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

Announcement of Deposit Interest Rates

Land and Houses Bank Public Company Limited hereby announces the applicable interest rates for Thai Baht deposits of each type as specified in the following table

Deposit Interest Rate Table (Percentage per year), effective from December 19, 2025

Type of deposit	Customer Type								
	Personal	Juristic Person	Non-profit Juristic Person	Government Agency/ State Enterprise	Fund/ Government Pension Fund/ Social Security Fund	Cooperatives	Domestic Financial Institution	Non-Resident	
								Juristic Person	Financial Institution
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Current Account									
Less than 50,000 THB	0.25	0.15	0.15	0.15	0.10	0.15	0.10	0.00	0.00
From 50,000 THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	0.00	0.00
1.1 Current Account (O/D)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
2. Savings Account / Savings Account for Dad*									
Less than 1 million THB	0.25	0.15	0.15	0.15	0.10	0.15	0.10	0.00	0.00
From 1 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	0.00	0.00
Savings with a passbook (PASSBOOK) and savings without a passbook (E PASSBOOK) via LHB You (Mobile Banking Application of the bank)									
2.1 Special Savings Account 1 and Special Savings Account 2									
Less than 50,000 THB	0.25	-	0.15	-	0.10	-	0.10	-	-
From 1 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	-	-
(The bank ceased opening new accounts for Special Savings Account 1 from March 18, 2010 onward.)									
(The bank ceased opening new accounts for Special Savings Account 1 for all juristic persons (2), (3), (4), (5), (6), and (7) from January 27, 2020 onward.)									
2.2 Phitak-sook Savings Account									
From 25,000 THB and above	0.25	-	-	-	-	-	-	-	-
2.3 Koomkah Savings Account									
(Provincial and vicinity branches only)									
From 20,000 THB and above	0.25	0.15	0.15	0.15	0.15	0.15	-	-	-
From 1 million THB and above	0.25	0.15	0.15	0.15	0.15	0.15	-	-	-
(The bank ceased opening new accounts for Worthiness Savings Account for all juristic persons (2), (3), (4), (5), (6), and (7) from January 27, 2020 onwards.)									
2.4 Jumbo Special Savings Account									
From 50,000 THB and above	0.25	-	0.15	-	-	-	-	-	-
From 1 million THB and above	0.25	0.15	0.15	-	-	-	-	-	-
(The bank ceased opening new accounts for Jumbo Special Savings Account for general juristic person and non-Profit juristic person from January 27, 2020 onwards.)									
2.5 Biz Savings Account									
Deposit up to 20 million THB	-	0.40	0.40	0.40	0.10	0.40	0.10	-	-
More than 20 million THB to 200 million THB	-	0.35	0.35	0.35	0.10	0.35	0.10	-	-
More than 200 million THB to 500 million THB	-	0.40	0.40	0.40	0.10	0.40	0.10		
More than 500 million THB and above	-	0.25	0.25	0.25	0.10	0.25	0.10	-	-
2.6 Basic Banking Account	0.25	-	-	-	-	-	-	-	-
2.7 B You Rich Savings Account									
Deposit up to 50 million THB	1.50	-	-	-	-	-	-	-	-
Deposit more than 50 million THB and above	0.25	-	-	-	-	-	-	-	-
(Maximum deposit up to 500 million THB)									
*The interest rate is effective from 19 December 2025 onwards.									
3.Fixed Deposit Receipt									
(Fixed Deposit Reciept : FDR)									
Deposit From 10 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	-	-
Deposit From 50 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	-	-
Deposit From 100 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	-	-
4. Fixed Deposit Account (E-Passbook) opened the account with the LH Bank Mobile Banking Application.									
Fixed Deposit Account 3 months	1.00	-	-	-	-	-	-	-	-
Fixed Deposit Account 6 months	1.10	-	-	-	-	-	-	-	-
Fixed Deposit Account 9 months	1.20	-	-	-	-	-	-	-	-
Fixed Deposit Account 12 months	1.35	-	-	-	-	-	-	-	-
Fixed Deposit Account 24 months	1.35	-	-	-	-	-	-	-	-
Fixed Deposit Account 36 months	1.35	-	-	-	-	-	-	-	-

