



BANK

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

Announcement
Service and Other Fees
Effective from 15 October 2025

Fees Related to Deposits	Fee Rates
1. Account Maintenance Fees • Current Account – Inactive for over 12 months with a balance below 1,000 THB • Savings Account – Inactive for over 12 months with a balance below 2,000 THB	100 THB per month Account maintenance fees for current accounts are waived for individual customers. 50 THB per month Account maintenance fees for savings accounts are waived for individual customers.
2. Returned Check Penalties • In case of return reason No.1: Insufficient funds in the account • In case of return reason No.3 : Re-presented check returned, specifically for cases where payment is ordered from amounts pending collection	0.30% of the check amount, with a minimum of 300 THB per check 200 THB per check
3. Inter-branch Deposits and Withdrawals for Current Accounts • Withdrawals – Cash: Maximum limit of 2 million THB per account per day – Transfers: Maximum limit of 100 million THB per account per day • Deposits – Cash: No limit – Transfers: No limit	Within the same clearing area 10 THB per check Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB Within the same clearing area Free Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB

Fees Related to Deposits	Fee Rates
4. Inter-branch Deposits and Withdrawals for Savings Accounts Withdrawals - Cash: Maximum limit of 2 million THB per account per day - Transfers: Maximum limit of 100 million THB per account per day Deposits - Cash: No limit - Transfers: No limit	Within the same clearing area Free Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB Within the same clearing area Free Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB
5. Inter-branch Deposits and Withdrawals for Fixed Deposit Accounts / Bills of Exchange Withdrawals - Cash: Maximum limit of 2 million THB per account per day - Transfers: Maximum limit of 100 million THB per account per day Deposits - Cash: No limit - Transfers: No limit	Within the same clearing area Free Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB Within the same clearing area Free Across different clearing areas 10 THB per 10,000 THB, minimum 10 THB per check Line fee: 20 THB
6. Depositing Bank Cashier's Checks Across Different Clearing Areas (When the paying branch is in a different clearing area from the issuing branch.)	0.10% of the check amount, with a minimum of 10 THB per check (This fee is separate from the fee for depositing funds into an account across different clearing areas.)
7. Automatic Transfer Service Between Savings and Current Accounts - Transfer from savings account to current account - Transfer from savings account to current account, and at the end of each day, transfer back from current account to savings account	15 THB per day 20 THB per day

Fees Related to Deposits	Fee Rates
8. Issuing a New Passbook to Replace a Damaged or Lost One	50 THB per time per account
9. Issuing a New Certificate for Fixed Deposits, Bills of Exchange, or Promissory Notes in Case of Loss	50 THB per time per account
10. Requesting Account Statements for All Types of Deposit Accounts - Retroactive from the current month: - Less than 6 months - From 6 months to 12 months - More than 12 months to 24 months - More than 24 months	100 THB per time per account 200 THB per time per account 300 THB per time per account 400 THB per time per account
11. Freezing a Deposit Account at the Customer's Request	100 THB per time per account
12. Coin Counting Fees - Up to 2,000 THB - From 2,001 THB and above *Fees are waived for deposits into accounts for individuals under 15 years old.	Free 2% of the total deposit amount
13. Early Account Closure Fees - Closure of a savings account within 6 months - Closure of a tax-free deposit account within 6 months	100 THB per account 100 THB per account

