

Sales Sheet: B-You Wealth Digital Savings Account

Product Name : B-You Wealth Digital Savings
Product Type : Passbook Savings
 For individuals who are unable to open an account online via
 Mobile Banking Application (LHB You).
Effective Date : April 11, 2025

1. Product Description

Interest Rate (per year)

Average Interest Rate at 1.40% - 1.82% Per Year*

Interest Rate

Deposit Balance	Interest Rate (per year) *
For deposit amounts up to 900,000 Baht	1.40%
For deposit amounts over 900,000 Baht to 1 million Baht	5.55% (Average 1.40% - 1.82%)
For deposit amounts over 1 million Baht to 1.9 million Baht	1.40% (Average 1.82% - 1.62%)
For deposit amounts over 1.9 million Baht to 2 million Baht	5.55% (Average 1.62% - 1.82%)
For deposit amounts over 2 million Baht to 2.9 million Baht	1.40% (Average 1.82% - 1.69%)
For deposit amounts over 2.9 million Baht to 3 million Baht	5.55% (Average 1.69% - 1.82%)
For deposit amounts over 3 million Baht to 3.9 million Baht	1.40% (Average 1.82% - 1.72%)
For deposit amounts over 3.9 million Baht to 4 million Baht	5.55% (Average 1.72% - 1.82%)
For deposit amounts over 4 million to 100 million Baht	1.40% (Average 1.82% - 1.42%)

*Interest rates are based on the Bank's announcements. For more information, please visit www.lhbank.co.th.

**The interest earned on deposits will be subject to withholding tax at the rate specified by the Revenue Department

Interest Payment: Interest is paid on the 20th of each month

Example of Interest Calculation

Interest amount* = Principal x (Interest Rate/100) x (Actual deposit period (days)/365)

Example: If a customer has a balance of 3,000,000 Baht at the end of the day, the interest earned for 1 day will be 149.18 Baht. The calculation is as follows:

(Interest is calculated from the daily closing balance) using the following calculation method

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Daily Closing Balance	Calculation Method	Interest Earned (per day)
For deposit amounts up to 900,000 Baht	$900,000 \times 1.40\% \div 365$	34.52 Baht
For deposit amounts over 900,000 Baht to 1 million Baht	$100,000 \times 5.55\% \div 365$	15.21 Baht
For deposit amounts over 1 million Baht to 1.9 million Baht	$900,000 \times 1.40\% \div 365$	34.52 Baht
For deposit amounts over 1.9 million Baht to 2 million Baht	$100,000 \times 5.55\% \div 365$	15.21 Baht
For deposit amounts over 2 million Baht to 2.9 million Baht	$900,000 \times 1.40\% \div 365$	34.52 Baht
For deposit amounts over 2.9 million Baht to 3 million Baht	$100,000 \times 5.55\% \div 365$	15.21 Baht
		149.18 Baht

2. Product Terms

- Depositors must be individuals with Thai citizenship and foreign nationals, aged 15 or above, and meet one of the following conditions:
 - Have never held any products with the bank (New Customer / New CIF), or
 - Previously held products with the bank but have closed all accounts as of December 31, 2024.
- Accounts must be opened in the name of an individual (joint accounts are not permitted).
- The bank reserves the right to allow only one B-You Wealth Digital Savings account per customer. (across all branches and channels combined)
- Minimum initial deposit is 500 Baht. A deposits must be made within 30 days of account opening. Accounts without deposits or with zero balance will be closed automatically.
- The minimum sum remaining in the account is not required.
- Can be used with all types of LH Bank Debit Card without printing your name on the card. Available at the Bank's branches. (The debit card has an annual fee and an issuance fee as stated by the bank's policy.)
- The account can be paired for transfers with the Bank's services via Mobile Banking Application.
- Deposit accounts can be closed at any bank branch or other channels specified by the bank.
- In cases of account closure before 6 months from the account opening date, the fee of 100 Baht will be charged.

3. Deposits/Withdrawals/Transfers, Privileges & Terms

This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:

- LHB You (Mobile Banking Application) channel may be used to conduct transfer or payment transactions for an unlimited number of times.
- Deposits/withdrawals may be conducted via a banking agent (7-Eleven) under the following terms:
 - Deposits can be made for a maximum of 10,000 Baht per transaction, or up to 99,999 Baht per day per account.
 - Withdrawals can be made for a maximum of 5,000 Baht per transaction, or up to 20,000 Baht per day (across all accounts).

Remarks An identification card is needed for every transaction.

- Deposits, withdrawals, and transfers can be made at bank branches.
- Transactions can be conducted via an LH Bank debit card and the transaction limits can be increased/reduced via LHB You (Mobile Banking Application).
- Cardless withdrawal free of charge 4 times per month

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4. Account Maintenance Fee
No account maintenance fee is charged
5. Account Opening Channels
Bank Branch
6. LH Bank Contact Channels
<ul style="list-style-type: none"> The Bank can be contacted at every branch of Land and House Bank Public Company Limited. or Call Center 1327, or by viewing additional information at www.lhbank.co.th. Email: callcenter@lhbank.co.th. Other Channels: Facebook, by typing "LH Bank".
7. Cautions
<ol style="list-style-type: none"> Minimum initial deposit is 500 Baht. A deposit must be made within 30 days of account opening. Accounts without deposits or with zero balance will be automatically closed. Interest rates, fees and conditions are as per the Bank's announcements The Bank has the right to suspend deposit account movements and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account.
8. 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