Type of deposit	Customer Type								
	Personal	Juristic Person	Non-profit Juristic Person	Government Agency/ State Enterprise	Fund/ Government Pension Fund/ Social Security Fund	Cooperatives	Domestic Financial Institution	Non-Resident	
								Juristic Person	Financial Institution
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
5. Fixed Deposit Account (Passbook / Fixed Deposit Reciept)									
7 days From 100 million THB and above									
From 100 million THB and above	0.60	0.50	0.50	0.50	0.20	0.50	0.20	-	-
14 days From 100 million THB and above									
From 100 million THB and above	0.60	0.50	0.50	0.50	0.20	0.50	0.20	-	-
1 month From 1,000,000 THB and above									
From 1 million THB and above	0.60	0.50	0.50	0.50	0.30	0.50	0.30	-	-
From 10 million THB and above	0.60	0.50	0.50	0.50	0.30	0.50	0.30	-	-
From 50 million THB and above	0.60	0.50	0.50	0.50	0.30	0.50	0.30	-	-
2 months From 1 million THB and above									
From 1 million THB and above	0.65	0.55	0.55	0.55	0.30	0.55	0.30	-	-
From 10 million THB and above	0.65	0.55	0.55	0.55	0.30	0.55	0.30	-	-
From 50 million THB and above	0.65	0.55	0.55	0.55	0.30	0.55	0.30	-	-
3 months									
Less than 1 million THB	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 1 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 5 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
4 months									
Less than 1 million THB	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 1 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 5 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
5 months									
Less than 1 million THB	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 1 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 5 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
6 months									
Less than 1 million THB	1.10	0.85	0.85	0.85	0.60	0.85	0.60	0.85	0.60
From 1 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	0.85	0.60
From 5 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	0.85	0.60
From 10 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	0.85	0.60
7 months									
Less than 1 million THB	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 1 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 5 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 10 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
8 months									
Less than 1 million THB	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 1 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 5 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
9 months									
Less than 1 million THB	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 1 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 5 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
10 months									
Less than 1 million THB	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 1 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 5 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
11 months									
Less than 1 million THB	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 1 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 5 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
12 months									
Less than 1000,000 THB	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 100,000 THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 1 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 5 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 10 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60

Type of deposit	Customer Type								
	Personal	Juristic Person	Non-profit Juristic Person	Government Agency/ State Enterprise	Fund/ Government Pension Fund/ Social Security Fund	Cooperatives	Domestic Financial Institution	Non-Resident	
								Juristic Person	Financial Institution
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
15 months									
Less than 1 million THB	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 1 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 5 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 10 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
18 months									
Less than 1 million THB	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 1 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 5 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
From 10 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	-	-
24 months									
Less than 1 million THB	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 1 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 5 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 10 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
36 months									
Less than 1 million THB	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 1 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 5 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
From 10 million THB and above	1.35	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
6. Green Deposit Account (Fixed)									
Fixed Deposit Account 1 months	-	0.50	0.50	0.50	0.30	0.50	0.30	-	-
Fixed Deposit Account 3 months	-	0.75	0.75	0.75	0.50	0.75	0.50	-	-
Fixed Deposit Account 6 months	-	0.85	0.85	0.85	0.60	0.85	0.60	0.85	0.60
Fixed Deposit Account 12 months	-	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
Fixed Deposit Account 24 months	-	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
Fixed Deposit Account 36 months	-	1.10	1.10	1.10	0.60	1.10	0.60	1.10	0.60
7. Tax-Free Deposit Account (Floating Rate)									
From 1,000 THB to 25,000 THB									
24 Months	12 months Fixed Deposit with minimum Deposit amounts +0.50%	-	-	-	-	-	-	-	-
(The bank ceased opening new accounts for Tax-Free Deposit Account 24 months from August 01, 2012 onwards.)									
36 Months / 48 Months	12 months Fixed Deposit with minimum Deposit amounts +0.75%	-	-	-	-	-	-	-	-
(The bank ceased opening new accounts for Tax Free Deposit Account 36 months / 48 months.)									
Tax-Free 24 months (Floating Rate)									
Tax-Free Smart Kids									
From 1,000 THB to 25,000 THB	12 months Fixed Deposit with minimum Deposit amounts +0.40%	-	-	-	-	-	-	-	-
Tax-Free 36 months (Floating Rate)									
Tax-Free Taweeka									
From 1,000 THB to 16,500 THB	12 months Fixed Deposit with minimum Deposit amounts +0.65%	-	-	-	-	-	-	-	-