Other Fees	Fee Rates
1. Checks and Financial Instruments • Issuance – Checkbook – Continuous or Special Checks (Booklet) – Cashier's Check – Gift Check • Stop Payment on Checks and Financial Instruments	300 THB per book (20 checks per book, 15 THB per check) 15 THB per check plus the actual printing cost for continuous/special checks as charged by the bank 20 THB per check 20 THB per check 100 THB per check
2. Up-country check collection	0.10% of the check amount, with a minimum fee of 10 THB per check
3. Requesting Financial Documents 3.1 Requesting financial documents other than statements, such as checks and receipts (excluding requests under No. 3.2) – Retroactive up to 2 months – Retroactive over 2 months but not exceeding 1 year – Retroactive over 1 year 3.2 Requesting printed images of checks from the check image storage system (retroactive up to 10 years from the transaction date)	100 THB per document 100 THB per document, with a minimum charge of 500 THB per request 200 THB per document, with a minimum charge of 500 THB per request, maximum charge not exceeding 2,000 THB per request 100 THB (50 THB per sheet) (1 set contains 2 sheets)
4. LH Bank Debit Chip Card • Entrance Fee • Annual Fee • Issuing a New Card to Replace the Old One (in case of loss, damage, stop payment, renewal, etc.) • Requesting Account Statement (Debit Card) • Requesting Copy of Transaction Slip (Sale Slip) • Transaction Dispute • Purchasing Goods and Services – Purchasing goods and services through merchants (EDC machine) – Purchasing goods and services through online shopping	100 THB per card 200 THB per card 100 THB per card 100 THB per document 200 THB per transaction 200 THB per request Depending on the merchant and in the case of payments for goods and services in foreign currency, a currency conversion risk fee of up to 1% of the transaction amount will be applied.

Other Fees	Fee Rates
5. Debit Card (LH Bank Premium) - Entrance Fee - Annual Fee - Issuing a New Card to Replace the Old One (in case of theft)	100 THB per card 600 THB per card ◆ Bank fees and operational costs: 266 THB ◆ Annual insurance fee: 334 THB No fee charged
** Any other fees will be charged according to the fee rates for the LH Bank Debit Chip Card as specified in No. 4	
6. Cash Withdrawal within the Bank via LH Bank ATM - Within the same province - Inter-province * Except for Bangkok and its metropolitan area (Bangkok, Nonthaburi, Pathum Thani, Samut Prakan), which are considered as the same area.	Free Free
7. Inter-Account Transfers within the Bank via LH Bank ATM - Within the same province - Inter-province In the case where the transferor's deposit account and the transferee's deposit account are in the same inter-province branch, but the ATM used for the transaction is in a different inter-province branch, the bank will charge the fee as an inter-province transfer.	Free Free
8. Cash Withdrawal/ Balance Inquiry for Accounts Linked to Debit Cards at Other Bank's ATMs/CDMs 8.1 Domestic machines - Within the same province - Inter-province 8.2 International machines** - Balance inquiry - Cash withdrawal	The first 10 transactions of the month are free: from the 11th transaction onwards. 5 THB per transaction 15 THB per transaction 15 THB per transaction 100 THB per transaction plus a currency conversion risk fee of up to 1% of the withdrawn amount.
**This does not include transaction fees charged by the ATM-owning bank.	

Other Fees	Fee Rates
9. Top-Up PromptPay via ATM - Transfer amount not exceeding 5,000 THB per transaction - Transfer amount between 5,000 and 7,500 THB per transaction	Free 2 THB per transaction
10. Inter-Bank Transfers via ATM (ORFT) - Transfer amount not exceeding 10,000 THB - Transfer amount between 10,000 - 50,000 THB	25 THB per transaction 35 THB per transaction
11. Online Retail Funds Transfer via Bank Counter (Counter ORFT) - Transfer amount not exceeding 10,000 THB - Transfer amount between 10,000 - 20,000 THB - Transfer amount between 20,000 - 30,000 THB - Transfer amount between 30,000 - 40,000 THB - Transfer amount between 40,000 - 50,000 THB - Transfer amount between 50,000 - 65,000 THB - Transfer amount between 65,000 - 80,000 THB - Transfer amount between 80,000 - 100,000 THB	50 THB per transaction 60 THB per transaction 70 THB per transaction 80 THB per transaction 90 THB per transaction 100 THB per transaction 110 THB per transaction 120 THB per transaction
12. Small Inter-Bank Transfers (Bulk Payment System) via LH Bank Speedy และ LHB Biz Connect Bulk Payment Credit Next Day (NURG) - Transfer amount not exceeding 2,000,000 THB per transaction Bulk Payment Credit Same Day (SDVA) For transfer amounts not exceeding 2,000,000 THB per transaction: - Transfer amount not exceeding 100,000 THB per transaction - Transfer amount between 100,000 - 500,000 THB per transaction - Transfer amount between 500,000 - 2,000,000 THB per transaction	12 THB per transaction 20 THB per transaction 75 THB per transaction 200 THB per transaction
13. PromptPay Transfers (Corporate Entities) (via bank counter and LH Bank Speedy and LHB Biz Connect for corporate customers) - Transfer amount not exceeding 100,000 THB - Transfer amount between 100,000 - 2,000,000 THB	10 THB per transaction 15 THB per transaction

