

## **Terms & Conditions for Marketing Campaign of Saving Super Shield 1- Digital Campaign**

1. Special Privileges from the Marketing Campaign for Saving Super Shield 1 - Digital Campaign
  - 1.1 Additional group accident insurance coverage provided under Dhipaya Group Accident Insurance Policy (special type) issued by Dhipaya Insurance Public Company Limited. This coverage is supplementary to the coverage offered under Saving Super Shield 1 – Digital.
    - The depositor will receive medical expense at 5,000 baht per accident, with no limit on the number of claims. Cover accidents include general accidents, homicide or physical assault, and accidents while riding or traveling by motorcycle. The protection does not cover injuries resulting from terrorists' acts.
    - In the event of death, dismemberment, loss of sight, or permanent disability (P.A. 1) resulting from a covered accident, the depositor will receive a lump sum payment of up to 5,000 baht.
  - 1.2 The depositor who entitled to personal accident insurance must be age between 15 years to 70 years old (calculated by the current year minus the year of birth) and in good health and physical conditions with no disabilities or mental disorders on the day of applying for insurance.
  - 1.3 Land and Houses Bank Public Company Limited acts solely as an insurance broker. The terms and conditions of coverage and exclusions shall be in accordance with the terms and conditions of the group accident insurance policy issued by Dhipaya Insurance Public Company Limited.
  - 1.4 This privilege is subject to the terms and conditions, coverage, and exclusions as specified and approved by Dhipaya Insurance Public Company Limited (for more details, please refer to Appendix 1 of the Dhipaya Group Accident Insurance Policy).
  - 1.5 Dhipaya Special Group Accident Insurance privilege, with a maximum insurance benefit of 5,000 baht per accident, is equivalent to an interest rate of 25% per year on a 20,000 baht deposit for a period of 1 year.
  - 1.6 Applicants should carefully review the details and terms and conditions of the insurance and savings deposit before deciding to apply.
2. Terms and Conditions of receiving privileges:
  - 2.1 New customers who do not have any existing products with LH Bank, or existing customers (individuals) who open a Saving Super Shield 1 - Digital savings account through LHB You application during the marketing promotion period (1 July 2024 - 25 December 2024) in accordance with the terms and conditions of opening a Saving Super Shield 1 - Digital savings account, which are specified in the product Sales Sheet as announced by LH Bank. Customers participating in this marketing promotion must meet the account opening requirements and criteria as specified.
  - 2.2 Customers who open an account between the 1st and 25th of the month **will start receiving the full month's coverage privileges the following month if they maintain a daily account balance of 20,000 baht or more** from the date of account opening until the 25th of the month in which the account was opened.

For example, if an account is opened on 5 July 2024, the customer will receive full coverage benefits for the entire month of August 2024, provided that the customer maintains a daily account balance of 20,000 baht from 5 July to 25 July 2024.
  - 2.3 Customers who open an account after the 25th of the month and before the end of the month will be considered for coverage privileges along with customers who open an account between the 1st and 25th of the following month. Customers will be eligible for coverage if they **maintain a daily account balance of 20,000 baht or more** from the date of account opening until the 25th of the following month.

For example, if an account is opened on 26 July 2024, the customer will receive full coverage benefits for the entire month of September 2024, provided that customers maintain a daily account balance of 20,000 baht or more from 26 July to 25 August 2024.
  - 2.4 Customers will be considered for continued coverage **on a monthly basis**, starting 12 consecutive months after the initial account opening. **Eligibility for coverage in the following month will be determined based on the account balance from the 26th of the previous month to the 25th of the current month.** Customers must maintain a daily account balance of 20,000 baht or more during each period to be eligible for coverage.

For example, customers who open an account on 5 July 2024, will receive coverage for the entire month of August 2024. And to qualify for coverage in September, customers must maintain a daily account balance of 20,000 baht or more between 26 July 2024 to 25 August 2024.

Assuming the customer meets the above conditions, the start and end dates for coverage eligibility can be divided as follows:

- Account opening between 1 July 2024 - 25 July 2024: Coverage will be granted from 1 August 2024 - 31 July 2025.
- Account opening between 26 July 2024 - 25 August 2024: Coverage will be granted from 1 September 2024 - 31 August 2025.
- Account opening between 26 August 2024 - 25 September 2024: Coverage will be granted from 1 October 2024 – 30 September 2025.
- Account opening between 26 September 2024 - 25 October 2024: Coverage will be granted from 1 November 2024 - 31 October 2025.
- Account opening between 26 October 2024 - 25 November 2024: Coverage will be granted from 1 December 2024 – 30 November 2025.
- Account opening between 26 November 2024 - 25 December 2024: Coverage will be granted from 1 January 2025 – 31 December 2025.

2.5 Customers with closed or suspended accounts will not be eligible for the privileges.

2.6 LH Bank allows a daily account balance of less than 20,000 baht for a maximum of 3 days per review period.

2.7 This promotion is limited to **participants who open an account and meet the conditions and criteria of 2.1, 2.2, or 2.3.**

2.8 Customers with an existing Saving Super Shield 1 account which were opened at a retail branch or an existing Saving Super Shield 1 – Digital account will not be able to open another Saving Super Shield 1 – Digital account.

2.9 Customers will receive an SMS notification from the insurance provider when they are eligible for coverage each month.

2.10The privileges cannot be changed, canceled, exchanged, or redeemed for other privileges under any circumstances.

2.11LH Bank reserves the right to refuse to refund any privileges under any circumstances.

2.12Customers cannot transfer or gift the privileges to others.

3. LH Bank reserves the right to disclose the information of all participating customers to Dhipaya Insurance Public Company Limited for the purpose of providing coverage under the special group accident insurance conditions of Dhipaya. In the event that a customer does not consent to the bank disclosing their information to Dhipaya Insurance Public Company Limited, LH Bank will consider the customer to have waived their rights to participate in the promotion, Saving Super Shield 1 - Digital promotional campaign.
4. LH Bank reserves the right to modify, change, and/or cancel all or any part of the details and conditions of this promotion, including the replacement of rewards/privileges with those of equal value, as deemed appropriate. The bank will notify users in advance through the website of Land and Houses Bank Public Company Limited ([www.lhbank.co.th](http://www.lhbank.co.th)) or through LHB You application.
5. Interest rates, terms, conditions, and periods are subject to the bank's discretion. The bank will consider the terms and conditions in a reasonable manner, prioritizing the customer's interests, and the bank's decision is final.
6. LH Bank is not involved in the products and services of insurance coverage. If you have any questions about the products and services, please contact the customer service department of Dhipaya Insurance Public Company Limited at 1736 or 0-2239-2200.
7. Customers can inquire for more details at LH Bank Call Center Tel. 1327.