Birthday Month Privilege Terms and Conditions for individual Family Banking members at Wealth tier or above with active account status. Limited to 1 privilege per customer.

The privilege is valid from 7 November 2025 to 31 October 2026.

- Valid at all Ojisan Relaxing Station branches.
- Receive a 20% discount on oil massage services of 90 minutes or longer at all Ojisan Relaxing Station branches.
- Limited to 1 privilege per customer throughout the promotion period.

The promotion period is from 1 July 2026 to 30 June 2027.

- Receive a 25% discount on services at Erb Spa or purchases at Erb Shop at all branches (valid only during the customer's birthday month).
- Limited to 1 privilege per customer throughout the promotion period.

The promotion period is from 16 July 2026 to 30 June 2027.

- Valid when receiving services at TRIA Medical Wellness Center.
- Purchase 1 Onsen One Day Pass and receive 1 complimentary pass (valued at THB 1,200 per visit).
- Spend a minimum of THB 500 in a single purchase at BISTRO and receive a THB 100 discount, plus 1 complimentary bottle of Drinking Yogurt (valued at THB 49), with a choice of flavor.
- Limited to 1 privilege per customer throughout the promotion period.

The promotion period is from 1 August 2026 to 31 July 2027.

- Valid when receiving services at Apex Clinic.
- Purchase 1 PICO laser facial brightening treatment for THB 1,990 (regular price: THB 3,990).
- Limited to 1 privilege per customer throughout the promotion period.

Terms and Conditions for the Promotional Offer at All Ojisan Relaxing Station Branches

- The promotion period is from 7 November 2025 to 31 October 2026.
- Customers who meet the Bank's eligibility criteria may receive the privilege subject to the following terms and conditions:
- Limited to 1 privilege per customer.
- Customers must use the LHB You application to redeem this privilege.
- Customers may redeem the privilege only through the LHB You application (the "Rewards" menu). No other redemption channel is available. The customer's mobile phone must support Chrome browser version 113.0 or later, or another browser based on an equivalent or later version of Chrome. Alternatively, the phone must use an iOS or Android operating system released in 2018 or later.
- Customers must redeem and use the privilege in accordance with the specified conditions during their birthday month only. If the privilege is not redeemed and used within the specified period, it will be deemed forfeited. The Bank reserves the right not to reinstate the privilege under any circumstances.
- To use the service at Ojisan Relaxing Station, customers must present the code received through the LHB You application (the "Rewards" menu), together with their national identification card, to Ojisan Relaxing Station staff. The privilege is valid at all Ojisan Relaxing Station branches. A list of branches is available at https://www.ojisanrelaxing.com/
- Customers must use only the code displayed in the Bank's application. Codes shown in screenshots or screen captures will not be accepted under any circumstances.
- This privilege cannot be exchanged for cash, and no cash change will be provided.

- This privilege cannot be used as an additional discount or in conjunction with any other Ojisan Relaxing Station promotion.
- The Bank reserves the right to amend, change, and/or cancel any or all details and conditions of this privilege, including substituting a reward or privilege of equal value, as appropriate. Customers will be notified in advance through the website of Land and Houses Bank Public Company Limited at www.lhbank.co.th or through the LHB You application.
- The terms, conditions, and validity period are determined by the Bank. The Bank will exercise its discretion reasonably, taking the customer's interests into primary consideration. The Bank's decision is final.
- The Bank is not involved in the provision of the goods or services. For questions about the goods or services, please contact Ojisan Relaxing Station at +66 (0)98-856-2662.
- For more information, please visit www.lhbank.co.th, contact the Family Banking Contact Center at +66 2 491 1999.

