



LH BANK



LAND AND HOUSES BANK

LH BANK

About Us

35.6%

 LAND & HOUSES

 Q House

46.6%



CTBC BANK
中國信託銀行

17.8%

Free Float

LH Financial Group
Public Company Limited



LH BANK 

 LH Securities

 LH Advisory

History

Land and Houses Bank Public Company originated from the inspiration of a leading group of property developers—Land & Houses Public Company Limited and Quality Houses Public Company Limited, which have been listed on the Stock Exchange of Thailand. Both companies are engaged in the development and management of real estate projects and together command the largest market share. In addition to their strong financial positions, they are both committed to management with good corporate governance. Land and Houses Credit Foncier Public Company Limited, of which 43% of paid-up capital was held by Land & Houses Public Company Limited, proposed a plan to the Ministry of Finance to set up a commercial retail bank and on December 19, 2005, the Land and Houses Bank was approved to be established by the Ministry of Finance.



Vision and Mission

Vision



To be a bank that delivers great experiences to customers beyond their expectations through innovations, products, services and advisory with quality.

Mission



Innovate and develop financial products and services through deep understanding of all customer needs in order to address them comprehensively.



To be a bank with quality and sustainable growth, customer centricity and ability to promptly deal with changes.



Create a good work environment with happiness, engagement, empowerment and advancement of employees.



Conduct business with good governance principles, taking into account the best interests of societies, all stakeholders and shareholders.



Together Towards Success.



CTBC BANK

The private bank with largest assets in Taiwan



Worth of Asset USD 126 Billion



The most international bank in Taiwan with over 100 outlets in 14 countries and regions

CTBC global locations



Branch

New Delhi, Hong Kong, New York, Tokyo, Ho Chi Minh City, Kowloon, Singapore, Shanghai, Sripurumbudur, Guangzhou, Shanghai, Xiamen, Shenzhen, Shanghai Hongqiao

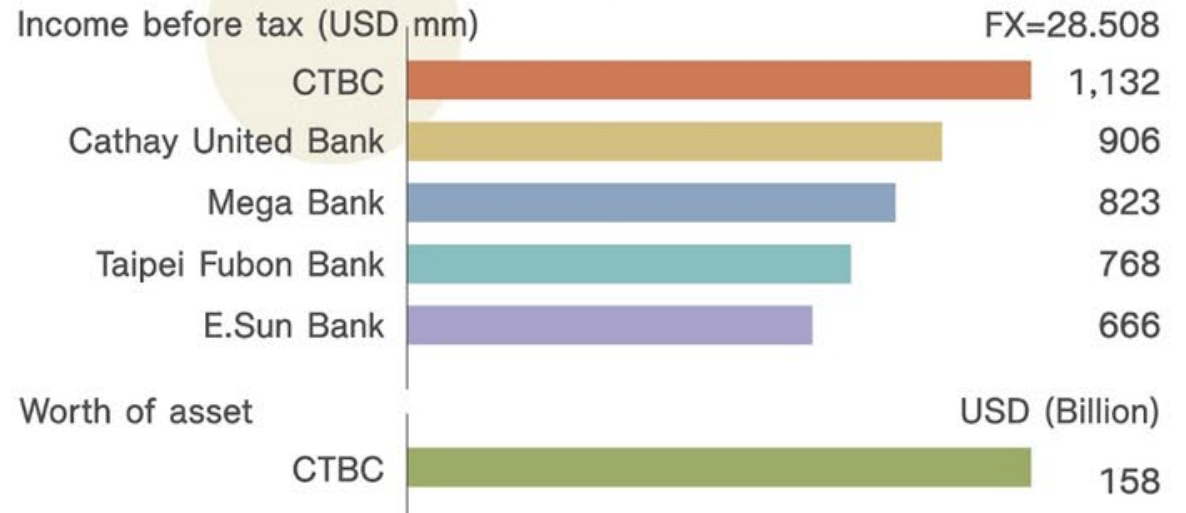
Subsidiaries

CTBC Bank Philippines
CTBC Indonesia
CTBC Bank Corp. (Canada)
CTBC Bank Corp. (USA)
The Tokyo Star Bank (Japan)
LHFG (Thailand)

Rep. Office

Bangkok, Hanoi, Beijing, Los Angeles, Kuala Lumpur, Sydney, Yangon

Income before tax & Worth of asset



CTBC Bank Rating

Rating Agency	Credit Rating		Outlook
	Long-term	Short-term	
Moody's	A2	P-1	Stable
S&P Global Ratings	A	A-1	Stable

LAND AND HOUSES FUND MANAGEMENT COMPANY LIMITED



“All investments are available here.”



Mutual Fund



Private Fund



Provident Fund



Property Fund & REITs

You won't miss the opportunity to make money, and the **LH Fund Online Mobile Application** makes every investment easy..

The application is available for download from the App Store and Play Store.



Land and Houses Securities Public Company Limited

We offer all the investment products that meet your needs, managed by the strong network of Land and Houses FinancialGroup.





CORPORATE PRODUCT

SME

Meet all your needs and strengthen your SME business.

Business Continuity with the Right Services for You

- ▶ Short-term Loan
- ▶ Long-term Loan
- ▶ Factoring
- ▶ Trade Finance
- ▶ Letter of Guarantee

Cash Management Services

- ▶ Internet Banking (LH Bank Speedy)
- ▶ Payroll

Deposit

- ▶ Biz Savings



COMMERCIAL

We offer a wide range of services for your business.

Expand your business

- ▶ Short-term Loan
- ▶ Long-term Loan
- ▶ Factoring
- ▶ Trade Finance
- ▶ Letter of Guarantee

Cash Management Services

- ▶ Internet Banking (LH Bank Speedy)
- ▶ Payment service
- ▶ Payroll

Deposit Services

- ▶ Biz Savings



CORPORATE

We focus on business development and finance for your business sustainability.

