LH BANK

Product Catalog

(Individual Customers)

According to the bank's deposit interest rate announcement, effective from October 26, 2026.

Deposit Products and Bancassurance Department

Last updated on October 26, 2026.

(Internal Use)

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account: Daily Deposit and Withdraw

Product Name	Savings Account	Digital Savings
Passbook	 Passbook Savings Account	LHB YOU
Product Features	Unlimited deposits and withdrawals, regardless of the number of transactions or the amount.	Unlimited deposits and withdrawals, regardless of the number of transactions or the amount.
Product Conditions	Individuals	Individuals who are Thai nationals aged 15 and above.
Annual Interest Rate	According to the bank's announcement	According to the bank's announcement
Additional Benefits	-	-
Minimum Account Opening Balance	500 Baht	No minimum deposit requirement Accounts with zero balance for 30 days from the date of opening will be closed automatically.
Account Maintenance Fee	No account maintenance fee will be charged	No account maintenance fee will be charged
Interest Payment	Semi-annually in June and December.	
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.	
Precautions	• Interest income is subject to withholding tax as per Revenue Department regulations. • Deposits, withdrawals, or transfers across bank regions will incur fees and service charges as announced by the bank. • For account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht.	• Interest income is subject to withholding tax as per Revenue Department regulations. • Deposits, withdrawals, or transfers across bank regions will incur fees and service charges as announced by the bank. • For account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht.
	• The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.	
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.	

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account
Daily Deposit and Withdraw

Product Name	Basic Banking Account
Passbook	 Passbook Savings Account
Product Features	This is a standard savings account with no minimum deposit requirement to open the account. There are no maintenance fees, and there is no fee for applying for an ATM/Debit card to be used with the basic account (in case of applying for an ATM/Debit card).
Product Conditions	• Available for individuals holding a valid State Welfare Card or aged 65 years and above (joint accounts, 'for' accounts, and 'by' accounts are not permitted. • Only one account can be opened.
Annual Interest Rate	According to the bank's announcement.
Additional Benefits	-
Minimum Account Opening Balance	No minimum deposit requirement.
Account Maintenance Fee	No account maintenance fee will be charged until the basic account is converted to a regular savings account of the bank.
Interest Payment	Semi-annually in June and December.
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.
Precautions	• The bank reserves the right to change the status of a Basic Banking Account to a regular savings account. The bank will notify the depositor at least 30 days in advance if the Basic Banking Account meets any of the following conditions: 1. The average daily balance at the end of each month exceeds 50,000 Baht. 2. The total monthly deposits or withdrawals exceed 50,000 Baht. 3. There are no account activities for more than 24 consecutive months. 4. The account holder no longer meets the eligibility criteria for a Basic Banking Account. • Deposit/withdrawal/transfer fees (if any) are in accordance with the bank's announcement. • Debit cards may only be issued for specific types designated by the bank, with no application fee, annual fee, or renewal fee (in case of card expiration), as long as the account retains its basic banking account status. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account
Savings with Life Protection

Product Name	Super Shield 1	Super Shield 2	B You Health Savings
Passbook	Passbook or E-Passbook (when applicable)	Passbook or E-Passbook (wh	Passbook or E-Passbook (when applicable)
Product Features	Savings Deposit with Life Protection	Savings Deposit with Life Protection and High Interest	Savings Deposit with Life Protection and Coverage for 30 Critical Illnesses
Product Conditions	Individuals, Age 15 - 70 Years, One Person per Account (All Channels Combined)	Individuals, Age 15 - 70 Years, One Person per Account (All Channels Combined)	Individual Type, Age 18 - 65 Years (Renewable up to 70 Years), One Person per Account (All Channels Combined)
Additional Benefits	Savings deposit with free accident insurance, life coverage 25 times the deposit amount, up to 5 million Baht (based on the deposit balance one day before the incident)	Savings deposit with free accident insurance, life coverage 3 times the deposit amount, up to 15 million Baht (based on the deposit balance one day before the incident)	Savings deposit with free life insurance, life coverage for all cases 50,000 Baht, critical illness coverage up to 1 million Baht (equal to the average balance one month before diagnosis)
Minimum Account Opening Balance	1,000 Baht	100,000 Baht	100,000 Baht
Minimum Balance Requirement	1,000 Baht	100,000 Baht	100,000 Baht
Interest Payment	Semi-annually in June and December	Monthly	Monthly
Account Opening Channels	Bank Branches / Mobile Banking Application.		Bank Branches
Account Maintenance Fee	No account maintenance fee will be charged		
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.		
Precautions	• If the account balance is less than 1,000 Baht one day before death, life coverage will not be provided. • Depositors must declare their health status and pass the underwriting criteria	• If the account balance is less than 100,000 Baht one day before death, life coverage will not be provided. • Depositors must declare their health status and pass the underwriting criteria.	• If the account balance is less than 100,000 Baht one day before death, life coverage will not be provided. • If the average account balance is less than 100,000 Baht one month before being diagnosed with a critical illness, coverage will not be provided. • Before opening an account, customers must fill out an insurance application form.
	• If the account balance remains zero for 30 days from the account opening date through the mobile banking application, the bank will automatically close the account. • For account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht. • Interest income is subject to withholding tax as per Revenue Department regulations. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.		
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.		

