

Sale Sheet Non-Fixed Savings

Effective on 02 April 2026

Information	Details								
Product Name	Non-Fixed Savings								
Product Type	Savings Accounts								
The minimum and maximum deposit amounts	The minimum deposit is required to be within the range from 500 Baht to a maximum of no more than 500 million Baht.								
Interest Rate	<table border="1"> <thead> <tr> <th>Account Balance of the Entire Sum of Deposits at the End of the Day*</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>500 Baht and above</td> <td>0.50%</td> </tr> <tr> <td>500,000 – 50 million Baht</td> <td>0.75%</td> </tr> <tr> <td>Over 50 million Baht</td> <td>0.25%</td> </tr> </tbody> </table>	Account Balance of the Entire Sum of Deposits at the End of the Day*	Interest Rate	500 Baht and above	0.50%	500,000 – 50 million Baht	0.75%	Over 50 million Baht	0.25%
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Example of interest calculation	<p>The bank calculates interest based on the end-of-day deposit balance. The entire deposit amount at the end of each day is considered, and interest is calculated according to the applicable interest rate tiers. The bank applies the annual interest rate as officially announced, based on the deposit period. The number of days used in the calculation is 365 days per year. The interest calculation formula is as follows</p> $\text{Interest Amount} = \frac{\text{Principle} \times \text{Interest Rate} \times \text{Actual Deposit Period (Days)}}{100 \times 365}$ <p>For example: The customer has an end-of-day account balance of THB 50,100,000</p> <ul style="list-style-type: none"> Interest rate = 0.25% per annum If deposited for 1 day, the interest earned will be THB 343.15 $50,100,000 \times \left(\frac{0.25}{100}\right) \times \left(\frac{1}{365}\right) \approx 343.15 \text{ บาท}$ <p>Note:</p> <ul style="list-style-type: none"> The annual interest rate of 0.25% applies to deposit balances of THB 50 million or more. The interest rate is subject to change according to the bank's announcements. 								
Interest payment period	Interest will be paid 2 times per year at the end of June and December								

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<p>Main Product Terms</p>	<ol style="list-style-type: none"> For individual Thai nationals and foreign individuals aged 7 years and above The minimum amount to open an account is 500 baht, with a maximum limit of 500 million baht. The minimum balance remaining in the account is required to be 500 Baht and the customer may not conduct withdrawal/transfer transactions to cause the remaining balance in the account to be less than 500 Baht except in the case of withdrawals to close accounts. (This condition applies to accounts opened on or after 1 October 2024.) This account can be linked to the bank's debit card (the debit card is subject to annual and issuance fees as announced by the bank). The bank reserves the right to allow only one Non-Fixed Savings account per customer. In cases where the account is closed before six months, the Bank will collect a fee of 100 Baht. <p>Deposits/Withdrawals/Transfers, Privileges & Terms</p> <ol style="list-style-type: none"> Deposits, withdrawals, and transfers can be made at the bank's branches
<p>Account Maintenance Fee</p>	<p>No account maintenance fee</p>
<p>Service Provider Contact Channels (Bank)</p>	<ul style="list-style-type: none"> Land and Houses Bank Public Company Limited or LH Bank Call Center, Tel. 1327 or see details at www.lhbank.co.th Callcenter@lhbank.co.th Other channels via Facebook by searching "LH BANK"
<p>Cautions</p>	<ul style="list-style-type: none"> Service fees and conditions are subject to the bank's announcements. Interest rates are subject to change according to the bank's announcements. For more information, please visit www.lhbank.co.th. 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.
<p>Tax</p>	<p>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.</p>
<p>Notifications of Changes to Terms of Service or Significant Warnings</p>	<p>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.</p>
<p>Remarks</p>	<p>This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law</p>