Type of deposit	Customer Type								
	Personal	Juristic Person	Non-profit Juristic Person	Government Agency/ State Enterprise	Fund/ Government Pension Fund/ Social Security Fund	Cooperatives	Domestic Financial Institution	Non-Resident	
								Juristic Person	Financial Institution
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
8. Non-Fixed Saving Campaign LH Bank (Passbook / E-Passbook) opened the account with the LH Bank Mobile Banking Application.)									
From 500 THB to less than 500,000 THB	0.50	0.15	0.15	0.15	0.15	0.15	-	-	-
From 500,000 THB to 1 million THB	0.95	0.15	0.15	0.15	0.15	0.15	-	-	-
More than 1 million THB to less than 5 million THB	0.95	0.15	0.15	0.15	0.15	0.15	-	-	-
Above 5 million THB to 20 million THB	0.95	0.15	0.15	0.15	0.15	0.15	-	-	-
Above 20 million THB to 50 million THB	0.95	0.15	0.15	0.15	0.15	0.15	-	-	-
Above 50 million THB to 250 million THB	0.25	0.15	0.15	0.15	0.15	0.15	-	-	-
Above 250 million THB to 500 million THB	0.25	0.15	0.15	0.15	-	-	-	-	-
(The bank ceased opening new accounts for general juristic person from February 08, 2013 onwards.)									
9. Fixed Deposit Campaign (Fixed Deposit Reciept only)									
From 2 days to 6 days									
From 100 million THB and above	0.25	0.15	0.15	0.15	0.10	0.15	0.10	-	-
From 7 days to 14 days									
From 100 million THB and above	0.60	0.50	0.50	0.50	0.20	0.50	0.20	-	-
From 15 days to 30 days									
From 100 million THB and above	0.60	0.50	0.50	0.50	0.20	0.50	0.20	-	-
From 31 days to 60 days									
From 1 million THB and above	0.60	0.50	0.50	0.50	0.30	0.50	0.30	-	-
From 10 million THB and above	0.60	0.50	0.50	0.50	0.30	0.50	0.30	-	-
From 61 days to 90 days									
From 1 million THB and above	0.65	0.55	0.55	0.55	0.30	0.55	0.30	-	-
From 10 million THB and above	0.65	0.55	0.55	0.55	0.30	0.55	0.30	-	-
From 91 days to 120 days									
From 100,000 THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 121 days to 150 days									
From 100,000 THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 151 days to 180 days									
From 100,000 THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 10 million THB and above	1.00	0.75	0.75	0.75	0.50	0.75	0.50	-	-
From 181 days to 210 days									
From 100,000 THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 10 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 211 days to 240 days									
From 100,000 THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 10 million THB and above	1.10	0.85	0.85	0.85	0.60	0.85	0.60	-	-
From 241 days to 270 days									
From 100,000 THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 271 days to 300 days									
From 100,000 THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 301 days to 330 days									
From 100,000 THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 331 days to 365 days									
From 100,000 THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-
From 10 million THB and above	1.20	0.95	0.95	0.95	0.60	0.95	0.60	-	-