We keep your business sustainable.

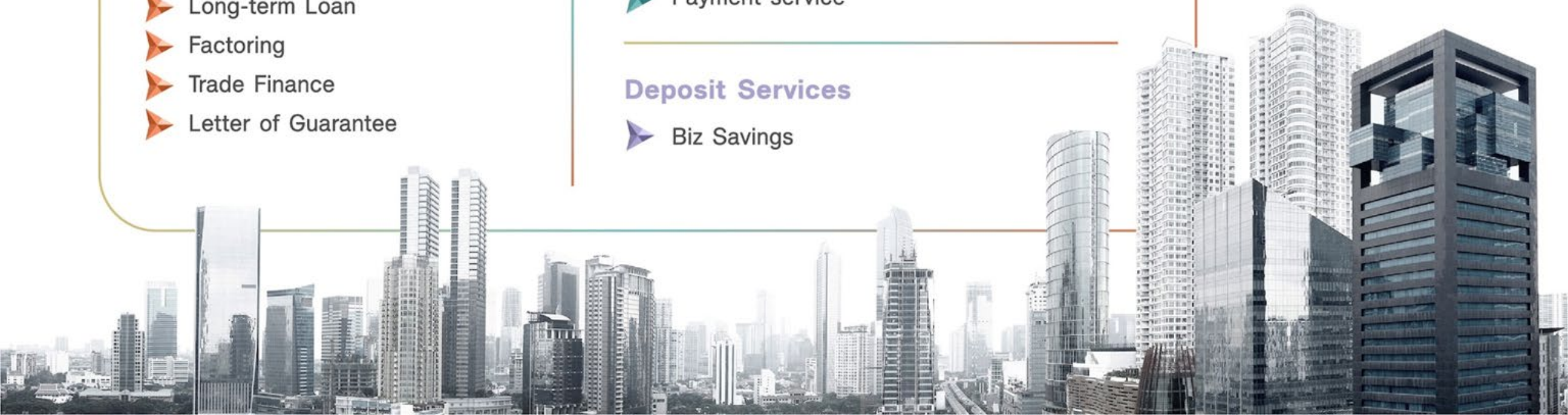
- ▶ Short-term Loan
- ▶ Long-term Loan
- ▶ Factoring
- ▶ Trade Finance
- ▶ Letter of Guarantee

Cash Management Services

- ▶ Internet Banking (LH Bank Speedy)
- ▶ Payment service

Deposit Services

- ▶ Biz Savings



CONGLOMERATE

We provide financial support to strengthen your business.

Grow your business to full potential



Short-term Loan



Long-term Loan



Factoring



Trade Finance



Letter of Guarantee



Sugarcane Farmers Discount
Cashier Cheque Service

Cash Management Services



Internet Banking (LH Bank Speedy)



Payroll



Payment service

Deposit Services



Biz Savings





Short-term loan

Enhance the liquidity of your business with a short-term loan.

- ▶ Promissory Note (P/N)
- ▶ Overdraft



Long-term Loan

To support the enterprise's capital expenditure projects.

- Refinancing of existing credit facilities
- Plant/Office maintenance and expansion, including the purchase of fixed assets
- Investment in real estate





Factoring

To provide working capital by selling your accounts receivable after delivery of goods and services and the issuance of invoices.

Benefits

- ▶ Working capital and liquidity enhancement for corporate clients.
- ▶ Use accounts receivable instead of fixed asset security.
- ▶ Account receivable collection services, which help you reduce the burden of debt collections.



Letter of **Guarantee**

- Bid Bond or Tender Guarantee
- Performance Bond
- Advance Payment Guarantee
- Retention Guarantee
- Electronic Letter of Guarantee on LG Blockchain





Import Services

- ▶ Trust receipt
- ▶ Import Letter of Credit
- ▶ Import Bills for Collection
- ▶ Shipping Guarantee
- ▶ Outward Remittance



Export Services

- Packing Credit
- Export Letter of Credit
- Assignment of Proceeds
- Export Bills for Collection
- Export Bill Financing
- Inward Remittance





CASH MANAGEMENT SOLUTIONS

AGENDA



Payment Service

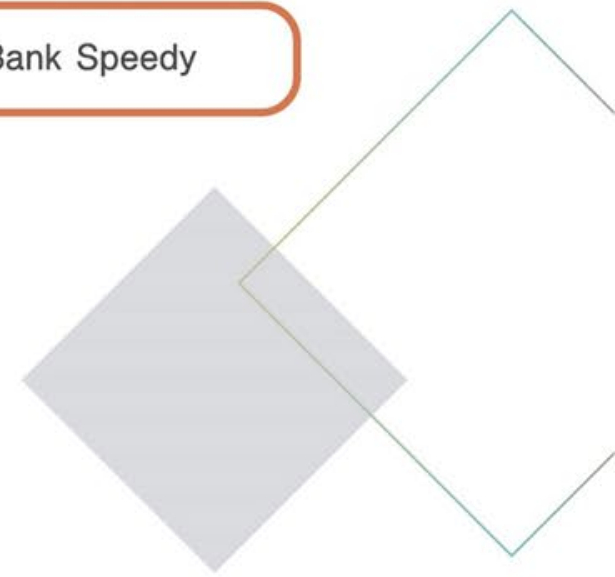
- Payroll
- Direct Credit
- Bulk Payment
- E-Withholding Tax

Collection Service

- Bill Payment
- Direct Debit

Liquidity & Electronic Banking

- LH Bank Speedy



PAYROLL

Automated Employee Payroll Service



Convenient

Send/receive money transfer via Internet Banking every day.



