or UL	Calculated from insurance premiums paid as of the end of the month, as well as all policies that are still valid. - Ordinary Life Insurance: Count insurance premiums including the main contract (Main policy) and additional contract (Rider) by all policies for which premiums have been paid and are still valid. - Unit-Linked or Universal Life Insurance: Count the Premium of all types of Unit-Linked Insurance including investments during the year (Top-up) that have been made and are still valid. - Calculation begins 30 days after the policy has been approved. - Non-life insurance policies (such as property or casualty insurance) <u>are not included</u> .
	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)	Calculated 20% from the outstanding balance as of the end of the month. *Secured loan products can be included in the calculation only if the customer has any type of deposit account with the bank and has a deposit balance of more than 0 baht. * <i>Loan for MRTA, MLTA insurance premiums <u>are not included</u>.</i> * In the case of a joint loan, the outstanding balance will be calculated by averaging the outstanding balances of all co-borrowers and allocating an equal share to each loan.

- The benefits of Elite Privilege Membership contain the following conditions.

- Eligible for fee waivers for various transactions as follows:

No.	Other Transactions	Fee Rate	Remarks
1.	Cheque book	No fee charge* Included duty stamp	* Waived fee for purchasing cheque book (20 cheques per book) Limit to 1 book/ visit
2.	Cashier cheque	No fee charge* Included duty stamp	* Limit to 5 cheque/ visit
3.	Gift cheque	No fee charge* Included duty stamp	* Limit to 5 cheque/ visit
4.	Deposits/ Withdrawals at branches applies to cash and transfers. (Apply to all types of deposit account)	No fee charge*	*No fee charge for unlimited times during the period of being Elite membership
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.	Debit card - Entry fee - Annual fee - Fee for issuing a new card in place of the old card (in the case of loss, damage, seizure, renewal, etc.)	No fee charge* No fee charge* No fee charge*	
9.	Premium Debit card - Entry fee - Annual fee - Fee for issuing a new card in place of the old card (in the case of loss, damage, seizure, renewal, etc.)	No fee charge* No fee charge* (Not include insurance premiums)*** No fee charge*	*No fee charge for unlimited times during the period of being Elite membership ***For Premium debit card, annual fee only waived for bank's fee and operation cost 266 baht, not including insurance premiums 334 baht. Remarks: The Debit Premium card service will be discontinued effective November 25, 2025. For existing Debit Premium cardholders, the current coverage will remain valid as usual until the customer's policy expiration date (1 year according to the policy cycle). Upon the policy expiration date, customers will not be able to renew the coverage or be issued a new Debit Premium card.

No.	Other Transactions	Fee Rate	Remarks
10.	Safe Deposit Box	75% Discount*	*Discount for renting safe deposit box of all sizes. limited to 1 box/ person/ year. - In case the customer rents safe deposit boxes of many sizes, customers will get a discount from rental fees for the largest size.

3. When the customer is entitled to Elite membership, the bank will notify the customer via LHB You application and a phone message to the number provided by the customer to the bank on the 7th of the following month, after the customer meets the Asset and/or Loan Under Management (ALUM) criteria as per the ALUM calculation conditions (Clause 1). The customer will be able to enjoy the benefits until 6 January 2026.
4. Adjustment of Elite Privilege membership level
 - 4.1 Within 2025, the customer will be able to upgrade their membership status to a higher level if the customer has an Asset and/or Loan Under Management (ALUM) value more than 30,000,000 baht, calculated according to the ALUM calculation conditions (Clause 1). If the conditions are met, the membership status will upgrade in the following month's cycle.
 - 4.2 Only in the last month of each quarter, if a customer's total Asset and/or Loan Under Management (ALUM) are less than 10,000,000 baht, calculated according to the Asset and/or Loan Under Management (ALUM) calculation criteria (Clause 1), the customer's membership status will be downgraded in the following month. The customer will then be eligible to receive benefits according to the new membership status. (Effective from 1 July 2025)

Example according to the table below

Quarter	Month	Total Assets and/or Loan Under Management at Month-End (Calculation conditions as specified by the bank)	Membership Status Effective on the 7th of the Following Month		Remarks
Quarter 2	April	20,000,000 baht	Membership status for May	Elite	
	May	5,000,000 baht	Membership status for June	Elite	
	June	5,000,000 baht	Membership status for July	Wealth Plus	Month for considering membership downgrade if total assets and/or loan decrease according to project conditions.
Quarter 3	July	5,000,000 baht	Membership status for August	Wealth Plus	
	August	15,000,000 baht	Membership status for September	Elite	Membership status upgraded according to project conditions.
	September	20,000,000 baht	Membership status for October	Elite	Month for considering membership downgrade if total assets and/or loan decrease according to project conditions.

5. Elite membership rights are reserved for individual customers only with active status and must do the transactions under the name of an individual only, unable to do the transactions under the name of companies and juristic persons.
6. Customers cannot transfer this privilege to others and cannot redeem or exchange for other rights in any case.
7. If the bank makes any changes to the terms and conditions. It will be announced in advance via www.lhbank.co.th.
For any argument with Elite membership status, the bank's decision shall be final with primary consideration for the customer's benefit.
8. Membership period: 14 March 2025 – 6 January 2026.
9. Customers can inquire for additional information at Family Banking Contact Center at 02-4911999.