

Terms and Conditions for Elite Privilege Membership (Elite Privilege customers benefits)

- For existing customers of the bank (Individual), conditions for Elite Privilege Membership: Customers must have total Asset Under Management (AUM) as required by the bank 100,000,000 baht or more for the previous 1 month. The calculation will be based on the types of financial products that contribute to the Asset Under Management (AUM) and calculation conditions are as follows.

| Type of Products | | Conditions for AUM Calculation |
|------------------|--|---|
| AUM | 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> . |

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

2.1. 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 1 cheque/ visit |
| 3. | Gift cheque | No fee charge* Included duty stamp | * Limit to 1 cheque/ visit |

| No. | Other Transactions | Fee Rate | Remarks |
|-----|---|---|---|
| 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 Privilege 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 <ul style="list-style-type: none"> 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* | *No fee charge for unlimited times during the period of being Elite Privilege membership. ***For Premium debit card, annual fee only waived for bank's fee and operation cost 266 baht, not including insurance premiums 334 baht. |
| 9. | Premium Debit card <ul style="list-style-type: none"> 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* | |
| 10. | Safe Deposit Box | No fee charge* | *No fee charge 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 be exempt from rental fees for the largest size. - In case the customer does not currently use the safe deposit box rental service. The annual rental fees can be waived from 14 March 2025 onwards. - In case of being a current customer using the safe deposit box rental service. The annual rental fee will be waived from 14 April 2025 onwards. |

2.2. Other additional benefits are as follows:

| No. | Other Benefits | Fee Rate | Remarks |
|-----|---|--|---|
| 1. | Miracle Lounge At Suvarnabhumi Airport and Don Mueang Airport | No fee charge for using the service 24 times/ calendar year* | * The customer will receive 6 times/ quarter and must use the services within the quarter. Otherwise, the bank will consider the customer as having forfeited the privilege. |

3. Conditions for using the benefits of the Miracle Lounge at Suvarnabhumi Airport and Don Mueang Airport.

3.1 The customer will receive a QR Code (Miracle Lounge) via the LHB You application on the 7th of the following month, after the customer meets the Asset Under Management (AUM) as per the AUM calculation conditions (Clause 1). The customer can download the LHB You application and claim the privilege in the LHB You application ("Reward" menu) and must use the service within the specified period. Otherwise, the customer will forfeit the privilege. The customer can show the QR Code to the Miracle Lounge staff to access the service.

3.2 Customers who receive the privilege in the 1st quarter from 14 March 2025 will be able to use their rights from 14 March – 6 April 2025.

3.3 Customers who received the privilege in the 2nd quarter on 7 April – 7 June 2025 will be able to use their rights from 7 April – 6 July 2025.

3.4 Customers who received the privilege in the 3rd quarter on 7 July – 7 September 2025 will be able to use their rights from 7 July – 6 October 2025.

3.5 Customers who received the privilege in the 4th quarter on 7 October – 7 December 2025 will be able to use their rights from 7 October 2025 – 6 January 2026.

3.6 The privilege to use the Miracle Lounge is reserved as 1 right/ 1 person, with a maximum usage time of 2 hours/ right. If the usage exceeds the specified time, the customer must pay an additional service fee according to the rates set by Miracle Lounge, which can be paid directly at Miracle Lounge.

3.7 The customer may transfer this privilege to others for accessing the Miracle Lounge service. The customer must show the QR Code to the Miracle Lounge staff to confirm the entitlement, based on the number of individuals using the service.

4. When the customer is entitled to Elite Privilege 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 Under Management (AUM) criteria as per the AUM calculation conditions (Clause 1). The customer will be able to enjoy the benefits until 6 January 2026.

5. Adjustment of Elite Privilege membership level

5.1 Only in the last month of each quarter, if a customer's total Assets Under Management (AUM) are less than 100,000,000 baht, calculated according to the Assets Under Management (AUM) 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 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 | 120,000,000 baht | Membership status for May | Elite Privilege | |
| | May | 55,000,000 baht | Membership status for June | Elite Privilege | |
| | June | 55,000,000 baht | Membership status for July | Elite Plus | Month for considering membership downgrade if total assets decrease according to project conditions. |
| Quarter 3 | July | 25,000,000 baht | Membership status for August | Elite Plus | |
| | August | 100,000,000 baht | Membership status for September | Elite Privilege | Membership status upgraded according to project conditions. |
| | September | 110,000,000 baht | Membership status for October | Elite Privilege | Month for considering membership downgrade if total assets decrease according to project conditions. |

6. Elite Privilege 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.
7. Customers cannot transfer this privilege to others and cannot redeem or exchange for other rights in any case.
8. 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 Privilege membership status, the bank's decision shall be final with primary consideration for the customer's benefit.
9. Membership period: 14 March 2025 – 6 January 2026.
10. Customers can inquire for additional information at Family Banking Contact Center at 02-4911999.