

Terms and Conditions for Elite Customers

- For existing customers of the bank (Individual), conditions for Elite Membership, customers must have the total assets under management (AUM) as required by the bank from 10,000,000 baht but less than 30,000,000 baht for the previous 1 month. The calculation will be based on the types of financial products that contribute to the assets under management (AUM) with calculation conditions 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* - Dual or joint accounts: Calculate the average balance of the joint account over the past 1 month divided by the number of account holders, it will be net deposit. - 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 is the fund selling agent 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, all valid policies combined, for example; - 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 date 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.	Type of Transactions	Fee Rate	Remarks
1.	Cheque book	No fee charge* And no duty stamp	* Waived fee for purchasing cheque book (20 cheques per book) Limit to 1 book/ visit
2.	Cashier cheque	No fee charge* and no duty stamp	* Limit to 1 cheque/ visit
3.	Gift cheque	No fee charge* and no duty stamp	* Limit to 1 cheque/ visit

No.	Type of 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 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 membership - Waived annual fee for debit and Premium debit cards only for the first year of card issuance.
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* (Annual insurance premiums excluded)*** No fee charge*	***For annual fee of premium debit card, only bank's fee and operation cost of 266 baht will be waived, not insurance premium of 334 baht.
10.	Safe deposit box	75% Discount* for annual rental	*No fee charge for renting safe deposit box of all sizes. limited to 1 box/ person/ year. - In case that 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 will be eligible for a discount from 14 March 2025 onwards. - In case of being a current customer using the safe deposit box rental service. The annual rental fees will be eligible for a discount 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 8 times/ calendar year*	* The customer will receive 2 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 Assets 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 receive the privilege in the 2nd quarter from 7 April – 7 June 2025 will be able to use their rights from 7 April – 6 July 2025.

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

3.5 Customers who receive the privilege in the 4th quarter from 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 users.

4. When the customer is entitled to Elite membership, the bank will notify the customer via LHB You application and SMS to the number provided to the bank on the 7th of the following month, after the customer meets the assets under management (AUM) criteria as per the AUM calculation conditions (Clause 1). The customer can enjoy the benefits until 6 January 2026.

5. Upgrade of membership status

5.1 Within 2025, the customer will be able to upgrade their membership status to a higher level if the customer has assets under management (AUM) of more than 30,000,000 baht, calculated according to the AUM calculation conditions (Clause 1). If the conditions are met, the membership status will be upgraded in the following month's cycle.

6. 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.

7. Customers cannot transfer this membership status 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 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.