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account
Savings with Life Protection

Product Name	B You Care Savings
Passbook	LHB YOU LH E-Passbook E Password
Product Features	Savings Deposit with Life Protection B You Care
Product Conditions	Individuals Age 15 - 70 Years One Person per Account (All Channels Combined)
Additional Benefits	Savings deposit with free accident insurance, life coverage 20 times the deposit amount, up to 20 million Baht
Minimum Account Opening Balance	• Minimum deposit of 500 Baht (The deposit must be made within 30 days from the account opening date. If the deposit requirement is not met, the account will be automatically closed). • Minimum deposit balance 1,000 Baht is required to receive coverage.
Minimum Balance Requirement	No minimum balance is required in the account.
Interest Payment	Monthly
Account Opening Channels	Mobile Banking Application.
Account Maintenance Fee	No account maintenance fee will be charged
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.
Precautions	• If the account balance is less than 1,000 Baht one day before death, life coverage will not be provided • Must be in good physical health with no part of the body disabled. • The account holder can designate only one beneficiary. • For account closure before 6 months to the end of the term, the bank reserves the right to charge a fee of 100 Baht • Interest income is subject to withholding tax as per Revenue Department regulations. • The bank reserves the right to suspend account transactions, and/or freeze, and/or terminate services, whether in whole or in part, if it detects a risk that the account holder may have unlawful intentions, is involved in illegal activities, has received funds transferred into the account by mistake, or in any other circumstances deemed appropriate by the bank and/or as stipulated in the terms and conditions of the deposit account..
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account : Digital Savings

Product Name	B You Rich Savings Account		Non-Fixed Deposit
Passbook	LHB You LH E-Passbook	Passbook Savings Account	LHB You LH E-Passbook + Passbook or E-Passbook (when applicable)
Product Conditions	For individuals of Thai nationality aged 15 years and above.	For individuals of Thai nationality and foreign nationals aged 15 years and above.	For individuals, aged 15 years and above, opened through Mobile Banking Application.
Minimum Account Opening Balance	500 Baht	500 Baht	500 Baht
Minimum Balance Requirement	500 Baht	500 Baht	500 Baht
Account Opening Channels	Mobile Banking App.	Bank Branches	Mobile Banking App./Bank Branches
Account Maintenance Fee	No account maintenance fee will be charged		
Annual Interest Rate	According to the bank's announcement		
Interest Payment	Interest is paid semi-annually in June and December.		
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.		
Precautions	• For account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht. • Accounts with zero balance for 30 days from the date of opening will be closed automatically. • Interest income is subject to withholding tax as per Revenue Department regulations. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions. **Note:** *Opening an account at a branch is only for cases where it cannot be done through the Mobile Banking Application.		
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.		

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog: Savings Account
Daily Deposit and Withdraw

Product Name	B You Wealth Savings
Passbook	LHB You LH E-Passbook
Product Conditions	For individuals of Thai nationality aged 15 years and above
Minimum Account Opening Balance	500 Baht (A deposit must be made within 30 days from the account opening date. If the required deposit is not received, the account will not be able to make any transactions from this account.)
Minimum Balance Requirement	No minimum deposit required
Account Opening Channels	LHB You Mobile Banking Application only
Account Maintenance Fee	No account maintenance fee will be charged
Annual Interest Rate	According to the bank's announcement
Interest Payment	Interest is paid monthly on the 20th of each month
Additional Benefits	Able to apply for any type of Debit Card
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.
Precautions	• For account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht. • Accounts with zero balance for 30 days from the date of opening will be closed automatically. Interest income is subject to withholding tax as per Revenue Department regulations. • Interest income is subject to withholding tax as per Revenue Department regulations. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions. กำหนดไว้
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account
Daily Deposit and Withdraw

