

**Terms and Conditions for LHB Wealth Plus Membership (LHB Wealth Plus customers benefits)**

1. For existing customers of the bank (Natural Person), conditions for LHB Wealth Plus membership: Customers must have total Asset Under Management (AUM) and/or Loan Under Management (LUM) as required by the bank. It shall be calculated from the total balance at the end of every month as follows:

1.1 Total Asset Under Management (AUM) of 2,000,000-10,000,000 baht for the previous 3 consecutive months

1.2 Total Loan Under Management (LUM) of 10,000,000 baht or more and total Asset Under Management (AUM) of 500,000 baht or more for the previous 3 consecutive months

(Customers will become Wealth Plus members when reaching one of the above-mentioned conditions.)

Types of financial products that can be included in total Asset Under Management (AUM) and Loan Under Management (LUM) and calculation conditions are as follows:

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 Wealth Plus membership in June. This means that the customer's AUM Banca is counted for the previous 12 months until the end of April.
LUM	Home loans, multi-purpose loans related to other types of housing, Home for Cash (Home for Cash)	Calculated from the outstanding principal (OS; Outstanding Balance) as of the end of the month. * <i>MRTA, MLTA insurance premiums are not included.</i>  * In the case of a joint loan, the entire outstanding principal amount will be counted for both the main borrower and all co-borrowers in such loan.

2. The benefits of LHB Wealth Plus 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 or customers with total Asset Under Management and total Loan Under Management (LUM) 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 checks 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
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 LHB Wealth Plus 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"> <li>• Entry fee</li> <li>• Annual fee</li> <li>• Fee for issuing a new card in place of the old card (in the case of loss, damage, seizure, renewal, etc.)</li> </ul>	No fee charge* No fee charge* No fee charge*	
9.	Premium debit card <ul style="list-style-type: none"> <li>• Entry fee</li> <li>• Annual fee</li> <li>• Fee for issuing a new card in place of the old card (in the case of loss, damage, seizure, renewal, etc.)</li> </ul>	No fee charge* No fee charge* (Not include insurance premiums)*** No fee charge*	*No fee charge for unlimited times throughout the period of being LHB Wealth Plus membership  ***For Premium debit card, annual fee only waived for bank's fee and operation cost 266 baht, not include insurance premiums 334 baht.

3. 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 Wealth Plus 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)
4. In the case that the customer does not maintain LHB Wealth Plus membership status, that is;
  - 4.1 Total Asset Under Management (AUM) at the end of the month is less than 2,000,000 baht for 1 month and over or 2,000,000 baht for less than 3 consecutive months.
  - 4.2 Loan under management (LUM) with outstanding principal at the end of the month is less than 10,000,000 baht and/or Asset Under Management (AUM) at the month end of not less than 500,000 baht from 1 month and over or Loan under management (LUM) with outstanding principal at the end of the month is less than 10,000,000 baht and/or Asset Under Management (AUM) at the end of the month of 500,000 baht per month for 3 consecutive months.

If one of the above conditions has been reached, the customer's membership status will be downgraded so he/she will not be considered as a LHB Wealth Plus member in the later month and will not be able to use the benefits.

5. Customers can return to Wealth Plus membership status again if they can comply with the conditions of Wealth Plus membership (Item 1).

6. LHB Wealth Plus 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.
7. Customers cannot transfer this privilege to others and cannot redeem or exchange for other rights in any case.
8. The bank reserves the right to change the terms and conditions without prior notice, for any dispute in connection with Wealth Plus membership status, the bank's decision is deemed final by mainly taking into account the benefits of customers.
9. Customers can contact for additional information at the Call Center at 1327.