Fast

Able to make multiple transfers to employees' accounts at a time and save time at work.



On Time

Employees receive their salaries on time.



Safe

Ensure of safety in your employees' confidential information.



Direct Credit

To make payments to partners / beneficiaries, suitable for companies that want to transfer goods and services payment in multiple transactions.



Convenient

Able to create transfer transactions via Internet Banking and allows scheduled transfer.



Time-saving and cost-effective

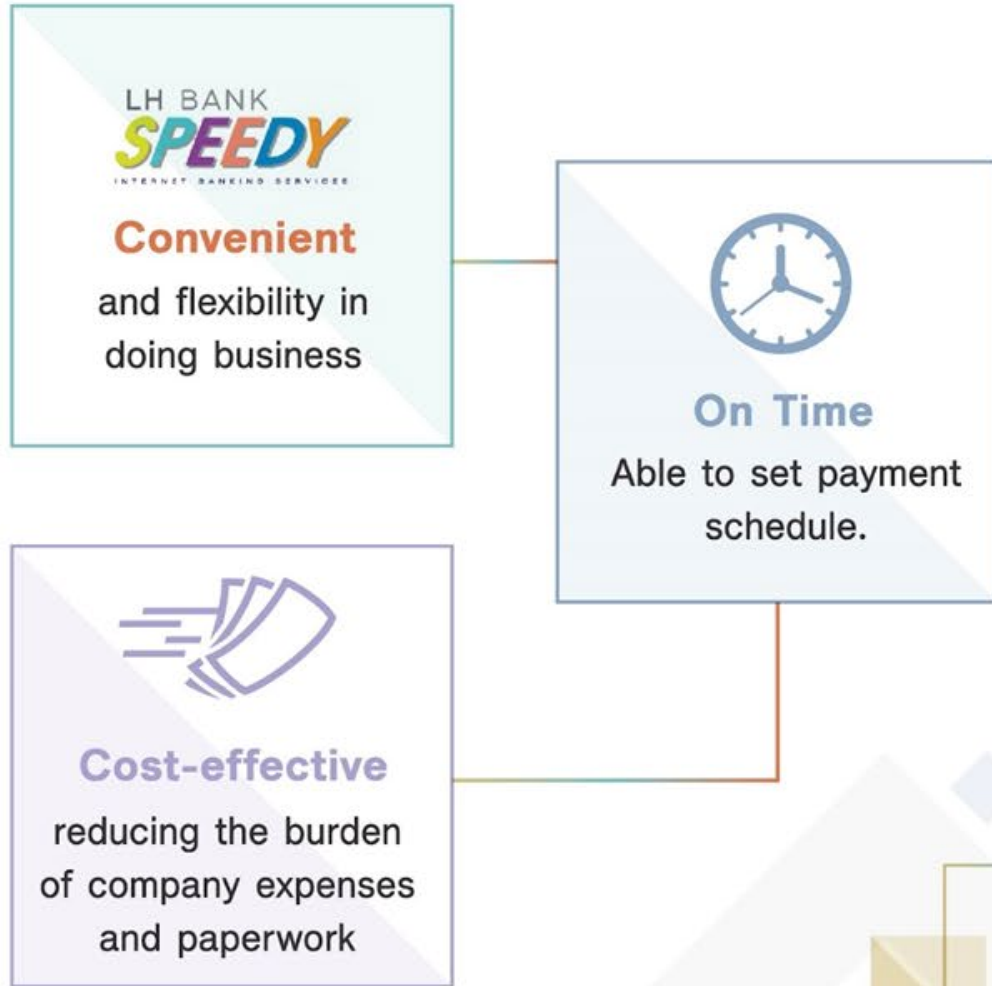
Multiple transfers can be made at once, reducing costs and payouts.



Comprehensive data

Receive comprehensive and accurate payment transfer through Internet Banking, Making it easy to reconcile accounts.





Bulk Payment

Easy transfer, convenient payment, even if it's a different bank account. Easy transaction via Internet Banking. You can transfer many transactions to partners at a time.



E-Withholding Tax



Cost-effective and time-saving

Reduce the cost of preparing and sending withholding tax forms.



Convenient

Reduce the process of preparing and submitting withholding tax forms to the Revenue Department.



Verifiable

Easy to verify the status of withholding tax payment and information through the Revenue Department's website.



Tax Benefits

- ▶ Reduction of withholding tax rate from 3% and 5% to 2%
- ▶ Double tax deductible with e-WHT service

*Tax privileges are as specified by the Revenue Department.

Bill Payment

We cover every area of payment channels, and payments can be made through several channels, including branches and Internet Banking.



Convenient

No matter where you are or how many bills you have, you can easily make payments everywhere and every time through branches and Internet Banking.



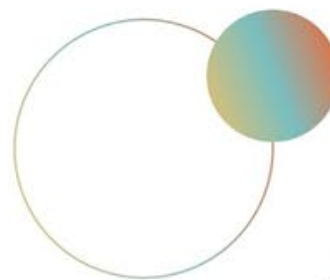
Cost-effective

Save time and costs.



Minimizing problems

Easy to reconcile by using the online report.





Convenient and Fast Payment

Through Internet Banking
According to an instruction
given by the
company.

Direct Debit



Convenient

Easy to reconcile with the direct debit summary report made by LH Bank.



Cost-effective

Save time for document works and process and costs of payment collection from the company's customers.



Minimized problems

Minimize delayed payment or insufficient payment channels.