Other Fees	Fee Rates																																
14. PromptPay Transfers (Individuals) (via bank counter and ATM) 14.1 PromptPay account of the transferee is with Land and Houses Bank Public Company Limited 14.2 PromptPay account of the transferee is with another bank - Transfer amount between 1 - 5,000 THB per transaction - Transfer amount between 5,000 - 30,000 THB per transaction - Transfer amount between 30,000 - 100,000 THB per transaction - Transfer amount between 100,000 - 200,000 THB per transaction **For transfers via bank counter, a minimum fee of 100 THB applies	Free Free 2 THB per transaction 5 THB per transaction 10 THB per transaction																																
15. Third-Party Fund Transfer via Baht Net System (through Bank Counters and LH Bank Speedy and LHB Biz Connect for Corporate Customers) 15.1 Customers instruct the transfer of funds from the sending bank to the account of the receiving customer, which is opened with the receiving bank. <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Sending Bank</th><th style="text-align: left;">Receiving Bank</th></tr> </thead> <tbody> <tr> <td>1) Bangkok/Metropolitan Area</td><td>- Bangkok/Metropolitan Area</td></tr> <tr> <td>2) Bangkok/Metropolitan Area</td><td>- Other Provinces</td></tr> <tr> <td>3) Other Provinces</td><td>- Bangkok/Metropolitan Area</td></tr> <tr> <td>4) Other Provinces</td><td>- Other Provinces</td></tr> </tbody> </table> 15.2 Customers instruct the transfer of funds from the sending bank to the accounts of various institutions that are opened with the Bank of Thailand, such as the Revenue Department, the Customs Department, etc. <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Sending Bank</th><th style="text-align: left;">Receiving Bank</th></tr> </thead> <tbody> <tr> <td>1) Bangkok/Metropolitan Area</td><td>- BoT's Account</td></tr> <tr> <td>2) Other Provinces</td><td>- BoT's Account</td></tr> </tbody> </table>	Sending Bank	Receiving Bank	1) Bangkok/Metropolitan Area	- Bangkok/Metropolitan Area	2) Bangkok/Metropolitan Area	- Other Provinces	3) Other Provinces	- Bangkok/Metropolitan Area	4) Other Provinces	- Other Provinces	Sending Bank	Receiving Bank	1) Bangkok/Metropolitan Area	- BoT's Account	2) Other Provinces	- BoT's Account	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Sending Bank</th><th style="text-align: left;">Receiving Bank</th></tr> </thead> <tbody> <tr> <td>150</td><td>100</td></tr> <tr> <td>150</td><td>100 plus Inter+Provincial Transfer Fees</td></tr> <tr> <td>150 plus Inter-Provincial Transfer Fees</td><td>100</td></tr> <tr> <td>150</td><td>100 plus Inter-Provincial Transfer Fees</td></tr> </tbody> </table> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Sending Bank</th><th style="text-align: left;">Receiving Bank</th></tr> </thead> <tbody> <tr> <td>150</td><td>0</td></tr> <tr> <td>150 plus Inter-Provincial Transfer Fees</td><td>0</td></tr> </tbody> </table>	Sending Bank	Receiving Bank	150	100	150	100 plus Inter+Provincial Transfer Fees	150 plus Inter-Provincial Transfer Fees	100	150	100 plus Inter-Provincial Transfer Fees	Sending Bank	Receiving Bank	150	0	150 plus Inter-Provincial Transfer Fees	0
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Other Fees		Fee Rates													
15.3 Customers who are finance companies, securities companies, or government institutions transfer funds from accounts opened with the Bank of Thailand to the accounts of receiving customers opened with various banks. <table> <tr> <th>Sending Bank</th><th>Receiving Bank</th><th>Sending Bank</th><th>Receiving Bank</th></tr> <tr> <td>1) BoT's Account</td><td>- Bangkok/Metropolitan Area</td><td>0</td><td>100</td></tr> <tr> <td>2) BoT's Account</td><td>- Other Provinces</td><td>0</td><td>100 plus Inter-Provincial Transfer Fees</td></tr> </table> <u>Note:</u> Inter-Provincial Transfer Fees are charged at a rate of 10 Baht per 10,000 Baht transferred, with a maximum fee of 750 Baht per transaction.		Sending Bank	Receiving Bank	Sending Bank	Receiving Bank	1) BoT's Account	- Bangkok/Metropolitan Area	0	100	2) BoT's Account	- Other Provinces	0	100 plus Inter-Provincial Transfer Fees		
Sending Bank	Receiving Bank	Sending Bank	Receiving Bank												
1) BoT's Account	- Bangkok/Metropolitan Area	0	100												
2) BoT's Account	- Other Provinces	0	100 plus Inter-Provincial Transfer Fees												
16. Payment of Utilities, Goods, and Services - By Account Deduction through the Banking System - Within the same clearing area - Across different clearing areas - Through Bank Counters - Within the same clearing area - Across different clearing areas - Through ATMs - Within the same clearing area - Across different clearing areas		5 - 10 THB per transaction** 10 - 20 THB per transaction** 10 - 15 THB per transaction** 10 - 25 THB per transaction** 10 - 15 THB per transaction** 10 - 15 THB per transaction** plus Inter-Provincial Withdrawal Fee of 10 Baht **Subject to the agreement between the bank and the payment receiving company.													
17. Salary Payment via Bank - Bank Records the Data - Within the same clearing area - Across different clearing areas - Company Records the Data via Data Recording Tools - Within the same clearing area - Across different clearing areas		20 THB per transaction 30 THB per transaction 15 THB per transaction 25 THB per transaction													
18. Direct Credit/Debit for Transferring Funds for Others Who Have an Account with the Bank - Within the same clearing area - Across different clearing areas		15 THB per transaction 25 THB per transaction													