Product Name	B You Max Savings
Passbook	LHB You LH E-Passbook
Product Conditions	For individuals of Thai nationality and foreign nationals aged 15 years and above who does not have any products with the bank (new customers/New CIF).
Minimum Account Opening Balance	500 Baht *(Accounts with zero balance for 30 days from the date of opening will be automatically closed.)*
Minimum Balance Requirement	No minimum deposit required
Account Opening Channels	LHB You Mobile Banking Application only
Account Maintenance Fee	No account maintenance fee will be charged
Annual Interest Rate	According to the bank's announcement
Interest Payment	Interest is paid semi-annually in June and December.
Additional Benefits	• Can be used with debit cards at all branches (excluding annual fees and entrance fees) • Can link to a joint account
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.
Precautions	• Fees and service conditions are as per the bank's announcements. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog : Savings Account
Daily Deposit and Withdraw

Product Name	B You Pay Savings
Passbook	LHB You LH E-Passbook
Product Conditions	For individuals of Thai nationality and foreign nationals aged 15 years and above
Minimum Account Opening Balance	No minimum deposit amount required. Accounts with zero balance for 365 days from the date of opening will be closed automatically.
Minimum Balance Requirement	No minimum deposit required
Account Opening Channels	LHB You Mobile Banking Application / Bank branches.
Account Maintenance Fee	No account maintenance fee.
Annual Interest Rate	According to the bank's announcement
Interest Payment	Interest is paid monthly on the last day of each month.
Additional Benefits	• Can be linked with the B You Debit Card. For details on fees and the latest promotional terms, please visit www.lhbank.co.th
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.
Precautions	• Fees and service conditions are as per the bank's announcements. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog Fixed Deposit Account

Deposit Options

Product Name	Fixed Deposit	Digital Fixed Deposit
Passbook	 Passbook Savings Account	LHB YOU LH E-Passbook
Product Features	Fixed deposit with flexible terms and high interest rates	Fixed deposit with flexible terms and high interest rates, easily opened through the Mobile Banking Application
Product Conditions	Individuals	For individuals of Thai nationality aged 15 years and above
Annual Interest Rate	Deposit period 3 - 5 months = 0.60% per year Deposit period 6 - 7 months = 0.70 per year Deposit period 8 - 11 months = 0.80% per year Deposit period 12, 15, 18, 24, 36 months = 0.90% per year	
Minimum Account Opening Balance	1,000 Baht	1,000 Baht
Interest Payment Period	Interest will be paid upon maturity Interest income is subject to withholding tax as per Revenue Department regulations.	
Deposit Interest Rate for Non-Compliance	• In case of early withdrawal, if the deposit period is less than 3 months, no interest will be paid. • In case of early withdrawal, if the deposit period is 3 months or more, the minimum savings interest rate for individuals, as announced by the bank on the deposit date, will be applied, and the interest earned will be subject to tax.	
Account Renewal Upon Maturity	Upon maturity of each deposit term, if the depositor does not contact the bank to withdraw the funds, the bank will automatically renew the deposit for the same term, applying the interest rate and conditions as announced at that time	
Account Opening Channels	Bank Branches	Mobile Banking App
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.	
Precautions	• In case of deposit, withdrawal, or transfer transactions across clearing districts or between different banks, fees will be charged. You can learn more at www.lhbank.co.th. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.	
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.	

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog: Tax-free deposit account, interest earned is not subject to tax

