

Sales Sheet 24-Month Tax-Free Fixed Deposit Account (Smart Kids)

Effective Date: August 26, 2025

Information	Details
Product Name	24-Month Tax-Free Fixed Deposit Account (Smart Kids)
The minimum and maximum deposit amounts	<ul style="list-style-type: none"> Minimum monthly deposit: THB 1,000; maximum monthly deposit: THB 25,000 Deposit term: 24 months
Interest Rate	<ul style="list-style-type: none"> Interest rate: Based on the Bank's announced 12-month fixed deposit rate plus a margin of 0.40% per annum. The interest rate is subject to the Bank's announcement and may be changed accordingly. The Bank's interest rate announcements are available at www.lhbank.co.th.
Interest Calculation	<p>The Bank calculates interest based on the annual percentage rate announced in its official deposit interest rate bulletin. Interest is computed on a daily balance basis, using 365 days per year for the calculation—regardless of whether the calendar year has 365 or 366 days</p> $\text{Interest earned} = \text{Principal} \times \left(\frac{\text{Interest Rate}}{100} \right) \times \left(\frac{\text{Number of Days Deposited}}{365} \right)$
Interest payment period	Upon maturity of the 24-month deposit term
Main Product Terms	<ol style="list-style-type: none"> For individual customers only. Accounts may be opened in the name of a minor with parental consent. Each customer is entitled to hold only one Tax-Free Fixed Deposit Account. The 12-month fixed deposit rate, minimum deposit amount, and margin are subject to change according to the Bank's announcement, effective immediately on the date of such announcement. The Tax-Free Fixed Deposit Account may be linked to a savings account for automatic monthly transfers from the savings account into the deposit account. Deposits must be made in the agreed amount at the time of account opening, once a month for 24 consecutive months. Deposits may be made on any day within the month but no later than the last day of each month. Failure to deposit within the month shall be deemed a missed deposit. In the event of account closure before completing 3 months, no interest shall be paid. In the event of account closure before maturity but after more than 3 months of deposit, interest will be paid at the Bank's lowest announced savings deposit rate applicable on the deposit date, and such interest will be subject to withholding tax. A maximum of two missed deposits is allowed. If a third deposit is missed, no further deposits will be accepted, and the depositor must proceed with account closure (interest will be paid at the Bank's announced savings deposit rate, subject to withholding tax). If no more than two deposits are missed, the depositor must make up for the missed deposits in full either immediately or no later than the last day of the second missed month. In the event of account closure within 6 months, the Bank shall charge a fee of THB 100.
Additional conditions apply to accounts opened via LHB You (Mobile Banking App) (E-Passbook)	<ol style="list-style-type: none"> For Thai individual customers aged 15 years or older. A valid phone number and email address are required to receive notifications. Account statements can be accessed via the Mobile Banking application.

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	4. In case of account closure at a branch, funds will be transferred only to an account in the same name as the deposit account holder.
Additional conditions apply for accounts opened at branches (Passbook provided).	<ol style="list-style-type: none"> 1. For Thai individual customers aged 7 years or older. 2. Accounts may be opened in the name of a minor with parental consent.
Terms and Conditions for Deposit, Withdrawal, Transfer, and Payment	<ol style="list-style-type: none"> 1. Deposits can be made via Mobile Banking, Internet Banking, ATMs of other banks, or Banking Agent channels (e.g., 7-Eleven). 2. Partial withdrawals are not allowed before maturity. 3. Monthly deposits must be made in the same amount as the initial deposit at account opening. 4. Deposits can be made across branches with no fees. 5. The account can be closed at any branch of the Bank.
Account Maintenance Fee	No account maintenance fee
Service Provider Contact Channels (Bank)	<ul style="list-style-type: none"> • Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit www.lhbank.co.th for more details • E-mail: Callcenter@lhbank.co.th • Other Channels: Facebook, by typing “LH Bank”
Cautions	<ul style="list-style-type: none"> • Fees and service conditions are subject to the Bank’s announcement. • Interest rates are subject to change according to the Bank’s announcement. For more information, please visit www.lhbank.co.th • Early account closure within 6 months will incur a THB 100 fee. • Depositors should read and understand all terms and conditions before making a decision. • The Bank reserves the right to suspend account activity, place a freeze, and/or terminate services in whole or in part if there is a risk that the account holder may have illegal purposes, is involved in unlawful activities, receives funds from erroneous or illegal transfers, or in any other cases deemed appropriate by the Bank and/or as specified in the Bank’s account terms and conditions.
Tax	In cases where the total interest earned exceeds THB 20,000 per year, a withholding tax of 15% will be applied in accordance with the criteria set by the Revenue Department of Thailand.
Notifications of Changes to Terms of Service or Significant Warnings	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.
Remarks	This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law