LH BANK SPEEDY

Internet Banking Services for Corporate Customer

Every financial transactions of your company can be done easily ... just click



Money transfer to your own or other person's accounts through ORFT, PromptPay, Bulk Payment or BAHTNET

Payroll

Examination of the movements of registered deposit/loan accounts

Direct Debit / Credit

Goods and services payment

Cheque book order, Cheque status inquiry, Cheque Cancellation



Account

Check your bank statements both in Thai Baht and foreign currency.



Transfer

Money transfer to other bank accounts within the bank or at other banks.



Bill Payment & QR Code

Payment services for goods and services



Cash Management

Financial data transfer services

Agricultural Loan for Sugarcane Farmers

The debt repayment loan service supports sugarcane farmers before plantation with the promise that when the sugar cane matures, the farmers will sell the sugarcane to the factories.



1

Help sugarcane farmers to have cash flow in preparing the planting area, maintain sugarcane and buy products to grow sugarcanes.

2

Help reduce expenses arising from loansharking.

Biz Saving

Make a proper decision for your deposits at the right convenient bank ... that offers flexible and free withdrawals.

BIZ SAVING

A new type of business account, deposit account that pays back on demand. Get high interest rates. Suitable for business account together with other accounts.

Service Features

- ▶ Minimum initial account balance is 1 million baht.
- ▶ Monthly interest payment which can be withdrawn every 1st day of the month (include Saturday - Sunday and public holidays).
- ▶ No minimum balance is required at the end of the business day and unlimited number of withdrawals.

RETAIL



PRODUCT

STARTING MY CAREER
Starting my financial Plan



Achieve your dream financial goals
with financial products that meet all your needs.

Life Insurance

- ▶ Whole Life Protection
- ▶ Medical treatment

Investment

Starting investment for long-term returns.

- ▶ Portfolio investment
- ▶ Tax saving fund

Loan

- ▶ Personal Loan

Deposit

Allocate savings efficiently.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings

Build wealth. Plan your finances for higher returns

for a better financial life in the long term.

Life Insurance

- ▶ Whole Life Protection
- ▶ Unit Linked
- ▶ Health Plan

Loan

- ▶ Home Loan
- ▶ Housing Loan Refinance
- ▶ Multi-Purpose Loan
- ▶ Personal Loan

Investment

Grow your money through investment for regular returns and tax saving.

- ▶ Portfolio investment
- ▶ Tax saving fund

Deposit

A variety of deposit types to meet all needs.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings
- ▶ Tax Free Account
- ▶ Fixed Account
- ▶ Saving Super Shield 1



PLANNING FOR
THE FUTURE



Plan your finances and retirement carefully

for sufficient assets to live independently after retirement.

Life Insurance

- ▶ Whole Life Protection
- ▶ Unit Linked
- ▶ Retirement Plan
- ▶ Health Plan

Loan

- ▶ Home Loan
- ▶ Housing Loan Refinance
- ▶ Multi-Purpose Loan
- ▶ Personal Loan



PREPARING
FOR RETIREMENT

Investment

Invest in various assets to grow your money and save taxes.

- ▶ Portfolio investment
- ▶ Tax saving fund

Deposit

A variety of deposit types to get your desired returns.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings
- ▶ Tax Free Account
- ▶ Fixed Account
- ▶ Saving Super Shield 1



Create a comfortable retirement life to leave an estate for your family.

Life Insurance

- ▶ Whole Life Protection
- ▶ Build Legacy
- ▶ Unit Linked
- ▶ Health Plan

Investment

Let your money work through a wide range of investment products suitable to each risk.

- ▶ Portfolio investment
- ▶ Personal Financial Advisor service
- ▶ Private Fund
- ▶ Subordinated Bond

Deposit

A variety of high-interest deposits with special benefits for your selection.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings
- ▶ Tax Free Account
- ▶ Fixed Account
- ▶ Saving Super Shield 1



Manage your money efficiently to reach your desired business goals.

Life Insurance

- ▶ Whole Life Protection ▶ Unit Linked
- ▶ Health Plan

Investment

Invest to create a stable return for your business with investment advisors to help you allocate your Investment appropriately.

- ▶ Portfolio investment
- ▶ Personal Financial Advisor service

Loan

- ▶ Home loan
- ▶ Personal loan

Deposit

Manage your savings effectively.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings

STARTING MY CAREER

Expand financial wealth to increase returns

with a wide range of financial products



Life Insurance

- ▶ Whole Life Protection
- ▶ Unit Linked
- ▶ Retirement Plan
- ▶ Health Plan

Loan

- ▶ Home Loan
- ▶ Housing Loan Refinance
- ▶ Multi-Purpose Loan
- ▶ Personal Loan

Investment

Generate return on investment for additional profit opportunities with effective investment advisors.

- ▶ Portfolio investment
- ▶ Personal Financial Advisor service

Deposit

Manage your financial liquidity with a variety of deposit accounts.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings
- ▶ Fixed Account
- ▶ Saving Super Shield 2

Plan to keep your business running

while increasing your financial wealth indefinitely for your retirement life.

Life Insurance

- ▶ Whole Life Protection
- ▶ Health Plan
- ▶ Build Legacy
- ▶ Unit Linked
- ▶ Retirement Plan

Investment

Invest as an important part in growing your business To generate returns with investment advisors to help you allocate your investment appropriately.

- ▶ Portfolio investment
- ▶ Personal Financial Advisor service

Loan

- ▶ Home Loan
- ▶ Housing Loan Refinance
- ▶ Multi-Purpose Loan
- ▶ Personal Loan

Deposit

Increase flexibility in business management With a variety deposit accounts.

- ▶ Non-Fixed Account
- ▶ Pro-Fit Digital Savings
- ▶ Fixed Account
- ▶ Saving Super Shield 2



Have a prosperous financial life. Live a happy retirement.

Be ready to leave your business and inheritance to the family.

