

Announcement
Service and Other Fees
Effective from 1 July 2026

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	20 THB per month Account maintenance fees for current accounts are waived for individual customers. 20 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 Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free Within the same clearing area Free Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
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 Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free Within the same clearing area Free Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
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 Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free Within the same clearing area Free Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free

Fees Related to Deposits	Fee Rates
6. Depositing Bank Cashier's Checks Across Different Clearing Areas (When the paying branch is in a different clearing area from the issuing branch.)	Free
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
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: - Up to 12 months - More than 12 months to 24 months - More than 24 months	100 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 1.1 Issuance 1.1.1 Checkbook 1.1.2 Continuous or Special Checks (Booklet) 1.1.3 Cashier's Check 1.1.4 Gift Check 1.2 Cheque book delivery fee (via mail) 1.2.1 1-3 Books 1.2.2 4-8 Books 1.2.3 9-15 Books 1.2.4 16-20 Books 1.2.5 21-28 Books 1.2.6 29-34 Books 1.2.7 35-40 Books 1.2.8 41-50 Books 1.2.9 51-60 Books 1.3 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 50 THB (excluding VAT) 60 THB (excluding VAT) 75 THB (excluding VAT) 90 THB (excluding VAT) 105 THB (excluding VAT) 110 THB (excluding VAT) 120 THB (excluding VAT) 130 THB (excluding VAT) 140 THB (excluding VAT) 100 THB per check
2. Up-country check collection	Free
3. Requesting Financial Documents 3.1 Requesting financial documents other than statements, such as checks and receipts (excluding requests under No. 3.2) 3.1.1 Retroactive up to 2 months 3.1.2 Retroactive over 2 months but not exceeding 1 year 3.1.3 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. Debit Card 4.1 Entrance Fee 4.2 Annual Fee 4.3 Issuing a New Card to Replace the Old One (in case of loss, damage, stop payment, renewal, etc.) 4.4 Requesting Account Statement (Debit Card) 4.5 Requesting Copy of Transaction Slip (Sale Slip) 4.6 Transaction Dispute 4.7 Purchasing Goods and Services 4.7.1 Purchasing goods and services through merchants (EDC machine) 4.7.2 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.
5. Cash Withdrawal within the Bank via LH Bank ATM 5.1 Within the same province 5.2 Inter-province * Except for Bangkok and its metropolitan area (Bangkok, Nonthaburi, Pathum Thani, Samut Prakan), which are considered as the same area.	Free Free

Other Fees	Fee Rates
6. Inter-Account Transfers within the Bank via LH Bank ATM 6.1 Within the same province 6.2 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
7. Cash Deposit via LH Bank ATM/CDM 7.1 Cash Deposit to LH Bank Account 7.2 Cash Deposit to Another Bank Account - 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	Free 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
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 **This does not include transaction fees charged by the ATM-owning bank.	In the event that usage exceeds the fee waiver entitlement of the debit card held, the Bank will charge fees in accordance with the debit card terms and conditions. Details of the fee waiver entitlements can be found on the Bank's website at www.lhbank.co.th. In cases where the debit card does not include any fee waiver entitlement, the Bank will charge fees at the rates specified below. 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.
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

Other Fees	Fee Rates																																												
12. Retail Interbank Fund Transfer (Bulk Payment System) via LH Bank Speedy และ LHB Biz Connect 12.1 Bulk Payment Credit Next Day (NURG) - Transfer amount not exceeding 2,000,000 THB per transaction 12.2 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 - The transaction amount is greater than THB 100,000 and up to THB 500,000 per transaction. - The transaction amount is greater than THB 500,000 and up to THB 2,000,000 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																																												
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 BATHNET System (conducted through bank branches, LH Bank Speedy, and LHB Biz Connect services 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> <tr> <th>Sending Bank</th><th>Receiving Bank</th></tr> <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> </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> <tr> <th>Sending Bank</th><th>Receiving Bank</th></tr> <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> </table> 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></tr> <tr> <td>1) BoT's Account</td><td>- Bangkok/Metropolitan Area</td></tr> <tr> <td>2) BoT's Account</td><td>- Other Provinces</td></tr> </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	Sending Bank	Receiving Bank	1) BoT's Account	- Bangkok/Metropolitan Area	2) BoT's Account	- Other Provinces	<table> <tr> <th>Sending Bank</th><th>Receiving Bank</th></tr> <tr> <td>150</td><td>100</td></tr> <tr> <td>150</td><td>100</td></tr> <tr> <td>150</td><td>100</td></tr> <tr> <td>150</td><td>100</td></tr> </table> <table> <tr> <th>Sending Bank</th><th>Receiving Bank</th></tr> <tr> <td>150</td><td>-</td></tr> <tr> <td>150</td><td>-</td></tr> </table> <table> <tr> <th>Sending Bank</th><th>Receiving Bank</th></tr> <tr> <td>-</td><td>100</td></tr> <tr> <td>-</td><td>100</td></tr> </table>	Sending Bank	Receiving Bank	150	100	150	100	150	100	150	100	Sending Bank	Receiving Bank	150	-	150	-	Sending Bank	Receiving Bank	-	100	-	100
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Other Fees	Fee Rates
16. Payment of Utilities, Goods, and Services 16.1 By Account Deduction through the Banking System 16.2 Through Bank Counters 16.3 Through ATMs	5 - 10 THB per transaction 10 - 15 THB per transaction 10 - 15 THB per transaction
17. Salary Payment via Bank branch 17.1 Company Records the Data via Data Recording Tools	15 THB per transaction
18. Depositing Funds into an Account as a Work Guarantee 18.1 Company Records the Data via Data Recording Tools	15 THB per transaction
19. 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
20. Request for Financial Status Certificate/Balance Confirmation Letter for Both Savings and Loan Accounts 20.1 For submission to embassies 20.2 For submission to government agencies/private organizations/educational institutions 20.3 For submission to the customer's auditor	100 THB per document per transaction 100 THB per document per transaction 200 THB per document per transaction
21. Safe Deposit Box Services 21.1 Rental Fees - Small Box (13x20x4") - Medium Box (13x20x8") - Large Box (13x20x12") 21.2 Key Deposit Fee 21.3 Penalty for Key Damage in Case of Loss Note: 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
22. LH Bank SMS Alert Service 22.1 Monthly Plan 22.2 Annual Plan	10 THB per month per account 100 THB per year per account
23. Deposit and Withdrawal Services via Banking Agent: Counter Service Co., Ltd. and Big C Supercenter Public Company Limited. 23.1 Services Provided via Counter Service at 7-Eleven 23.1.1 Cash Deposit - Amount: 1 – 10,000 THB per transaction Maximum: 99,999 THB per day per account 23.1.2 Cash Withdrawal - Amount: 50 – 5,000 THB per transaction Maximum: 20,000 THB per day per account 23.2 Services Provided via Big C Supercenter Public Company Limited 23.2.1 Cash Deposit - Amount: 1 – 20,000 THB per transaction ▪ BigC Supermarket can deposit up to 20,000 THB per day per citizen ID. ▪ BigC Mini can deposit up to 10,000 THB per day per citizen ID. Maximum: 99,999 THB per day per account. 23.2.2 Cash Withdrawal - Amount: 100 – 3,000 THB per transaction. Maximum: 20,000 THB per day per account.	15 THB per transaction (including VAT) 15 THB per transaction (including VAT) 20 THB per transaction (including VAT) 20 THB per transaction (including VAT)

