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

Sales Sheet Special Fixed Deposit Campaign 7 months

Effective Date: August 14, 2025

Information	Details
Product Name	Special Fixed Deposit Campaign 7 months
Product Type	Special Fixed Deposit Campaign 7 months: Fixed Deposit Receipt (FDR) with Passbook / E-Passbook
The minimum and maximum deposit amounts	Minimum deposit of THB 100,000 and maximum of THB 10,000,000
Interest Rate	1.35% per annum
Interest Calculation	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 $\text{Interest earned} = Principal \times \left(\frac{Interest\ Rate}{100}\right) \times \left(\frac{Number\ of\ Days\ Deposited}{365}\right)$ **Example** If a customer deposits THB 100,000 for a period of 1 day, the interest earned will be as follows: $Interest\ earned = 100{,}000 \times \left(\frac{1.35}{100}\right) \times \left(\frac{1}{365}\right) \approx 3.70$ For a deposit period of 1 day, the interest earned = THB 3.70
Interest Payment Period	Interest paid at maturity
Main Product Term	1. For individual customers who are new to the Bank (never previously held any deposit accounts or products with the Bank), or former customers who currently do not hold any deposit accounts or products with the Bank (subject to the Bank's conditions). 2. Customers must open a Savings Account before opening the "Special 7-Month Fixed Deposit Account." 3. The "Special Fixed Deposit Account" must be opened on the same day or within 1 month from the date of opening the Savings Account. 4. Only one deposit transaction is allowed on the account opening date of the "Special Fixed Deposit Account," with a minimum deposit of THB 100,000 and a maximum of THB 10,000,000 (one account per person). 5. Each customer is entitled to open only one Special 7-Month Fixed Deposit Account. 6. Interest will be paid upon maturity, subject to withholding tax in accordance with the Revenue Department's regulations. 7. Early Withdrawal Conditions: • If the deposit period is less than 3 months, no interest will be paid. • If the deposit period is 3 months or more but less than the full term, interest will be paid based on the actual deposit period at the prevailing savings interest rate applicable to the same customer category on the deposit date, subject to withholding tax. 8. A minimum balance of THB 100,000 is required. Customers are not allowed to withdraw or transfer funds resulting in the balance falling below THB 100,000, except in the case of account closure. 9. Deposit due: • Upon maturity of the special fixed deposit (with passbook), if the depositor does not withdraw the funds, provide other instructions, or cannot be contacted, the Bank will automatically

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	renew the deposit for the same term (based on customer type), applying the interest rate and conditions as announced by the Bank at that time. ● Upon maturity of the special fixed deposit (E-Passbook), the Bank will automatically renew the deposit for a 12-month term (based on customer type), applying the interest rate and conditions as announced by the Bank at that time. ● Upon maturity of the Special Fixed Deposit with Fixed Deposit Receipt (FDR), the Bank will not automatically renew the deposit. The depositor must contact the Bank to arrange a new type of deposit. 10. deposit Period: This special deposit is available from August 14, 2026, until further notice.
Additional conditions apply to accounts opened via LHB You (Mobile Banking App) (E-Passbook)	1. For individual Thai customers aged 15 years or older who are new to the Bank (have never held any deposit accounts or products with the Bank), or former customers who currently do not hold any deposit accounts or products with the Bank (subject to the Bank's conditions). **Deposit / Withdrawal / Transfer / Payment Conditions** 1. For withdrawals or transfers before maturity via the Mobile Banking Application, partial withdrawal or transfer is allowed, provided that the account balance does not fall below THB 100,000, except in the case of full withdrawal for account closure. Interest will be paid according to the early withdrawal terms and conditions. 2. Withdrawals or transfers must be credited to the customer's savings account maintained with the Bank only.
Additional conditions apply for accounts opened at branches (Passbook provided).	1. For individual customers who are new to the Bank (have never held any deposit accounts or products with the Bank), or former customers who currently do not hold any deposit accounts or products with the Bank (subject to the Bank's conditions). **Deposit / Withdrawal / Transfer / Payment Conditions** 1. Deposits, withdrawals, and transfers can be made at the Bank's branches. However, withdrawals or transfers must not reduce the account balance below THB 100,000, except in the case of full withdrawal for account closure. Interest will be paid according to the early withdrawal terms and conditions. 2. Partial withdrawals are not allowed for Fixed Deposit Receipts (FDR) 3. Deposit can be withdrawn, and the account can be closed on the maturity date at any LH Bank branch. 4. The deposit may be used as collateral for loans or other obligations.
Account Maintenance Fee	No account maintenance fee.
Channels to contact the service provider (Bank)	● 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	● 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

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	• 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	Deposit interest earned is subject to withholding tax at the rate prescribed by the Revenue Department.
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.
Remark	This deposit is protected by the Deposit Protection Agency for the amount prescribed by law

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