Product Name	Tax-free savings account for 24 months (Smart Kids)	Tax-free savings account for 36 months (Taweeka)
Passbook	 Passbook Savings Account LHBYOU LH E-Passbook	 Passbook Savings Account LHBYOU LH E-Passbook
Product Features	Deposit an equal amount every month for the selected deposit period.	Deposit an equal amount every month for the selected deposit period.
Product Conditions	For Individuals aged 7 years and above (customers aged 15 years and above can open an account via the Mobile Banking Application).	
Annual Interest Rate (Floating Rate)	24 months = 1.30% per year (Fixed deposit interest for 12 months = 0.90% + 0.40%)	36 months = 1.55% per year (Fixed deposit interest for 12 months = 0.90% + 0.65%)
Deposit period	24 months	36 months
Minimum Account Opening Balance	From 1,000 - 25,000 Baht	From 1,000 - 16,500 Baht
Interest Payment Period	Interest will be paid upon maturity	
Deposit Interest Rate for Non-Compliance	• In case of early withdrawal, if the deposit period is less than 3 months, no interest will be paid. • In case of early withdrawal, if the deposit period is 3 months or more, the minimum savings interest rate for individuals, as announced by the bank on the deposit date, will be applied, and the interest earned will be subject to tax. • If, on the account closing date, it is found that the account has missed deposits and the deposits have not been completed according to the conditions before the maturity date, the account will receive the savings interest rate as announced by the bank and will be subject to withholding tax. • In case the account has missed deposits for more than 2 periods, further deposits will not be allowed, and the account must be closed (At the savings interest rate as announced by the bank and subject to withholding tax.)	
Account Renewal Upon Maturity	Upon maturity of each deposit term, if the depositor does not contact the bank to withdraw the funds, the bank will automatically renew the deposit for the same term, applying the interest rate and conditions as announced at that time	
Account Opening Channels	Mobile App/ Bank Branches	Mobile App/ Bank Branches
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.	
Precautions	• A deposit must be made every month in the same amount as the initial deposit for a period of 24 or 36 consecutive months. • For account closure before 6 months to the end of the term, the bank reserves the right to charge a fee of 100 Baht. • In case of missed deposits for 1-2 periods, the bank recommends making up the missed deposits immediately or in the following month along with the regular deposit or making up the missed deposits before the maturity date. If deposits are missed for more than 2 periods, further deposits will not be allowed, and the account must be closed. • In case of deposit, withdrawal, or transfer transactions across districts or between different banks, fees will be charged. You can learn more at www.lhbank.co.th. • The interest rate is a floating rate, based on the 12-month fixed deposit rate for individuals. The minimum deposit amount can be changed according to the bank's interest rate announcement and will be effective immediately as announced by the bank. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.	
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.	

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.

LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Product Catalog: Special Fixed Deposit Campaign

Product Name	5 months, 6 months and 7 months Campaign Special Fixed Deposit	5 months, 6 months and 7 months Campaign Special Fixed Deposit
Passbook	 Passbook Savings Account	LHB YOU LH E-Passbook
Product Features	Fixed deposit with flexible terms and high interest rates	Fixed deposit with customized deposit period flexible terms and high interest rate. Open an account easily via the Mobile Banking application.
Product Conditions	Individual customers	Individual customers of Thai nationality, aged 15 years and above
Annual Interest Rate	Deposit period 5 months = 1.30% per year : New Customers Deposit period 6 months = 1.20% per year : General customers Deposit period 7 months = 1.35% per year : New Customers	
Minimum Account Opening Balance	• Deposits for special fixed deposit accounts of 5 and 7 months can be made only once, with a minimum of 100,000 THB and a maximum of 10,000,000 THB per customer. • Deposits for special fixed deposit accounts of 6 months, minimum of 100,000 THB and maximum aggregate of THB 500 million, calculated across all single and joint accounts, through all available channels.	
Interest Payment Period	**Interest will be paid upon maturity Interest income is subject to withholding tax as per Revenue Department regulations.**	
Deposit Interest Rate for Non-Compliance	• In case of early withdrawal, if the deposit period is less than 3 months, no interest will be paid. • In case of early withdrawal, if the deposit period is 3 months or more, the minimum savings interest rate for individuals, as announced by the bank on the deposit date, will be applied, and the interest earned will be subject to tax.	
Account Renewal Upon Maturity	Upon maturity of each deposit term, if the depositor does not contact the bank to withdraw the funds, the bank will automatically renew the deposit for the same term, applying the interest rate and conditions as announced at that time	If the depositor does not withdraw the funds upon maturity, the bank will automatically renew the deposit for a 12-month period at the current interest rate and conditions at that time.
Account Opening Channels	Bank Branches	Mobile App.
Contact Channels	Contact any bank branch, call the Call Center at 1327, or visit www.lhbank.co.th for more details.	
Precautions	• In case of deposit, withdrawal, or transfer transactions across clearing districts or between different banks, fees will be charged. You can learn more at www.lhbank.co.th. • Partial withdrawals are allowed as long as the remaining balance in each deposit account is not less than 100,000 THB. Depositors cannot make withdrawals or transfers that reduce the balance below this amount, except when closing the account. • The bank reserves the right to suspend, freeze, or terminate account services, in whole or in part, if the account holder is suspected of unlawful activities, involvement in illegal actions, receiving funds from erroneous transfers, or other cases where the bank deems it necessary to act, and/or as specified in the account terms and conditions.	
Notification of Changes in Service Conditions	In the event of changes to product conditions or services that significantly affect customer usage, the bank will notify customers at least 30 days in advance.	

This deposit is protected by the Deposit Protection Agency up to the amount specified by law.