

Sales Sheet Pro-Fit Digital Savings Accounts (Wealth)

Product Name: Pro-Fit Digital Savings (Wealth) *For foreign individual customers only.*

Product Type: Passbook Savings

Date: 6th December 2023

1. Product Description

Interest Rate

- For deposit amounts to **3,000,000** Baht = **1.50%** per year.
- For deposit amounts between **3,000,001 – 50,000,000** Baht = **1.75%** per year.
- For deposit amounts over **50,000,000** Baht = **0.25%** per year.
(the maximum deposit is no more than **500,000,000** Baht)

Example:

Interest amount* = Principal X (Interest Rate/100) X (Actual deposit period (days)/365)

Example: The customer has a deposit balance at the end of the day of **50,100,000** baht for **1** day and receives interest of **2,377.39** Baht with the calculation method as follows:

Deposit Balance	Calculation formula	Pay interest (Day)
Deposit amounts to 3,000,000 Baht	$3,000,000 \times 1.50\% \div 100 \times 1 \div 365$	123.29 Baht
Deposit amounts between 3,000,001 - 50,000,000 Baht	$47,000,000 \times 1.75\% \div 100 \times 1 \div 365$	2,253.42 Baht
Deposit amounts over 50,000,000 Baht	$100,000 \times 0.25\% \div 100 \times 1 \div 365$	0.68 Baht
		2,377.39 Baht

- **Interest rates may change according to the Bank's notifications. For more information, see www.lhbank.co.th.**
- Interest Payment Period: Interest is paid twice per year at the end of every June and December.
- Deposit interest payment period will have withholding tax as specified by the Revenue Department.

2. Product Terms

- For foreign individuals only. who are aged 15 years and over.
- An account is to be opened under the name of an for foreign individuals.(joint accounts cannot be opened).
- The Bank reserves the right that one customer may open one account only (all branches are included).
- The minimum amount for account opening deposits is 10,000 Baht.
- The customer may not conduct withdrawal/transfer transaction until the remaining amount of each transaction is less than 10,000 Baht except in the case of withdrawals to close accounts.
- You can apply for the Mobile Banking Application service and verify your identity at the branch on the date of account opening.
- Statements can be seen via a mobile banking application.
- A transfer account can only be linked to the service you applied for through the Mobile Banking Application.
- Can be used with LH Bank Debit Chip Card only.
- In cases where the account is closed before six months, the Bank will collect a fee of **100** Baht.

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3. Deposits / Withdrawals / Transfers and Privileges and Terms
<p>This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:</p> <ol style="list-style-type: none"> 1. Transfer, deposit/withdrawal, or payment transactions may be conducted for an unlimited number of times via a mobile banking application. 2. The Bank's branches.
4. Account Maintenance Fee
<p>Account that remains inactive for more than 1 year with outstanding balance less than 2,000 Baht is subject to maintenance fee of 50 Baht per account per month.</p>
5. Account Opening Channels
<p>Land and Houses Bank Public Company Limited Control Branches.</p>
6. Channels to contact LH Bank
<ul style="list-style-type: none"> ▪ The Bank can be contacted at every branch of Land and Houses Bank Public Company Limited, Tel. 1327, or by viewing additional information at www.lhbank.co.th. ▪ Email: callcenter@lhbank.co.th. ▪ Other Channels: Facebook, by typing "LH Bank".
7. Cautions
<ul style="list-style-type: none"> ▪ In cases where the account is closed before six months, the Bank will collect a fee of 100 Baht. ▪ Account that remains inactive for more than 1 year with outstanding balance less than 2,000 Baht is subject to maintenance fee of 50 Baht per account per month. ▪ Service fees are at the rates according to the Bank's notifications. ▪ The Bank has the right to suspend deposit account transactions and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account.
8. Notifications of Changes to Terms of Service or Significant Warnings
<p>In cases where there are changes to terms of products or services with significant effects on service use by customers, the Bank will inform customers at least 30 days in advance.</p>
<p>Remarks: This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law.</p>