Other Fees	Fee Rates
19. Depositing Funds into an Account as a Work Guarantee • Bank Records the Data – Within the same clearing area – Across different clearing areas • Company Records the Data via Data Recording Tools – Within the same clearing area – Across different clearing areas	20 THB per transaction 30 THB per transaction 15 THB per transaction 25 THB per transaction
20. Accepting Post-Dated Checks for Deposit into a Savings Account	– Within 7 days: No fee – Over 7 days but within 30 days: 10 THB per check – Over 30 days but within 90 days: 30 THB per check
21. Request for Financial Status Certificate/Balance Confirmation Letter for Both Savings and Loan Accounts 21.1 For submission to embassies 21.2 For submission to government agencies/private organizations/educational institutions 21.3 For submission to the customer's auditor	100 THB per document 100 THB per document 200 THB per document
22. Safe Deposit Box Services • Rental Fees – Small Box (13x20x4") – Medium Box (13x20x8") – Large Box (13x20x12") • Key Deposit Fee • Penalty for Key Damage in Case of Loss <u>Note:</u> For customers currently using the bank's safe deposit box services, the new service rates will be effective from April 14, 2025, onwards.	8,000 THB per year (excluding VAT) 12,000 THB per year (excluding VAT) 20,000 THB per year (excluding VAT) 3,000 THB per box (excluding VAT) 3,000 THB per box
23. LH Bank SMS Alert Service 23.1 Monthly Plan 23.2 Annual Plan	10 THB per month per account 100 THB per year per account