Type of deposit	Customer Type								
	Personal	Juristic Person	Non-profit Juristic Person	Government Agency/ State Enterprise	Fund/ Government Pension Fund/ Social Security Fund	Cooperatives	Domestic Financial Institution	Non-Resident	
								Juristic Person	Financial Institution
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
10. Saving Super Shield 1 (Passbook / E-Passbook) opened the account with the LH Bank Mobile Banking									
From 1,000 THB and above	0.25	-	-	-	-	-	-	-	-
11. Saving Super Shield 2 (Passbook / E-Passbook) opened the account with the LH Bank Mobile Banking Application.)									
From 100,000 THB and above	0.75	-	-	-	-	-	-	-	-
12. B You Care (Passbook / E-Passbook) opened the account with the LH Bank Mobile Banking									
Less than 500 THB	0.45								
From 500 THB and above	0.45								
The coverage starts from a deposit amount of THB 1,000 to THB 1,000,000		-	-	-	-	-	-	-	-
13. B You Max Deposit Campaign (E-Passbook) opened the account with the LH Bank Mobile Banking Application.)									
Less than 10,000 THB	3.00	-	-	-	-	-	-	-	-
More than 10,000 THB to 100 million THB	0.25								
(The bank has adjusted interest rate of B You MAX Digital Savings effective from July 6, 2024)									
(The bank offers new account openings for the BU Max Digital Savings Account starting January 27, 2025)									
14. B You Wealth Savings (E-Passbook) opened the account with the LH Bank Mobile Banking Application) For New Customers									
For deposit amounts up to 900,000 THB	1.15	-	-	-	-	-	-	-	-
For deposit amounts more than 900,000 THB to 1 million THB	5.55	-	-	-	-	-	-	-	-
For deposit amounts more than 1 million THB to 1.9 million THB	1.15	-	-	-	-	-	-	-	-
For deposit amounts more than 1.9 million THB to 2 million THB	5.55	-	-	-	-	-	-	-	-
For deposit amounts more than 2 million THB to 2.9 million THB	1.15	-	-	-	-	-	-	-	-
For deposit amounts more than 2.9 million THB to 3 million THB	5.55	-	-	-	-	-	-	-	-
For deposit amounts more than 3 million THB to 3.9 million THB	1.15	-	-	-	-	-	-	-	-
For deposit amounts more than 3.9 million THB to 4 million THB	5.55	-	-	-	-	-	-	-	-
For deposit amounts more than 4 million to 100 million THB	1.15	-	-	-	-	-	-	-	-
The interest rate is effective from 17 November 2025 onwards.									
15. B You Health (Passbook/E-Passbook opening via LH Bank Mobile Banking Application)									
From 100,000 THB and above	0.75	-	-	-	-	-	-	-	-
16. Fixed Deposit Campaign (Fixed Deposit Account Passbook / FDR / E-Passbook opening via LH Bank Mobile Banking Application)									
For New to Bank Individuals (who have never had any deposit account and products with LH bank)									
- 5 months Special Fixed Deposit									
From 100,000 THB to 10 million THB	1.45	-	-	-	-	-	-	-	-
- 7 months Special Fixed Deposit									
From 100,000 THB to 10 million THB	1.50	-	-	-	-	-	-	-	-
Effective from September 1, 2025 until further notice									
The limit of maximum deposit amounts has adjusted from 100 million baht to 10 million baht effective from April 11, 2025									

Customer Type Definitions in the Above Table

Personal (1)

Refers to natural persons, groups of Personal, ordinary partnerships, private businesses not operating as juristic persons, foreigners with a valid work permit including their spouses, and foreign students.

Juristic Person (2)

Refers to limited companies, public limited companies, State Enterprise registered as limited companies, registered ordinary partnerships, organizations with legal entity status under specific laws, private schools, private educational institutions, and condominium juristic persons.

Non-Profit Juristic Persons (3)

Refers to institutions with non-profit objectives (tax-exempt), temples, churches, charitable associations or organizations, juristic persons exempt from corporate income tax, public educational institutions, the Thai Red Cross Society, and political parties.

Public Agency/ State Enterprise (4)

Refers to Public Agency, State Enterprise, government organizations, and local government.

Fund (5)

Refers to Provident Fund, GPF (Government Pension Fund), Social Security Fund, Workmen' s Compensation Fund, and other officially registered fund.

(In the case of private fund, classification depends on the status of the asset owner; namely, if the asset owner is an individual, the private fund is classified as an individual. If the owner is a juristic person, the fund is classified as a juristic person. If the owner is a government agency, the fund is classified as a government agency.)

Cooperatives (6)

Refers to agricultural cooperatives and other types of cooperatives or agricultural groups.

Domestic Financial Institution (7)

Refers to domestic financial institutions, domestically-registered commercial banks, specialized financial institutions (SFIs), Financial Institutions Development Fund (FIDF), Deposit Protection Agency (DPA), The Industrial Finance Corporation of Thailand, Thai Asset Management Corporation (TAMC), finance companies, securities companies, mutual fund management companies, credit foncier companies, life insurance companies, savings cooperatives, cooperative federations, pawnbroker shops, leasing companies, non-bank credit card companies, nano finance companies, and asset management companies.

