

Terms and Conditions for Elite Customers

1. Elite Membership Qualification for Existing Customers (Individual type): To qualify for Elite membership, customers must have a total asset value and/or total loan value (Asset and/or Loan Under Management: ALUM) as specified by the Bank, from 10,000,000 Baht up to but not exceeding 30,000,000 Baht, calculated over the past 1 month. The calculation is based on the types of financial products counted as asset value and/or loan value (ALUM), with calculation criteria provided 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.
	Life Insurance: Ordinary life only and Unit-Linked (UL)	Calculate from insurance premiums paid as of the end of the month, all valid policies combined: - Ordinary Life Insurance: Count premiums including main contract (Main policy) and additional contract (Rider). - Unit-Linked or Universal Life Insurance: Count premiums of all types including investments (Top-up). - Calculation begins 30 days after the policy approval. - Non-life insurance policies (property or casualty insurance) are not included.
ALUM	*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)	Calculate 40% from the outstanding balance (OS) as of the end of the month. *Secured loan products can be included only if the customer has any type of deposit account with the bank and has a deposit balance >0 baht. *Loan for MRTA, MLTA insurance premiums are not included. *In case of a joint loan, the outstanding balance will be averaged among all co-borrowers.
	*Unsecured loan products, including but not limited to Personal Loans, Multi-Purpose Loans, Debt Consolidation Personal Loans, and other unsecured loan facilities that are not classified as non-performing loans (NPLs) with the Bank.	Calculated at 40% of the outstanding principal balance (OS; Outstanding Balance) as of the end of each month. Unsecured loan products shall be included in the calculation only if the customer maintains any type of deposit account with the Bank and has a deposit balance greater than THB 0. In the case of joint borrowing, the total outstanding principal balance shall be allocated equally among all borrowers under the loan facility, including the primary borrower and all co-borrowers. The allocated outstanding principal balance for each borrower shall then be used for the calculation.

2. The benefits of Elite membership are as follows:

2.1 Eligible for waivers on various transaction fees as follows:

No.	Type of Transactions	Fee Rate	Remarks
1.	Cheque book	No fee charge and no duty stamp*	*Limited to 1 book per visit, unlimited number of visits.
2.	Cashier cheque	No fee charge and no duty stamp*	*Limited to 5 cheques/ visit, unlimited number of visits
3.	Gift cheque	No fee charge and no duty stamp*	*Limited to 5 cheques/ 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 Elite
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*	*Fee exemptions with no limit on the number of transactions throughout the period in which the customer holds Elite membership status. *For outward international money transfers, the transfer amount must not exceed 1,500,000 Baht per transaction (unlimited transactions per day), and the benefit applies only to transactions conducted at bank branches. *The waiver or discount applies only to the standard international transfer fee of 550 Baht and does not include any additional service fees in cases where the sender wishes the recipient to receive the full amount.

2.2 Eligible for an annual safe deposit box rental fee waiver as follows:

Type of Transactions	Fee Rate	Number of safe deposit boxes eligible for waiver/discount
Safe Deposit Box Rental Service	75% discount on the annual rental fee	Limited to 1 box/ customer/ year
Note : - If a customer rents multiple safe deposit boxes of different sizes, the fee waiver will apply to the largest box.		

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 2027.
4. Adjustment of Elite membership level
 - 4.1 Status Upgrade: A customer's membership status can be upgraded if their total asset value and/or total loan value (Asset and/or Loan Under Management: ALUM) exceeds 30,000,000 Baht, calculated according to the ALUM calculation criteria (Item 1). If the conditions are met, the membership status upgrade will take effect in the following month, with assessments conducted every month.
 - 4.2 Status Downgrade: The Bank will assess a customer's total asset value and/or total loan value (Asset and/or Loan Under Management: ALUM) only for the last month of each quarter, calculated according to the ALUM calculation criteria (Item 1). If a customer's total ALUM are less than 10,000,000 Baht, their membership status will be downgraded in the following month, and the customer will receive benefits according to the new membership level.

Example as shown in the table below

Quarter	Month	Total asset value and/or total loan value as of the end of the month, calculated according to the program's criteria.	Membership status to be received on the 7th day of the following month		Remarks
Quarter 1	January	10,000,000 Baht	Status for February	Elite	
	February	5,000,000 Baht	Status for March	Elite	
	March	2,000,000 Baht	Status for April	Wealth Plus	This is the month for considering membership status downgrades if the ALUM decreases according to the program's criteria.
Quarter 2	April	5,000,000 Baht	Status for May	Wealth Plus	
	May	10,000,000 Baht	Status for June	Elite	Membership status has been upgraded according to the program's criteria
	June	5,000,000 Baht	Status for July	Wealth Plus	This is the month for considering a membership status downgrade if the ALUM decreases according to the program's criteria

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 membership status 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 and the LHB You application. 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: from January 9, 2026, to January 6, 2027
9. The conditions are subject to the Bank's regulations. Customers may find more details at www.lhbank.co.th or contact the Family Banking Contact Center at 02-491-1999 for further information.