Other Fees	Fee Rates
24. Deposit and Withdrawal Services via Banking Agent: Counter Service Co., Ltd. 24.1 Services Provided via Counter Service at 7-Eleven 24.1.1 Cash Deposit - Amount: 1 – 10,000 THB per transaction - Maximum: 99,999 THB per day per account 24.1.2 Cash Withdrawal - Amount: 50 – 5,000 THB per transaction - Maximum: 20,000 THB per day per account	15 THB per transaction (including VAT) 15 THB per transaction (including VAT)
25. LHB You for Individual Customers 25.1 Service Registration 25.1.1 Entrance Fee 25.1.2 Annual Fee 25.2 Balance Inquiry 25.3 Request for Account Activity 25.4 Money Transfer (for registered accounts) 25.4.1 Transfer between own accounts in LH Bank 25.4.2 Transfer to third-party accounts within LH Bank - Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions) 25.4.3 Transfer to accounts in other banks - Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions) 25.4.4 Transfer to PromptPay accounts - Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions) 25.5 Payment for Goods and Services 25.5.1 Payment for LH Bank loans - Maximum 2,000,000 THB per day per account	Free Free Free Free Free Free Free Free Free Free

Other Fees	Fee Rates
25.5.2 Payment for goods and services of various companies - Maximum 2,000,000 THB per day per account 25.6 Cardless Withdrawal Service 25.6.1 Via other banks' ATMs - Amount: 100 - 20,000 THB per transaction 25.6.2 Via LH Bank's ATMs - Amount: 100 - 20,000 THB per transaction 25.7 Deposit and Withdrawal Services using QR Code on LHB You via Banking Agent: Counter Service Co., Ltd. (available only at Counter Service in 7-Eleven) 25.7.1 Cash Deposit using QR Code - Amount: 1 – 10,000 THB per transaction - Maximum: 99,999 THB per day per account 25.7.2 Cash Withdrawal using QR Code - Amount: 50 – 5,000 THB per transaction - Maximum: 20,000 THB per day per account 25.8 Fees for Buying, Selling, and Switching Funds	Free 15 THB per transaction Free 15 THB per transaction (including VAT) 15 THB per transaction (including VAT) Subject to the fund's terms and conditions
26. LH Bank Speedy Services for Corporate Customers 26.1 Service Registration 26.1.1 Entrance Fee 26.1.2 Annual Fee 26.1.3 Secure Pass/Token Fee 26.2 Balance Inquiry 26.3 Account Activity Request 26.4 Fund Transfers (for registered accounts) 26.4.1 Transfer between own accounts within the same LH Bank branch area 26.4.2 Transfer between own accounts across different LH Bank branch areas	Free 2,000 THB per year 1,000 THB (excluding VAT) Free Free Free 10 THB per transaction