* For securities companies on behalf of clients, the applicable interest rate will be depends on the depositor type: if the investor is an individual, the bank will apply the individual interest rate; if the investor is a juristic person, the bank will apply the corresponding juristic person interest rate.

Note:

FDR refers to a Fixed Deposit Receipt

1. **Current Account** without an overdraft facility: Interest payments are scheduled to be made in June and December.

2. Savings Account (Passbook) require a minimum initial deposit of 500 Baht. Digital savings account (E-Passbook), opened via LHB You (the bank's Mobile Banking Application), do not require a minimum deposit. Interest payments are scheduled to be made in June and December.

3. *Saving Account for Dad requires a minimum initial deposit of 500 Baht. Interest payments are scheduled to be made in June and December. Each individual may open more than one account

4. Special Savings

   For Personal and Non-Profit Juristic Persons: A minimum initial deposit of 50,000 Baht and a minimum end-of-day balance of 50,000 Baht are required. For Juristic Persons: A minimum initial deposit of 1,000,000 Baht and a minimum end-of-day balance of 1,000,000 Baht are required. Withdrawals are limited to 3 times/month; a fee of 500 Baht will be charged for each additional withdrawal. The bank reserves the right to adjust the deposit interest rates as deemed appropriate in accordance with prevailing economic and financial conditions. Furthermore, the bank has discontinued new account openings for the Special Savings Account, effective March 18, 2010.

5. Special Savings 2

   For Personal and Non-Profit Juristic Persons: A minimum initial deposit of 50,000 Baht and a minimum end-of-day balance of 50,000 Baht are required. For Juristic Persons: A minimum initial deposit of 1,000,000 Baht and a minimum end-of-day balance of 1,000,000 Baht are required. Withdrawals are limited to 3 times/month; a fee of 500 Baht will be charged for each additional withdrawal. Each customer is allowed to hold only one Special Savings Account 2. The bank reserves the right to adjust the deposit interest rates as deemed appropriate in accordance with prevailing economic and financial conditions. Furthermore, the bank has discontinued new account openings for the Special Savings Account 2 for juristic persons of all types including Juristic Person (2), Non-Profit Juristic Persons (3), Public Agency/ State Enterprise (4), Fund/ Government Pension Fund/ Social Security Fund (5), Cooperatives (6), and Domestic Financial Institutions (7), effective January 27, 2020.

6. Phitak-sook Savings Account

   The bank requires the Phitak-sook Savings Account to be opened in conjunction with the purchase of LH Bank Pi Tak Sook Insurance. The minimum initial deposit is 25,000 Baht, with a minimum end-of-day balance of 5,000 Baht. Interest will be paid according to the bank's announced rates. (In the case of the balance falls below 5,000 Baht, the interest rate applicable will be the minimum individual savings account rate.) Withdrawals are limited to 2 times/ month; a fee of 500 Baht will be charged for each additional withdrawal. The program has been effective since October 20, 2008. The bank reserves the right to review and adjust the deposit interest rates as appropriate to align with prevailing economic and financial conditions.

7. *Koomkah Savings Account

this is special savings account for provincial and metropolitan branches only. For the following customer types: Personal (1), Juristic Person (2), Non-Profit Juristic Persons (3), Public Agency/ State Enterprise (4), Fund/ Government Pension Fund/ Social Security Fund (5), Cooperatives (6), A minimum initial deposit of 20,000 Baht is required, with a minimum end-of-day balance of 20,000 Baht. Withdrawals are limited to 3 times/month; a fee of 500 Baht will be charged for each additional withdrawal. The bank reserves the right to review and adjust the deposit interest rates as deemed appropriate to align with prevailing economic and financial conditions. Furthermore, the bank has discontinued new account openings for the Koomkah Savings Account for all juristic person customers, including Juristic Person (2), Non-Profit Juristic Persons (3), Public Agency / State Enterprise (4), Fund / Government Pension Fund / Social Security Fund (5), and Cooperatives (6), effective January 27, 2020.