Terms and Conditions for the Promotional Offer at All Erb Spa and Erb Shop Branches

- The promotion period is from 1 July 2026 to 30 June 2027.
- Customers who meet the Bank's eligibility criteria may receive the privilege subject to the following terms and conditions:
    - Customers must redeem the privilege only through the LHB You application (the "Rewards" menu). No other redemption channel is available. The privilege must be used during the promotion period from 1 July 2026 to 30 June 2027 only. If the customer does not redeem and use the privilege within the specified period, the Bank will deem the privilege forfeited.
    - Customers must present the code received through the LHB You application to staff when using the privilege. The privilege is valid at all Erb Spa and Erb Shop branches. A list of participating branches is available at https://www.facebook.com/Erbthailand/
- The Bank reserves the right not to accept a privilege code obtained from a screenshot or screen capture, or a code associated with any fraudulent activity, under any circumstances.
- This privilege cannot be used in conjunction with cash coupons or other promotions. It cannot be transferred to another person, resold, exchanged for commercial purposes, converted into cash, or used to obtain cash change.
- If a customer cancels a service, returns or exchanges a product, or requests a refund after using the privilege, Erb Wellness Co., Ltd. (Erb Shop / Erb Spa) and the Bank reserve the right not to reinstate or compensate the privilege or refund the discount under any circumstances.
- Erb Wellness Co., Ltd. reserves the right to amend, change, or cancel the terms and conditions governing use of the privilege in accordance with the company's terms. For further information, please contact the Fitness Helpline at 02-118-6665.
- This privilege may be redeemed only through the LHB You application. The customer's mobile phone must support Chrome browser version 113.0 or later, or another browser based on an equivalent or later version of Chrome. Alternatively, the phone must use iOS version 14 or later, or Android version 10 or later.
- This privilege is provided by Erb Wellness Co., Ltd. exclusively to eligible LH Bank customers and cannot be exchanged for any other privilege under any circumstances.

- The Bank reserves the right to amend, change, or cancel any or all details and conditions of this promotion, including substituting a reward or privilege of equal value. Customers will be notified in advance, as appropriate, through the website of Land and Houses Bank Public Company Limited at www.lhbank.co.th and the LHB You application.
- The terms, conditions, and validity period are determined by the Bank. The Bank will exercise its discretion reasonably and with primary consideration for the customer's best interests. The Bank's decision is final.
- Use of the privilege is subject to the terms and conditions of Erb Wellness Co., Ltd. The Bank arranges the privilege under this promotion and is not involved in the goods and/or services provided. For questions about the goods or services, please contact Erb Wellness Co., Ltd. directly at https://www.facebook.com/Erbthailand/ or 083-996-7021.
- For more information, please visit www.lhbank.co.th, contact the Family Banking Contact Center at +66 2 491 1999.

Terms and Conditions for the Promotional Offer at TRIA Medical Wellness Center

- The promotion period is from 16 July 2026 to 30 June 2027.
- Customers who meet the Bank's eligibility criteria may receive the privilege subject to the following terms and conditions:
    - Customers must redeem the privilege only through the LHB You application (the "Rewards" menu). No other redemption channel is available. The privilege must be used during the promotion period from 16 July 2026 to 25 December 2026 only. If the customer does not redeem and use the privilege within the specified period, the Bank reserves the right to revoke the privilege, which will be deemed forfeited.
    - This privilege cannot be used in conjunction with cash coupons or other promotions. It cannot be transferred to another person, resold, exchanged for commercial purposes, converted into cash, or used to obtain cash change under any circumstances.
    - If a customer cancels a service, returns or exchanges a product, or requests a refund after using the privilege, TRIA Medical Wellness Center and the Bank reserve the right not to reinstate or compensate the privilege under any circumstances.
    - TRIA Medical Wellness Center reserves the right to amend, change, or cancel the terms and conditions governing use of the privilege in accordance with its terms. Customers will be notified at least 7 days in advance through an appropriate channel of the Center. For further information, please contact the TRIA Medical Wellness Center Call Center at 02-129-5500.
- This privilege may be redeemed only through the LHB You application. The customer's mobile phone must support Chrome browser version 113.0 or later, or another browser based on an equivalent or later version of Chrome. Alternatively, the phone must use iOS version 14 or later, or Android version 10 or later.
- Customers must present the code received through the LHB You application when receiving services at TRIA Medical Wellness Center. Codes shown in screenshots or screen captures will not be accepted.
- This privilege is provided by TRIA Medical Wellness Center exclusively to LH Bank customers and cannot be exchanged for any other privilege under any circumstances.
- The Bank reserves the right to amend, change, or cancel any or all details and conditions of this promotion, including substituting a reward or privilege of equal value. Customers will be notified in advance, as appropriate, through the website of Land and Houses Bank Public Company Limited at www.lhbank.co.th and the LHB You application.

