

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 have the desire to apply to join as a Family Member must fill in the application form to register through branch channels or the Relationship Manager (RM) who manages their account. The customers who apply to be Family Members together must have a blood relationship such as father/mother, child, full sibling, grandfather/grandmother, or a legally recognized relationship such as spouse, adopted child, and must receive consent from the Main Member before applying to join the Family Membership.
 - 1.2. Customers can register a maximum of not more than 4 Family Members per family without needing to submit documents showing the relationship with the Bank. In case of applying and registering more than 4 Family Members, every additional member must submit documents confirming the relationship with the Main Member, such as Birth Certificate, Marriage Certificate, House Registration, or other documents issued by a government agency.
 - 1.3. One Family Membership family must consist of 1 Main Member and the remaining members are counted as Joint Members. The Main Member must have an Individual Membership status of Wealth Plus or higher.
 - 1.4. Customers will receive notification of the approval result from the Bank via SMS within 7–10 working days after submitting a complete registration application (The calculation cut-off date is at the end of every month). The membership status will start and be effective from the 7th day of the following month after receiving the approval notification from the Bank.
 - 1.5. A customer can have only one Family Banking status in the program. If a customer is approved for Family Membership status, they will not be able to use privileges from the Individual Membership status anymore. Exception: The Main Member can still use the privileges of the Individual Membership status.
2. Membership status levels will be determined by calculating the combined total value of Assets and/or Loans Under Management (ALUM) 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, it will be net deposit. - Foreign Currency Deposit (FCD): Calculate the equivalent amount based on the daily exchange rate (Mid-rate) with reference to the Bank of Thailand (BOT)

	Type of Products	Conditions for ALUM Calculation
ALUM	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 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, all valid policies combined, for example; - 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 date the policy has been approved. - Non-life insurance policies (such as property or casualty insurance) are not included.
	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. * Loan for MRTA, MLTA insurance premiums are not included. * 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.

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	Cheque book	No fee charge* and no duty stamp	* Waived fee for purchasing cheque book (20 cheques per book) Limit to 1 book/ visit
2	Cashier cheque	No fee charge* and no duty stamp	* Limit to 5 cheque/ visit
3	Gift cheque	No fee charge* and no 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 Family Membership at Wealth Plus level and above
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*	

4.2. Safe Deposit Box Fee Waiver or Discount : All members within the family are eligible for and may utilize the following waivers or discounts on the annual Safe Deposit Box rental fee. The list of specific waiver/discount levels would follow here.

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 entitlement to the fee waiver or discount for the annual Safe Deposit Box rental fee is applicable to all safe deposit box sizes. In the event that a customer rents more safe deposit boxes than the number of entitlements received, the fee waiver/discount will be applied to the largest safe deposit box first. Customers must then pay the standard annual fee rate set by the Bank for any remaining safe deposit boxes.

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, 2026.

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 : A downgrade in membership status can occur on the 7th day of the first month of each quarter. The determination will be based on the combined total Assets and/or Loans Under Management (ALUM) of all family members as of the previous month. The calculation will adhere to the criteria specified in Clause 3 (ALUM Calculation). Customers will receive privileges corresponding to the new Family Membership status effective after the downgrade.

Example of Family Membership Status Adjustment based on Monthly ALUM Value (Quarter 4), 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 upgraded because ALUM increased per the program's terms.
December	30,000,000 Baht	January 7	Elite	Membership status is downgraded 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. 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 October 10, 2025, to January 6, 2026.
16. Customers can request further details from the Family Banking Contact Center at 02-491-1999.