8. Jumbo Special Savings Account

For Personal and Non-Profit Juristic Persons: A minimum initial deposit of 50,000 Baht and a minimum end-of-day balance of 50,000 Baht are required. For Juristic Persons: A minimum initial deposit of 1,000,000 Baht and a minimum end-of-day balance of 1,000,000 Baht are required. Withdrawals are limited to 2 times/ month; a fee of 500 Baht will be charged for each additional withdrawal. The bank permits each customer to hold only one Jumbo Special Savings Account. In the case of account closure within 6 months of the date of opening, a fee of 100 Baht will be charged. The bank reserves the right to review and adjust the deposit interest rates as deemed appropriate to align with prevailing economic and financial conditions. Furthermore, the bank has discontinued new account openings for the Jumbo Special Savings Account for Juristic Persons and Non-Profit Juristic Persons, effective January 27, 2020.

9. Demand deposit receipts and fixed deposits with terms of 7 days, 14 days, 1 month, and 2 months. This applies to fixed deposit receipts (FDR) only. (The bank hereby announces the discontinuation of fixed deposit receipts (FDR) with terms of 21 days and 45 days, effective from March 4, 2011.)

10. Fixed Deposit Account with Passbook

minimum initial deposit of 1,000 baht is required. For fixed deposit account with a fixed deposit receipt, the minimum initial deposit is 10,000 Baht. For fixed deposit receipts of the call deposit type, the minimum initial deposit is 10 million Baht. For fixed deposit account without a passbook (E-Passbook), opened via LHB You (the bank's Mobile Banking Application), the minimum deposit is 1,000 Baht. In the case of early withdrawal or transfer before maturity through LHB You, the entire balance (full amount) must be withdrawn; partial withdrawals or transfers are not permitted. Interest will be paid according to the terms applicable for early withdrawal or breach of conditions. Withdrawals or transfers must be credited to an existing savings account with the bank only.

11. Green Deposit Account (Fixed)

11.1 For customers Type of Juristic Person, Non-Profit Juristic Persons, Public Agency / State Enterprise, Fund, Cooperatives and Domestic Financial Institutions

11.2 Minimum initial deposit of 1,000 baht is required.

11.3 Interest will be paid upon maturity, with withholding tax deducted at source in accordance with the Revenue Department's regulations.

11.4 Upon maturity, if no withdrawal or other instruction is provided, the Bank will automatically renew the deposit for the same term (based on customer category) at the prevailing interest rate and conditions announced by the Bank.

11.5 Conditions for early withdrawal:

11.5.1. If withdrawn before 3 months, no interest will be paid.

11.5.2. If withdrawn after 3 months but before maturity, interest will be paid only for the actual deposit period at the savings interest rate applicable on the deposit date for the same customer type, with withholding tax deducted.

12. Tax-Free Deposit Account for Personal

The minimum initial deposit is 1,000 Baht, with a maximum deposit limit of 25,000 Baht. Deposits must be made monthly in equal amounts. For a 24-month term, the interest rate will be the 12-month fixed deposit rate for Personal at the minimum deposit tier plus 0.50%. For 36-month and 48-month terms, the interest rate will be the 12-month fixed deposit rate for Personal at the minimum deposit tier plus 0.75%. The total deposit amount over the entire term shall not exceed 600,000 Baht. Upon maturity, the bank will credit a 10% bonus of the interest earned and will be reflected in the passbook. In the case of the account is closed before the end of the term with a deposit period of less than 3 months, no interest will be paid. If the account is closed before the end of the term but the deposit period exceeds 3 months, or if there are more than 2 missed monthly deposits during the deposit term, interest will be paid at the minimum individual savings deposit rate, and tax will be withheld in accordance with the Revenue Department's regulations. In case of account closure 6 months before maturity, the bank reserves the right to charge a fee of 100 Baht. (This tax-free fixed deposit account with terms of 36 and 48 months is available only to existing customers of the bank. The bank has discontinued new account openings for the 24-month tax-free fixed deposit account, effective August 1, 2012).

13. Tax-Free Smart Kids Fixed Deposit Account — 24 Months

13.1 For Personal customer

13.2 The minimum initial deposit is 1,000 Baht, with a maximum deposit limit of 25,000 Baht. Deposits must be made monthly in equal amounts over a period of 24 months (24 installments)

13.3 The interest rate is a floating rate, referenced to the 12-month fixed deposit rate for Personal. The minimum deposit tier and spread are subject to change in accordance with the bank's deposit interest rate announcement and shall take effect immediately on the date of such an announcement.