- Customers must make an appointment at least 1 business day before receiving the service through the TRIA Medical Wellness Center Call Center at 02-129-5500.
- The terms, conditions, and validity period are determined by the Bank. The Bank will exercise its discretion reasonably and with primary consideration for the customer's best interests. In the event of any dispute or disagreement, the Bank's decision is final.
- Use of the privilege is subject to the terms and conditions of TRIA Medical Wellness Center. The Bank arranges the privilege under this promotion and is not involved in the goods or services provided. For questions about the goods or services, please contact TRIA Medical Wellness Center directly at https://www.tria.co.th/ or 02-129-5500.
- For more information, please visit www.lhbank.co.th, contact the Family Banking Contact Center at +66 2 491 1999.

Terms and Conditions for the Promotional Offer at Apex Clinic

- The promotion period is from 1 August 2026 to 31 July 2027.
- Customers who meet the Bank's eligibility criteria may receive the privilege subject to the following terms and conditions:
    - Customers must redeem the privilege through the LHB You application and use it within the promotion period applicable to their customer group. If the customer does not redeem and use the privilege within the specified period, the Bank will deem the privilege forfeited.
    - Customers must make an appointment at least 1 day before receiving the service through the following Apex Clinic channels:
        - For Family Banking customers: https://www.apexmedicalcenter.co.th/lh-bank-family-banking/
        - For further information, please contact Line Official Account: @apexbeauty
    - This privilege cannot be used in conjunction with cash coupons or other promotions. It cannot be transferred to another person, resold, exchanged for commercial purposes, converted into cash, or used to obtain cash change.
    - If a customer cancels a service, returns or exchanges a product, or requests a refund after using the privilege, Apex Clinic and the Bank reserve the right not to reinstate or compensate the privilege under any circumstances.
    - Apex Clinic reserves the right to amend, change, or cancel the terms and conditions governing use of the privilege in accordance with the company's terms. For further information, please contact Apex Clinic through Line Official Account: @apexbeauty.
- Customers must redeem the privilege only through the LHB You application (the "Rewards" menu). No other redemption channel is available. The customer's mobile phone must support Chrome browser version 113.0 or later, or another browser based on an equivalent or later version of Chrome. Alternatively, the phone must use iOS version 14 or later, or Android version 10 or later.
- Customers must present the privilege received through the LHB You application when receiving services at any of the 54 Apex Clinic branches. A list of participating branches is available at https://www.apexprofoundbeauty.com/contact-us/ Privileges shown in screenshots or screen captures will not be accepted.
- This privilege is provided by Apex Clinic exclusively to LH Bank customers and cannot be exchanged for any other privilege under any circumstances.
- The Bank reserves the right to amend, change, and/or cancel any or all details and conditions of this promotion, including substituting a reward or privilege of equal value. Customers will be notified in advance, as appropriate, through the website of Land and Houses Bank Public Company Limited at www.lhbank.co.th and the LHB You application.
- The terms, conditions, and validity period are determined by the Bank. The Bank will exercise its discretion reasonably and with primary consideration for the customer's best interests. The Bank's decision is final.
- Use of the privilege is subject to the terms and conditions of Apex Clinic. The Bank only provides the privilege under this promotion and is not involved in the goods or services provided. For questions about the goods or services, please contact Apex Clinic directly through Line Official Account: @apexbeauty.
- For more information, please visit www.lhbank.co.th, contact the Family Banking Contact Center at +66 2 491 1999.