

Sales Sheet Foreign Currency Deposit – Time Deposit (FCD) with tenors of 1, 3, 6, and 12 months

Effective Date: September 17, 2025

Information	Details
Product Name	Time Deposit (FCD) with tenors of 1, 3, 6, and 12 months
Account Opening Channels	<ul style="list-style-type: none"> At all branches of Land and Houses Bank (LH Bank) Via LHB You Mobile Banking Application (available for Thai individual customers only)
The minimum and maximum deposit amounts	<ul style="list-style-type: none"> No minimum initial deposit is required to open an account No maximum deposit limit is applied
Interest Rate	<ul style="list-style-type: none"> Deposit interest rates are subject to the Bank’s announcements for each currency and may change in accordance with such announcements. The Bank’s official interest rate announcements are available at www.lhbank.co.th
Interest Calculation	$\text{Interest earned} = \text{Principal} \times \left(\frac{\text{Interest Rate}}{100} \right) \times \left(\frac{\text{Number of Days Deposited}}{* 360 \text{ or } 365} \right)$ <p>*The Bank calculates interest based on the actual number of days deposited, divided by the day-count basis by currency, as follows:</p> <ul style="list-style-type: none"> For deposits in USD, JPY, CNY, and EUR → 360-day basis per year For deposits in GBP, SGD, and HKD → 365-day basis per year
Interest Payment Period	The Bank will pay interest upon maturity of the deposit.
Product Term	<ol style="list-style-type: none"> Eligibility <ul style="list-style-type: none"> Accounts can be opened in the name of individual customers only. Account Opening and Deposit Conditions <ul style="list-style-type: none"> No minimum amount is required to open an account, and no maximum deposit limit applies. Customers are required to have, or open on the deposit date, a savings account with Land and Houses Bank Public Company Limited in Thai Baht and/or in the same foreign currency as the time deposit. The savings account must be in the same name as the time deposit account holder. Interest Rates <ul style="list-style-type: none"> The deposit interest rates are effective from the date of announcement and remain in effect until further notice. The Bank may review and adjust the deposit terms and interest rates as appropriate, or to reflect conditions in the foreign currency markets where the Bank accepts deposits. Interest Payment Conditions <ul style="list-style-type: none"> The Bank will pay interest upon maturity of the deposit. In case of early withdrawal: <ol style="list-style-type: none"> For deposits with a term of less than 1 month: interest will be paid at the savings account rate. For deposits with a term of more than 1 month but withdrawn before maturity: interest will be paid at a rate applicable on the withdrawal date, as determined by the Bank. Renewal of Deposits <ul style="list-style-type: none"> Upon maturity, time deposits are not automatically renewed. Customers must contact the Bank to withdraw their deposits.

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	<p>6. Withdrawal Conditions</p> <ul style="list-style-type: none"> - Partial withdrawals from time deposit accounts are not permitted; withdrawals must be made in full. - Interest for early withdrawal will be paid in accordance with the conditions specified in Section 4 (Interest Payment Conditions). <p>7. Legal Requirements and Deposit Protection</p> <ul style="list-style-type: none"> - Foreign currency deposits are not protected, whether principal or interest, by the Deposit Protection Agency under the Deposit Protection Agency Act B.E. 2551 (2008). - The opening and use of foreign currency deposit accounts are subject to applicable laws and regulations on foreign exchange control.
Account Maintenance Fee	No account maintenance fee
Channels to contact the service provider (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"> ● Account opening and foreign currency deposit transactions are available from Monday to Friday during the business hours of the Bank’s Head Office, excluding public holidays as announced by the Bank of Thailand. ● Other fees and charges shall be in accordance with the Bank’s Schedule of Fees for foreign currency deposit accounts and related services. ● Deposit interest rates are subject to change as announced by the Bank. For more information, please visit www.lhbank.co.th. ● Foreign currency savings accounts carry risks from foreign exchange fluctuations. ● Depositors should carefully study and understand the terms and conditions before making any decision. ● Foreign currency deposit accounts are not protected for principal or interest by the Deposit Protection Agency under the Deposit Protection Act B.E. 2551 (2008). ● The Bank reserves the right to suspend account transactions and/or place a hold and/or terminate the service, in whole or in part, if it detects potential risks that the account holder may have unlawful intent, may be involved in illegal activities, has received funds transferred in error by others, or in other circumstances deemed appropriate by the Bank, and/or as specified under the terms and conditions of the account.
TAX	Deposit interest earned is subject to withholding tax at the rate prescribed by the Revenue Department.
Remark	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.