RETIREMENT
เกษียณอย่างมีสุข

Investment

Choose to invest or use investment advisor services to build wealth from passive income for good returns

- Portfolio investment
- Personal Financial Advisor service
- Private Fund
- Subordinated Bond

Life Insurance

- Whole Life Protection
- Build Legacy
- Unit Linked
- Health Plan

Deposits

Increase business liquidity with high-interest deposit accounts. With special protection

- Non-Fixed Account
- Fixed Account
- Pro-Fit Digital Savings
- Saving Super Shield 2

Pro-Fit Digital Savings

Saving account with no passbook that gives the high interest from the first baht till 3 million baht.

Product Highlights

- Convenient. You can open an account anywhere and anytime, no need to go to the branch. It can be done via LH Bank M Choice, just by verifying your identity at 7-Eleven service counter
- Receive the high interest from the first baht till 3 million baht.

Savings Account

Savings account that brings convenience to your deposit-withdrawal transactions and bank statements.

Product Highlights

- Convenient, flexible, time-saving, Deposit and withdrawal can be done daily with no limit on number of transactions and amount.
- The account can be used with debit card or LH Bank M Choice mobile application and used as a linked account in all services.

The deposit is protected by DPA in full as prescribed by law.



Fixed Account

Build security for your future financial stability. Different tenors can be chosen with the high interest rates as per your goal.

Product Highlights

- Get higher interest rates than savings account at fixed rate.
- Multiple deposit tenors available from 3 – 36 months

Suitable for

General persons who want to save money with fixed tenor and receive high interest rate.

Saving Super Shield 1



Savings account that gives you protection of 25 times the outstanding balance (one day before the accident occurs), maximum coverage of 5 million baht.

Product Highlights

- More deposit you will get more protection of 25 times the outstanding balance (one day before the accident occurs) or maximum coverage of 5 million baht.
- No need to pay premiums and do medical check.
- Eligible for individuals aged 15-70 years old.

The deposit is protected by DPA in full as prescribed by law.

Saving Super Shield 2

Savings account with high interest rate that gives you protection of maximum coverage of 15 million baht (3 times the outstanding balance) one day before the accident occurs.



Product Highlights

- More deposit you will get more protection of 3 times the outstanding balance one day before the accident occurs. (maximum coverage of 15 million baht.)
- No need to pay premiums and do medical check.
- Earn high interest every month.
- Eligible for individuals aged 15-70 years old.

Non-fixed Account

Saving account with the same interest rate as fixed deposit, high liquidity and available for unlimited number of withdrawals via debit card or LH Bank M Choice mobile application.



Product Highlights

- High interest rate, flexible. Deposit and withdrawal can be done daily with no limit on number of transactions and amount.
- Interest credited into the account by the end of accounting periods (Semiannually : June and December)

The deposit is protected by DPA in full as prescribed by law.

24-Month Tax Free Account

A saving with the aim to build security for life. Earn higher interest than regular fixed deposit with tax free benefit.

Product Highlights

- ▶ Practice a consistently saving money with the same deposit amount every month. (Earn a lump sum)
- ▶ Earn higher interest rate than fixed deposit and receive tax free benefit for interest when it is mature.
- ▶ The minimum initial deposit is 1,000 – 25,000 baht per month.

The deposit is protected by DPA in full as prescribed by law.



36-Month Tax Free Account

A saving with the aim to build security for life. Earn higher interest than regular fixed deposit with tax free benefit.

Product Highlights

- ▶ Practice a consistently saving money with the same deposit amount every month. (Earn a lump sum)
- ▶ Earn higher interest rate than fixed deposit and receive tax free benefit for interest when it is mature.
- ▶ The minimum initial deposit is 1,000 – 16,500 baht per month.

The deposit is protected by DPA in full as prescribed by law.

Personal Loan

Life is going on smoothly...with more freedom for every type of lifestyles that you want by personal loan.

Suitable for



Those who want a lump sum for personal expenses, trips, auto repairmen, and emergency expenses.

Product Highlights

- ▶ Low interest rate. Easy approval. Get money fast.
- ▶ Effective interest rate.
- ▶ Maximum installment to 60 months.
- ▶ Payment made in equal installments on a monthly basis.
- ▶ No guarantor or collateral required.

*Terms and conditions are subject to the bank's announcements and rules.

Exclusive for

An employee of a company which signed a memorandum of agreement with LH Bank

▶ Low interest rate

- ◆ 12.88% per year : Payroll company with LH Bank
- ◆ 14.88% per year : Non-Payroll company with LH Bank



Home Loan

This product allows you to get your new home with a low interest rate, receive a high loan amount with a long repayment duration, and many special offers.



Suitable for

Those who want to buy a new house.

Product Highlights

- ▶ Granted loan amount maximum 100%
- ▶ Up to 40-year loan tenor
- ▶ Attractive loan interest with a variety of interest rates
- ▶ Every housing development accepted
- ▶ Free Mortgage fees and collateral appraisals!

*Terms and conditions are subject to the bank's announcements and rules.





Housing Loan Refinance

This product helps you reduce the interest on your mortgage and speed up your repayments.



Suitable for

Those who are paying a home loan and want to get a lower interest rate.

Product Highlights

- ▶ Granted loan amount maximum 100%
- ▶ Up to 35-year loan tenor
- ▶ Attractive loan interest with a variety of interest rates
- ▶ Every housing development accepted
- ▶ Free Mortgage fees and collateral appraisals!

*Terms and conditions are subject to the bank's announcements and rules.

Multi-Purpose Loan

Happy Home for Cash/ Multi-Purpose Loan allows you to have more financial freedom and make your dream come true with an attractive interest rate and special offers.



Suitable for

Those who need a large amount of cash for liquidity for business or repairing or extending a house.

