

Table: Minimum Information Disclosure for Foreign Currency Deposit Account (FCD) Service

Topic	Information Details disclosed
A. Types of Basic Products	<p>Foreign Currency Deposit Account (FCD) is a foreign currency deposit services in the currency as specified by the Bank. The Bank provides the services to Thai persons or the persons who have residence in the country (Resident) and foreigners or the persons who have residence outside the country (Non-Resident) possessing qualifications as set by the Bank of Thailand, in which the foreign currency deposit / withdrawal can be made. The Bank provides depository services for total 6 currencies that are USD, GBP, SGD, JPY, CNY and EUR.</p> <p>Two types of deposit accounts are available, that are:</p> <ul style="list-style-type: none"> <li>● Savings Account;</li> <li>● Time Deposit Account, with deposit period of 1, 3, 6 and 12 months</li> </ul> <p>Deposit / Withdrawal Transaction made via Foreign Currency Deposit Account</p> <ul style="list-style-type: none"> <li>- Provide deposit / withdrawal service by transferring money via the account in various channels as specified by the Bank, such as SWIFT, bank internal transfer, foreign exchange from the same source;</li> <li>- No service providing for foreign currency deposit / withdrawal transactions made via the following channels:               <ol style="list-style-type: none"> <li>1) Deposit / Withdrawal by foreign banknotes;</li> <li>2) Transactions made via money transfer at Counter of the Bank's branches;</li> <li>3) Transactions made via Internet Banking</li> </ol> </li> </ul>
B. Minimum Deposit Amount	<ul style="list-style-type: none"> <li>- Minimum amount for opening each currency account (as detailed in accordance with the Bank's Notification on the Conditions and Fees associated with the Foreign Currency Deposit Account Services);</li> <li>- Minimum deposit balance required to be maintained in the account (as detailed in accordance with the Bank's Notification on the Conditions and Fees associated with the Foreign Currency Deposit Account Services);</li> </ul> <p>The client can click link:  <a href="https://www.lhbank.co.th/RateForeign/deposit_withdrawal_fees">https://www.lhbank.co.th/RateForeign/deposit_withdrawal_fees</a></p>

<p>C. Interest Rates and Service Fees</p>	<ul style="list-style-type: none"> <li>- Annual Interest Rates as detailed in accordance with Table 4: Interest Rate for Foreign Currency Deposits (Percentage per Annum)</li> </ul> <p>The client can click link: <a href="https://www.lhbank.co.th/RateForeign/foreign_currency_deposit">https://www.lhbank.co.th/RateForeign/foreign_currency_deposit</a></p> <ul style="list-style-type: none"> <li>- For the method and number of days per annum to be used for calculating the interest, the Bank will calculate the interest rate at percentage per annum as prescribed above accrued daily in accordance with the deposit period. The number of days per annum to be used for the calculation is 360 days, (regardless of whether there are 365 days or 366 days in that calendar year of deposit) , <u>except</u> for the interest calculation for Pound Sterling (GBP) and Singapore Dollar (SGD) currency deposits, in which the number of days per annum to be used for the calculation is 365 days.</li> </ul> <p>Calculation formulas are as follows:</p> <p>The Amount of Interest Earned = <math>\text{Principal} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{360}</math></p> <p>The Amount of Interest Earned = <math>\text{Principal} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{365}</math></p> <ul style="list-style-type: none"> <li>- For savings account, the Bank will pay the interest on every 25<sup>th</sup> of June and 25<sup>th</sup> of December;</li> <li>- For time deposit account, the Bank will pay the interest upon maturity;</li> <li>- Interest income of saving accounts from all banks in combination not exceeding 20,000 Baht per annum will be exempt from the withholding tax of 15 percent (for individual) in accordance with the Notification of the Director-General of the Revenue Department on Income Tax (No. 55). For other client categories other than individual, the Bank will deduct the withholding tax as prescribed by the laws;</li> <li>- Fees associated with the money deposit as detailed in accordance with Table 5: Deposit / Withdrawal Fee Rates for Foreign Currency Deposit Account and Table 6: Conditions and Fees associated with the Foreign Currency Deposit Account Services</li> </ul> <p>The client can click link Table 5 and Table 6: <a href="https://www.lhbank.co.th/RateForeign/deposit_withdrawal_fees">https://www.lhbank.co.th/RateForeign/deposit_withdrawal_fees</a> <a href="https://www.lhbank.co.th/RateForeign/conditions_foreign_currency_deposit">https://www.lhbank.co.th/RateForeign/conditions_foreign_currency_deposit</a></p>
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D. Interest Rate in event of non-conforming to the terms of deposit (for time deposit)	Time deposit account that the client withdraws money prior to the maturity date and <ul style="list-style-type: none"> <li>- the deposit period is less than 1 month, will receive savings deposit interest;</li> <li>- the deposit period is more than 1 month but withdrawal made prior to the maturity, will receive the interest rate nearly to that on the date of withdrawal.</li> </ul>
E. Account Maintenance Fees	The Bank do not set the account maintenance fees for all types of accounts.  The client can click link Table 6: <a href="https://www.lhbank.co.th/RateForeign/conditions_foreign_currency_deposit">https://www.lhbank.co.th/RateForeign/conditions_foreign_currency_deposit</a>
F. Renewal of the Account upon Maturity (for time deposit)	At the maturity date for each time deposits, the bank will not renew the deposit automatically. The customers must contact the bank to withdraw the deposit only.
G. Service Provider Contact Channel	Customers can contact any branch of LH Bank or call 1327 or see details at <a href="http://www.lhbank.co.th">www.lhbank.co.th</a> <ul style="list-style-type: none"> <li>- e-Mail: <a href="mailto:Callcenter@lhbank.co.th">Callcenter@lhbank.co.th</a></li> <li>- Other channels via Face Book / YouTube / LINE by typing "LH BANK"</li> </ul>
H. Deposit Protection	This deposit will not be protected by the Deposit Protection Agency in the amount as prescribed in the law.
I. Risk	The foreign exchange rate risk may possibly exist, which may make your principal decrease or increase sometimes when comparing with Baht currency.
J. Frequency of Service Use	The depositor can use the services of money deposit / withdrawal / transfer with no limit of time.