13.4 The total deposit amount over the entire term shall not exceed 600,000 Baht.

13.5 Early Account Closure Conditions:

13.5.1 If the deposit period is less than 3 months, no interest will be paid.

13.5.2 If the deposit period is 3 months upward, or if there are more than 2 missed monthly deposits during the deposit term, interest will be paid at the minimum individual savings deposit rate, and tax will be withheld in accordance with the Revenue Department's regulations.

13.6 In case of account closure 6 months before maturity, the bank reserves the right to charge a fee of 100 Baht.

14. Tax-Free Taweeka Fixed Deposit – 36 Months

14.1 For Personal customer

14.2 The minimum initial deposit is 1,000 Baht, with a maximum deposit limit of 16,500 Baht. Deposits must be made monthly in equal amounts over a period of 36 months (36 installments)

14.3 The interest rate is a floating rate, referenced to the 12-month fixed deposit rate for Personal. The minimum deposit tier and spread are subject to change in accordance with the bank's deposit interest rate announcement and shall take effect immediately on the date of such an announcement.

14.4 The total deposit amount over the entire term shall not exceed 600,000 Baht.

14.5 Early Account Closure Conditions:

14.5.1 If the deposit period is less than 3 months, no interest will be paid.

14.5.2 If the deposit period is 3 months upward, or if there are more than 2 missed monthly deposits during the deposit term, interest will be paid at the minimum individual savings deposit rate, and tax will be withheld in accordance with the Revenue Department's regulations.

14.6 In case of account closure 6 months before maturity, the bank reserves the right to charge a fee of 100 Baht.

15. LH Bank Non-Fixed Deposit Campaign

15.1 Account with passbook and without passbook (E-Passbook) opened via LHB You (Mobile Banking Application of the bank)

15.2 The bank reserves the right to allow only one non-fixed deposit account per customer (across all branches/ channels)

15.3 Minimum initial deposit requirements:

15.3.1 For Personal (1), the minimum initial deposit is 500 Baht, with a maximum limit of 500 million Baht. A minimum end-of-day balance of 500 Baht must be maintained in the account. For Personal (1), Customers are not permitted to make withdrawals or transfers that would cause the account balance to fall below 500 Baht, except in the case of account closure.

15.3.2 For Juristic Person (2), Non-Profit Juristic Persons (3), and Public Agency / State Enterprise (4), the minimum initial deposit is 5,000 Baht, with a maximum limit of 500 million Baht. A minimum end-of-day balance of 5,000 Baht must be maintained. Customers are not permitted to make withdrawals or transfers that would cause the account balance to fall below 5,000 Baht, except in the case of account closure.

15.3.3 For Fund (5) and Cooperatives (6), the minimum initial deposit is 5,000 Baht, with a maximum limit of 250 million Baht. A minimum end-of-day balance of 5,000 Baht must be maintained. Customers are not permitted to make withdrawals or transfers that would cause the account balance to fall below 5,000 Baht, except in the case of account closure.

15.4 Customers may make unlimited withdrawals

15.5 In case of account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht.

15.6 This campaign has been effective since August 9, 2011. The bank reserves the right to review and adjust the deposit interest rates and terms as deemed appropriate to align with prevailing economic and financial conditions. (The bank has discontinued new account openings for Juristic Persons customers, effective February 8, 2013.)

16. Biz Savings Account

For customers Type of Juristic Person (2), Non-Profit Juristic Persons (3), Public Agency / State Enterprise (4), Fund (5), Cooperatives (6), and Domestic Financial Institutions (7), the minimum initial deposit is 1,000,000 Baht. There is no minimum end-of-day balance requirement. Interest is paid monthly (interest withdrawals permitted on the 1st day of each month, including Saturdays, Sundays, and public holidays). Customers may make unlimited withdrawals. In the case of account closure before the monthly interest payment date, interest will be paid at the Biz Savings interest rate applicable to the deposited amount. In case of account closure before 6 months, the bank reserves the right to charge a fee of 1,000 Baht. The bank reserves the right to allow only one Biz Savings account per customer. The bank also reserves the right to review and adjust the deposit interest rates and terms as deemed appropriate to align with prevailing economic and financial conditions. Furthermore, the bank may consider paying additional interest rates above the announced rates for deposits by the same type of juristic person, subject to bank approval and compliance with the bank's conditions.