Other Fees	Fee Rates
26.4.3 Transfer to third-party accounts within the same LH Bank branch area	Free
26.4.4 Transfer to third-party accounts across different LH Bank branch areas	10 THB per transaction
26.4.5 Transfer to third-party accounts in other banks	
– Amount less than or equal to 20,000 THB	25 THB per transaction
– Amount more than 20,000 THB but not exceeding 2,000,000 THB	35 THB per transaction
26.5 Payment for Goods and Services	
26.5.1 LH Bank Loan Payments	Free
26.5.2 Payments for goods and services from various companies	Fees are subject to the conditions of the receiving company.
26.6 Check Services	
26.6.1 Check Status Inquiry	Free
26.6.2 Stop Payment on Checks	20 THB per document
26.6.3 Checkbook Order	300 THB per book (Each book contains 20 documents, each costing 15 THB)
26.7 Direct Credit and Direct Debit Services	
26.7.1 Within the same clearing area	15 THB per transaction
26.7.2 Across different clearing areas	25 THB per transaction
26.8 Payroll Services (Company records the information)	
26.8.1 Within the same clearing area	15 THB per transaction
26.8.2 Across different clearing areas	25 THB per transaction
27. Automatic Debit and Electronic Withholding Tax Submission Service (e-Withholding Tax)	5 THB per transaction
28. Profita for Individual Customers	
28.1 Service Registration	
28.1.1 Entrance Fee	Free
28.1.2 Annual Fee	Free
28.2 Balance Inquiry	Free
28.3 Fund Purchase-Sale-Switching Fees	Subject to the fund's terms and conditions

Other Fees	Fee Rates
28.4 Fund Transfers 28.4.1 Transfer between own accounts within LH Bank 28.4.2 Transfer to third-party accounts within LH Bank - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions) 28.4.3 Transfer to accounts in other banks - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions) 28.4.4 Transfer to PromptPay accounts - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions)	Free Free Free Free
29. LHB Biz Connect Service for Corporate Customers 29.1 Service Registration - Annual Fee 29.2 Balance Inquiry 29.3 Account Activity Request (One-time) 29.4 Request e-Statement (Monthly) 29.5 Fund Transfers (for registered accounts) 29.5.1 Transfer between own account 29.5.2 Transfer to third-party account within LH Bank 29.5.3 Transfer to third-party account in other banks - Amount less than or equal to 20,000 THB - Amount more than 20,000 THB but not exceeding 2,000,000 THB 29.6 Payment for Goods and Services 29.6.1 LH Bank Loan Payments 29.6.2 Payments for goods and services for various companies	2,000 THB per year (Charge in advance) Free Free Free Free Free Free 25 THB per transaction 35 THB per transaction Free Fees are subject to the conditions of the receiving company.

Other Fees	Fee Rates
29.7 Check Services	
29.7.1 Stop Payment on Checks	Free
29.7.2 Checkbook Order	300 THB per book (Each book contains 20 documents, each costing 15 THB)
29.8 Direct Credit และ Direct Debit Services	
29.8.1 Within the same clearing area	15 THB per transaction
29.8.2 Across different clearing areas	25 THB per transaction
29.9 Payroll Services (Company records the information)	
29.9.1 Within the same clearing area	15 THB per transaction
29.9.2 Across different clearing areas	25 THB per transaction

Notes:

For Family Banking program members with the following membership levels and conditions:

Elite Privilege	Customers with total assets (AUM) of 100 million THB or more
Elite Plus	Customers with total assets (AUM) of 30 million THB or more but less than 100 million THB
Elite	Customers with total assets (AUM) of 10 million THB or more but less than 30 million THB
Wealth Plus	Customers with total assets (AUM) of 2 million THB or more but less than 10 million THB
Wealth	Customers with total assets (AUM) of 500,000 THB or more but less than 2 million THB
Notes: - Members of all 5 levels will be notified of their Family Banking membership status through various channels of the bank, or customers can verify their membership status at any bank branch. - Membership period: From March 14, 2025, to January 6, 2026. - Customers can upgrade their membership level under the following conditions: ○ Within the year 2025, customers can upgrade their membership status if their total assets (Asset Under Management: AUM) increase according to the specified membership levels. If the conditions are met, the membership status will be updated in the following month.	

*If customers fail to meet the Family Banking membership conditions, the bank reserves the right to revoke fee waivers for transactions and services.

Customers who meet the Family Banking Membership conditions will receive special privileges for fee waivers on transactions as specified by the bank. Detailed fee waiver conditions are outlined in the program terms. For more information, please visit www.lhbank.co.th or contact the LH Bank Call Center for Family Banking customers on 02-491-1999.