

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

- For existing customers of the bank (Natural Person), conditions for LHB Elite membership: Customers must have total Asset Under Management (AUM) as required by the bank. It shall be calculated from the total balance at the end of every month as follows:
 - Total Asset Under Management (AUM) of 10,000,000 baht or more for the previous 3 consecutive months.
 Types of financial products that can be counted as total Asset Under Management (AUM) and calculation conditions are as detailed below:

Type of Products		Conditions for AUM and LUM Calculation
AUM	Deposit *All types of deposit of the bank	Calculate from End-of-Month Balance for the previous 3 consecutive months * Dual or joint accounts: Calculate account balance only for the person who's his/her name demonstrates in the primary account for such dual or joint accounts. * 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 initial investment amount (initial cost) of all mutual funds under the customer identification card as of the end of the month for the previous 3 consecutive months.
	Life Insurance: Ordinary life only and Unit-Linked or UL	Calculate from accumulated insurance premiums paid in the previous 12 (consecutive) months 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 counting every policy that occurred in the previous 12 months - Unit Linked Insurance (Unit-Linked (UN) or Universal life (UL)): Count the Premium of all types of Unit Linked Insurance including investments during the year (Top-up) that occurred in the previous 12 months Because premium payment information from insurance agents requires time to process, AUM Banca calculations will be based on paid premiums by counting back 12 months until 2 months before the current month. For example, a customer is entitled to Elite membership in June. This means that the customer's AUM Banca is counted for the previous 12 months until the end of April.

- The benefits of LHB Elite membership for existing customers of the bank (Natural Person) contains the following conditions: Customers with total Asset Under Management (AUM) as required by the bank for a period of 3 consecutive months will be eligible for waiver of various transaction fees when using financial services.

No.	Other Transactions	Fee Rate	Remarks
1.	Checkbook	No fee charge* (Not include stamp duty)**	** Stamp duty of 60 baht/book is not included * Waived fee for purchasing checkbooks (20 check per book) * Limit to 1 book/ time
2.	Cashier check	No fee charge * (Not include stamp duty)**	** Stamp duty of 3 baht/book is not included * Limit to 1 check/ time
3.	Gift check	No fee charge * (Not include stamp duty)**	** Stamp duty of 3 baht/book is not included * Limit to 1 check/ time

No.	Other Transactions	Fee Rate	Remarks
4.	Deposit/Withdrawal at other branches (Apply to all types of deposit account)	No fee charge*	*No fee charge for unlimited times throughout the period of being Elite membership
5.	Issuing a new bankbook to replace the old one in the 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 throughout the period of being LHB Elite membership ***For Premium debit card, annual fee only waived for bank's fee and operation cost 266 baht, not include 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*	

- Conditions for using privileges: The bank will send a notification to customers via email and messages via phone number that customers have provided to the bank. In the event that a customer receives LHB Elite membership status, the customer will be able to use the benefits from the month that he/she receives a notification or until the customer's membership status changes (Section 4)
- In the case that the customer does not maintain LHB Elite membership status, that is;
 - Total Asset Under Management (AUM) at the end of the month is less than 10,000,000 baht for 1 month or more or 10,000,000 baht for less than 3 consecutive months.

If the above conditions have been reached, the customer's membership status will be downgraded so he/she will not be considered as an LHB Elite member in the later month and will not be able to use the benefits.
- Customers can return to LHB Elite membership status again if they can comply with the conditions of Elite membership (Item 1).
- LHB Elite membership rights are reserved for individual customers only 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.
- Customers cannot transfer this privilege to others and cannot redeem or exchange for other rights in any case.
- The bank reserves the right to change the terms and conditions without prior notice, for any dispute in connection with Elite membership status, the bank's decision is deemed final by mainly taking into account the benefits of customers.
- Customers can contact for additional information at the Call Center at 1327.