Product Highlights

- ▶ Freehold property owners or current loan customers accepted.
- ▶ Up to 30-year loan tenor
- ▶ A granted loan amount is up to 80% of appraised value.
- ▶ Every housing development accepted

*Terms and conditions are subject to the bank's announcements and rules.



Best-performing funds selected from the leading asset management companies.

The best-performing funds from leading asset management companies selected by LH Bank Advisory meet all your needs.



Start investing with
or any LH Bank branch





Build Stability and Comfort...

With Securities for You and Your Loved Ones for Life



Relief for Your Family Protection

- ▶ Whole Life 995
- ▶ HAPPY LIFE 997
- ▶ HAPPY LIFE 9920
- ▶ HAPPY LIFE 9090
- ▶ Sap Phoem Phun 888
- ▶ Flexi Invest Link Design



Children's Educational Fund

- ▶ HAPPY LIFE 997
- ▶ Sap Phoem Phun 888
- ▶ Flexi Invest Link Design



Health Plan

- ▶ D Health Plus / D kids Plus
- ▶ Elite Health Plus
- ▶ Flexi Invest Link Design + D Health Plus



Happy Retirement

- ▶ HAPPY RETIRE 855
- ▶ Sap Phoem Phun 888
- ▶ Flexi Invest Link Design



Build Legacy/ Pass on Wealth

- ▶ Whole Life 995
- ▶ Sap Phoem Phun 888
- ▶ Flexi Invest Link Design



Increase Opportunity for Returns

- ▶ Flexi Invest Link One+
- ▶ Unit-Linked 15/6
- ▶ Sap Phoem Phun 888
- ▶ HAPPY SAVING 15/3 (Participating)

Financial Future **Made by You**

Sap Phoem Phun 888

Product Highlights

- ▶ Annual Cash Bonus : 8%*
From the end of policy year 1 **to the age of 87 years**
- ▶ Large Maturity Benefit : 888%*
If the insured is alive upon the contract maturity (**end of the policy year at the age of 88 years**)
- ▶ Maximum Death Coverage : 800%*
- ▶ Maximum coverage in case of death due to accident : 6,400%*
- ▶ Simple application with a few health questions
(**the Company reserves the right to request additional documents.**)



Security Along Your Journey...from Your Lifetime Partner

HAPPY LIFE 9920

Product Highlights

- ▶ Maximum Life Coverage : 100%⁽¹⁾
- ▶ Maximum Cash Bonus Throughout the Contract 100%⁽²⁾
- ▶ Premium of this insurance plan is eligible for personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 172.

Remarks:

(1) It is 100% of the initial sum insured according to the insurance plan or the cash surrender value at that time or the total paid premium (whichever is higher).

(2) It is in % of the initial sum insured.

Warning : Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance.



Pass on Love from One Generation...to the Next

HAPPY LIFE 997

Product Highlights

- ▶ Lifetime security with annual cash bonus of 1%⁽¹⁾ from the end of policy year 1 – the age of 98 years
- ▶ Short-term premium payment for only 7 years to receive long coverage until attaining the age of 99 years
- ▶ 100%⁽²⁾ life coverage from the policy approval date
- ▶ Premium is eligible for income tax deduction of up to 100,000 Baht⁽³⁾

Remarks:

(1) It is in % of the initial sum insured.

(2) It is in % of the initial sum insured according to the insurance plan or the cash surrender value at that time or 101% of the total paid premium (whichever is higher).

(3) Premium of this insurance plan is eligible for personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 172.

Warning : Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance.



Whole Life 995

Product Highlights

- ▶ Estate tax planner to effectively pass on your assets.
- ▶ Increase assets and create legacy from generation...to generation.
- ▶ Premium payment for only 5 years for life coverage until attaining the age of 99 years

Protection for Seniors' Happiness

HAPPY LIFE 9090

Product Highlights

- 100%⁽¹⁾ life coverage until attaining the age of 90 years and able to purchase riders for additional coverage
- Seniors aged 71-80 years are entitled to the insurance application⁽²⁾
- Affordable premium for million-Baht coverage⁽³⁾
- Premium is eligible for income tax deduction of up to 100,000 Baht⁽⁴⁾

Remarks:

- (1) It is in % of the initial sum insured according to the insurance plan or the cash surrender value at that time or 101% of the total paid premium (whichever is higher).
- (2) It is subject to the Company's underwriting criteria.
- (3) Maturity benefit at 100% of the initial sum insured or 101% of the paid premium (whichever is higher)
- (4) Only the premium of this insurance contract (excluding premium of riders) according to the Notification of the Director-General of the Revenue Department on Income Tax No. 172.

Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance.



Happiness After Retirement

HAPPY RETIRE 855

Product Highlights

- Short-term premium payment for only 5 years
- Receive annuity of 20% per year⁽¹⁾ from the age of 60-85 years (guaranteed 15-year annuity payment⁽²⁾)
- Receive coverage in case of death prior to annuity payment period up to 150%⁽³⁾ of the paid premium
- Income tax deduction up to 300,000 Baht per year⁽⁴⁾
- Entry age is from 20-55 years⁽⁵⁾

Remarks :

- (1) It is in % of the initial sum insured.
- (2) If the insured passes away before receiving the complete 15-year annuity payment, the Company guarantees a sum of payment which is equivalent to the present value of unpaid annuity amount of 15-year period.
- (3) It is from 105-150% of the paid premium. It is subject to the policy year specified in the insurance contract.
- (4) Tax deductible amount is based on the life insurance premium paid.
 - For ordinary life insurance premium, tax deductible amount is based on the actual paid premium, but not exceeding 100,000 Baht per year.
 - For annuity life insurance premium, tax deductible amount is 15% of annual assessable income, but not exceeding 200,000 Baht per year.

