

Terms and Conditions for Wealth Plus Customers

1. For existing customers of the bank (Individual), conditions for Wealth Membership: Customers must have the total Assets Under Management (AUM) as required by the bank from 500,000 baht but less than 2,000,000 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> .

2. 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 Wealth 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 Wealth 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.

3. When the customer is entitled to Wealth 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 will be able to enjoy the benefits until 6 January 2026.
4. Upgrade of Wealth membership status
 - 5.1 Within 2025, the customer will be able to upgrade their membership status to a higher level if the customer has an assets under management (AUM) of more than 2,000,000 baht, based on the AUM calculation conditions (Clause 1). If the conditions are met, the membership status will be upgraded in the following month's cycle.
5. Wealth membership rights are reserved for individual customers only and the transactions must be done under the name of an individual only. Doing the transactions under the name of companies and juristic persons is not allowed.
6. Customers cannot transfer this membership status to others and cannot redeem or exchange for other benefits in any case.
7. If the bank makes any change to the terms and conditions, it will be announced in advance via www.lhbank.co.th. For any argument with Wealth membership status, the bank's decision shall be final with primary consideration for the customer's benefit.
8. Membership period: 14 March 2025 – 6 January 2026.

9. Customers can inquire for additional information at Family Banking Contact Center at 02-4911999.