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Other Fees	Fee Rates
25.4.3 Transfer to third-party accounts 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 25.5 Payment for Goods and Services 25.5.1 LH Bank Loan Payments 25.5.2 Payments for goods and services from various companies 25.6 Check Services 25.6.1 Check Status Inquiry 25.6.2 Stop Payment on Checks 25.6.3 Checkbook Order 25.7 Direct Credit and Direct Debit Services 25.8 Payroll Services (Company records the information) 25.9 Automatic Debit and Electronic Withholding Tax Submission Service (e-Withholding Tax)	25 THB per transaction 35 THB per transaction Free Fees are subject to the conditions of the receiving company. Free 20 THB per document 300 THB per book (Each book contains 20 documents, each costing 15 THB) 15 THB per transaction 15 THB per transaction 5 THB per transaction
26. Profita for Individual Customers 26.1 Service Registration 26.1.1 Entrance Fee 26.1.2 Annual Fee 26.2 Balance Inquiry 26.3 Fund Purchase-Sale-Switching Fees 26.4 Fund Transfers 26.4.1 Transfer between own accounts within LH Bank 26.4.2 Transfer to third-party accounts within LH Bank - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions) 26.4.3 Transfer to accounts in other banks - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions) 26.4.4 Transfer to PromptPay accounts - Maximum 2,000,000 THB/day/account (including all LH Bank Mobile App transactions)	Free Free Free Subject to the fund's terms and conditions Free Free Free Free
27. LHB Biz Connect Service for Corporate Customers 27.1 Service Registration - Annual Fee 27.2 Balance Inquiry 27.3 Account Activity Request (One-time) 27.4 Request e-Statement (Monthly) 27.5 Fund Transfers (for registered accounts) 27.5.1 Transfer between own accounts 27.5.2 Transfer to third-party account within LH Bank 27.5.3 Transfer to third-party accounts 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 27.6 Payment for Goods and Services 27.6.1 LH Bank Loan Payments 27.6.2 Payments for goods and services for various companies 27.7 Check Services 27.7.1 Stop Payment on Checks	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. Free

Other Fees	Fee Rates
27.7.2 Checkbook Order	300 THB per book (Each book contains 20 documents, each costing 15 THB)
27.8 Direct Credit และ Direct Debit Services	15 THB per transaction
27.9 Payroll Services (Company records the information)	15 THB per transaction

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

Family Banking Status	Asset and/or Loan Under Management: ALUM	
	Individual Membership	Family Membership
Elite Privilege	100 million THB or more	100 million THB or more
Elite Plus	30 million THB or more but less than 100 million THB	60 million THB or more but less than 100 million THB
Elite	10 million THB or more but less than 30 million THB	20 million THB or more but less than 60 million THB
Wealth Plus	2 million THB or more but less than 10 million THB	4 million THB or more but less than 20 million THB
Wealth	500,000 THB or more but less than 2 million THB	

Notes:

- Family Banking members, both Individual Membership and Family Membership, will be notified of their membership status through the Bank's various channels. Alternatively, customers may identify themselves to staff at any Bank branch to verify their membership.
- Status Membership period: From January 9, 2026 – January 6, 2027.
- Customers can upgrade or downgrade their membership level under the following conditions:
 - Upgrading Membership Status:** Within the year 2026, customers can upgrade to a higher membership status if their Asset and/or Loan Under Management (ALUM) meets the requirements of the specified membership level. If conditions are met, the status adjustment will take effect in the following month, with reviews conducted monthly.
 - Downgrading Membership Status:** Within the year 2026, the Bank will review the customer's Asset and/or Loan Under Management (ALUM) specifically in the final month of each quarter. If the requirements for the current membership level are not met, the customer's membership status will be downgraded 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.