In this regard, the maximum tax deductible amount based on the actual paid premium must not exceed 300,000 Baht per year.
- (5) The insureds aged 42-55 years who pass away before receiving the complete 15-year annuity payment may receive total benefits less than the paid premium.

Happiness at Every Stage of **Life You Can Design**

Flexi Invest Link Design

Product Highlights

- ▶ Premium payment period can be specified
- ▶ Sum insured can be specified with coverage starting from 5 to 15 times of the regular premium, depending on the insured's age
- ▶ Make financial plan by designing coverage and investment proportion of your choice.
- ▶ Have better peace of mind with riders
 - Coverage for medical expense
 - Comfort with compensation during hospitalization
 - Coverage for total and permanent disability



Plus More Opportunities

Flexi Invest Link One+

Product Highlights

- ▶ High sum insured starting at 1.5 times the single premium
- ▶ No allocation charge for single premium, allowing more investments in the allocated mutual funds based on your needs to increase opportunities for investment returns
- ▶ Flexibility to adjust financial plan to be fit with goals or ages such as increasing/decreasing sum insured
- ▶ Increasing savings for investment to a chance of more returns

Freedom **You Can Choose**, Comprehensive Coverage & Opportunity for Investment Returns

UNIT – LINKED 15/6

Product Highlights

- ▶ Pay regular premium for only 6 years for 15-year coverage.
- ▶ At the beginning of policy year 7, receive the loyalty bonus at 2% of total regular premium paid from policy year 1 to year 6⁽¹⁾
- ▶ Receive coverage for 15 years. Although the policy value is equal to or less than zero, receive 3 times life coverage of annual regular premium⁽²⁾
- ▶ Have better peace of mind with riders for you to add health coverage.
- ▶ Flexibility to select coverage from 3-10 times of regular premium according to the insured's age without coverage limit

Remarks :

- (1) The insured must continuously pay the regular premium from policy year 1 to policy year 6, and never reduce the regular premium and never withdraw amount from the insurance policy by deducting it from the account of regular premium, and never exercise the right of premium holiday.
- (2) The insured must continuously and completely pay the regular premium according to the premium payment schedule, and never withdraw amount from the insurance policy by deducting it from the account of regular premium and never reduce the regular premium. Outstanding expenses (if any) arising when the investment value is equal to or less than zero shall be considered as outstanding debts/liabilities.

Security and Health that You Can Design

Flexi Invest Link Design with D Health Plus

Product Highlights

Flexi Invest Link Design

- ▶ Design premium with regular premium payment, premium holiday, top-up and partial withdrawal⁽¹⁾
- ▶ Design financial plan and specify coverage of your choice⁽²⁾
- ▶ Have peace of mind with UDR health riders⁽³⁾

Remark :

- (1) Volatile investment market might lower investment unit value. Moreover, premium holiday and partial investment withdrawal might lower entitled benefits and coverage as well as termination of the policy before attaining the age of 99 years.
- (2) Terms and conditions are as specified in the insurance policy, and underwriting is subject to the Company's rules.
- (3) UDR (Unit Deducting Rider) means a rider which has a cost of insurance payment that deducts from investment value.

Remarks :

- Flexi Invest Link Design is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (Regular Premium).
- D Health Plus is a marketing name of D Health Rider (N).
- Premium (excluding investment) is eligible for tax deduction according to the Revenue Department's rules.

Warning: Buyers should create an understanding of coverage details, conditions and risks before every decision to make insurance.

D Health Plus

- ▶ Get it easily and be covered to the max Standard single room fee ICU room fee, examination fee, medication fee, Surgery fee during hospitalization and IPD medical coverage A lump sum coverage up to 5 million Baht per any hospitalization with no limit of times per year
- ▶ Get it easily and choose what suits you with the lump sum payment option from the first Baht or a deductible option for more affordable premium



Get It Easily and Be Covered to the Max

D Health Plus

Key Features

- ▶ Lump sum coverage **up to 5 million Baht*** per hospitalization.
- ▶ Coverage for hospital admission **including OPD benefit for continuous treatment and rehabilitation** It covers standard single room fee, ICU room fee, medication fee, examination fee, surgery fee and physical therapy fee.
- ▶ OPD coverage for major surgery, minor surgery and **accident treatment** within 24 hours.



Entry age is 11-90 years old.

Long-term coverage until attaining the age of 99.



Choose what suits you.

Lump sum payment option since the first Baht or deductible option for more affordable premium.



Be covered to the max.

Coverage for cancer, kidney disease, critical illnesses, common diseases, epidemics and accidents.



Customize as needed.

After retirement, you can reduce deductible amount for higher coverage. No health declaration required.



Hospitalization in a standard single room in any hospital.



Plus ultimate coverage as you wish.

Maternity Plus and Well-Being Plus.

Remark: * For choosing plan with sum insured of 5 million Baht.

Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.



D Kids Plus

Key Features

- ▶ With D Kids Plus, any excess is covered. Standard single room fee, ICU room fee, doctor fee, medication fee, examination fee, surgery fee and physical therapy fee in case of IPD hospitalization as well as OPD benefit for continuous treatment and rehabilitation **in lump sum coverage up to 5 million Baht* per hospitalization.**
- ▶ Long-term care with D Kids Plus Insurable age from **30 days old – 10 years old.** Coverage until attaining **the age of 99.**
- ▶ D Kids Plus, Customize as needed When getting older or after retirement, you can reduce deductible amount for **higher coverage with no health declaration required.**

Remark:

* For choosing plan with sum insured of 5 million Baht and deductible according to the chosen plan.

Elite Health Plus

Elite Health Plus Rider



Coverage

Epidemics, critical illnesses, general diseases, and accidents

IPD Coverage

- ▶ **Standard single room at any hospital** or special single room at 10,000-25,000 Baht per day
- ▶ **ICU room** for 365 days, the benefit is provided as charged. OPD Coverage is also provided.

OPD Coverage

- ▶ **Technology for medical treatment:** Targeted therapy, cancer treatment of chemotherapy, MRI, and CT scan
- ▶ **Annual premium payment:** OPD Coverage is provided according to the chosen plan.

Able to choose a country for medical treatment of your choice

From 4 areas around the world

Plus Health Coverage as you Wish

Maternity Plus and Well-Being Plus

Remark : Standard single room means starting price of a hospital single room for inpatient who is hospitalized in Thailand only.

Warning : Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.

HAPPY SAVING 15/3 (Participating)

Opportunity for better return with guaranteed benefit throughout the contract period for your confidence in any economic situation



Life coverage throughout contract period

- ▶ Receive life coverage in stepped-up basis up to 330% (1)

Guaranteed benefit

- ▶ Guaranteed cash bonus at 1% (2) per policy year, totaling 14% (2)
- ▶ Be certain with protected paid premiums, and receive maturity benefit at 300% (3)

Make investment simple

- ▶ No need to manage portfolio by yourself, investing through life insurance even if you're new to investment

Tax deductible

- ▶ Eligible for tax deduction according to the actual paid premium up to 100,000 Baht (4)

No health checkup and health questions required (5)

Opportunity for international investment for better returns

- ▶ New life insurance that does not offer fixed returns like other traditional life insurance, but offers opportunity for upside through GS Momentum Builder® Multi-Asset 5S ER

Remarks :

- (1) Life coverage is up to 330% of the initial sum insured or the cash surrender value at that time or 101% of the paid premium (whichever is higher).
- (2) It is in % of the initial sum insured.
- (3) In case of being alive until contract maturity, the benefit is 300% of the initial sum insured or 101% of the paid premium (whichever is higher).
- (4) It is subject to the rules of the Revenue Department.
- (5) It is subject to the Company's underwriting criteria.

Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance.

Commercial Product

Credit Life Protect

Life Insurance for Corporate Loan Protection

- SMART CREDIT LIFE+
- SMART CREDIT LIFE
- SMART CREDIT PROTECT+
- SMART CREDIT PROTECT

Fire

- Home insurance
- Condominium insurance
- SME insurance

IAR

- All risk insurance
- Public liability insurance
- Cyber security insurance
- Marine risk insurance
- Money insurance
- Fidelity insurance

Engineering / CAR

- Contractors' all risks (CAR) insurance
- Contractors' plant and machinery insurance
- Energy and petrochemical industry insurance
- Legal liability insurance
- Electronic equipment insurance

Motor

- Motor insurance
- Compulsory motor insurance (CMI)
- Fleet insurance
- Insurance for compensation from motor accidents
- Motor insurance for executives and employees

Group PA/Health

- Personal accident insurance
- Group accident insurance
- Group travel insurance
- Employee benefits insurance

Build Security for Business Consistent Coverage with Credit Line

SMART CREDIT LIFE+

Product Highlights

- ▶ Single premium for coverage in case of death or total and permanent disability
- ▶ Comfort when doing business with coverage for outstanding corporate debts
- ▶ Premium is eligible for corporate tax deduction.

Prevent Business Risks Steady Coverage for Debts Throughout Contract Period

SMART CREDIT PROTECT+

Product Highlights

- ▶ Single premium for coverage in case of death or total and permanent disability
- ▶ Comfort when doing business with stable coverage for outstanding debt throughout the contract period
- ▶ Premium is eligible for corporate tax deduction.

Build Security for Business Lower Coverage Based on Outstanding Debts

SMART CREDIT LIFE

Product Highlights

- ▶ Single premium for coverage in case of death
- ▶ Comfort when doing business with coverage for outstanding corporate debts
- ▶ Premium is eligible for corporate tax deduction.

Build Confidence for Business with Debt Coverage Regardless of Higher or Lower Credit*

SMART CREDIT PROTECT

Product Highlights

- ▶ Single premium for coverage in case of death
- ▶ Comfort when doing business with coverage for outstanding corporate debts throughout the contract period
- ▶ Premium is eligible for corporate tax deduction.



Bancassurance Product



Home Protection

- ▶ Home insurance
- ▶ Condo insurance

Home Loan

- ▶ Feel at ease for coverage for outstanding debts that this home still belongs to your loved ones. (HAPPY CREDIT LIFE SHIELD)



Health

- ▶ Happy family
- ▶ Children's educational funds
- ▶ Health planning
- ▶ Happy retirement
- ▶ More wealth
- ▶ Care for the seniors



Motor

- ▶ Motor insurance
- ▶ Compulsory motor insurance
- ▶ Insurance for compensation from motor accidents



PA/TA

- ▶ Personal accident insurance
- ▶ Travel insurance



Lifestyle

- ▶ Surfing & Skating insurance
- ▶ Bicycle insurance
- ▶ Pet insurance
- ▶ TIP Cyber insurance
- ▶ Dengue Fever insurance

Contact Us



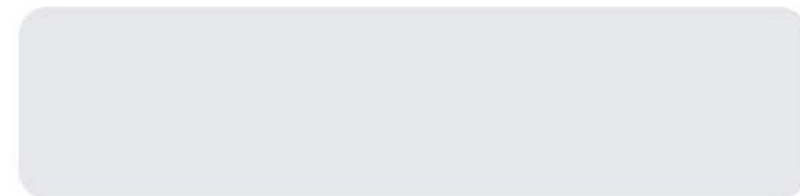
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Thank you