17. Fixed Deposit Campaign (Fixed Deposit Receipts only)

(Special fixed deposit with selectable deposit terms and a fixed interest rate, Interest is paid at maturity) Fixed Deposit Receipts (FDR) for customer type of Personal (1), Juristic Person (2), Non-Profit Juristic Persons (3), Public Agency (4), Fund (5), Cooperatives (6) and Domestic Financial Institutions (7)

- Deposit terms from 2 to 30 days: Minimum initial deposit of 100 million Baht, with no maximum deposit limit.

- Deposit terms from 31 to 90 days: Minimum initial deposit of 1 million Baht, with no maximum deposit limit.
- Deposit terms of 91 days upward: Minimum initial deposit of 100,000 Baht; with no maximum deposit limit.

Early Account Closure / Withdrawal Before Maturity

- For deposit terms of 90 days or less, no interest will be paid.
- For deposit terms of 91 days upward, interest will be paid at the minimum savings deposit rate as announced by the bank on the deposit date, subject to withholding tax.

The bank will withhold tax on interest income at the source according to the rates prescribed by the Revenue Department's regulations. Upon maturity, the bank will process the fixed deposit receipt as per the standard terms. This campaign has been effective since May 21, 2013. The bank reserves the right to review and adjust the deposit interest rates and terms as deemed appropriate to align with prevailing economic and financial conditions.

18. Saving Super Shield 1 Campaign

Account with passbook and without passbook (E-Passbook) opened via LHB You (Mobile Banking Application of the bank) for customer type of Personal (1) aged between 15 and 70 years* in accordance with insurance policy terms. The minimum initial deposit is 1,000 Baht, with a minimum end-of-day balance of 1,000 Baht. Customers are not permitted to make withdrawals or transfers that would cause the account balance to fall below 1,000 Baht, except in the case of account closure. Customers may make unlimited withdrawals. Interest is paid semi-annually in June and December. In the case of account closure before 6 months, a fee of 100 Baht will be charged. The bank reserves the right to allow only one Saving Super Shield 1 account per customer. Customers will receive 24-hour worldwide accident insurance coverage throughout the deposit term, subject to the policy conditions. Coverage is provided by Chubb Samaggi Insurance Public Company Limited. This campaign has been effective since April 9, 2015. The bank reserves the right to review and adjust deposit interest rates and insurance coverage terms as deemed appropriate to align with prevailing economic and financial conditions. (*The eligible customer age range has been extended from 15–60 years to 15–70 years, effective August 1, 2016.)

Note: The bank has changed the insurance provider. Coverage is subject to the terms of the policy as follows:

- Personal Accident Insurance (PA) by Chubb Samaggi Insurance Public Company Limited ended on March 31, 2021.
- Personal Accident Insurance (PA) by Dhipaya Insurance Public Company Limited commenced coverage from April 1, 2021

19. Saving Super Shield 2 Campaign

Account with passbook and without passbook (E-Passbook) opened via LHB You (Mobile Banking Application

of the bank) for customer type of Personal (1) aged between 15 and 70 years* in accordance with insurance policy terms. The minimum initial deposit is 100,000 Baht, with a minimum end-of-day balance of 100,000 Baht. Customers are not permitted to make withdrawals or transfers that would cause the account balance to fall below 100,000 Baht, except in the case of account closure. Customers may make unlimited withdrawals. Interest is paid monthly. In the case of account closure before 6 months, a fee of 100 Baht will be charged. The bank reserves the right to allow only one Saving Super Shield 2 account per customer. Customers will receive 24-hour worldwide accident insurance coverage throughout the deposit term, subject to the policy conditions. Coverage is provided by Chubb Samaggi Insurance Public Company Limited. This campaign has been effective since April 9, 2015. The bank reserves the right to review and adjust deposit interest rates and insurance coverage terms as deemed appropriate to align with prevailing economic and financial conditions (*The eligible customer age range has been extended from 15–60 years to 15–70 years, effective August 1, 2016.)

Note: The bank has changed the insurance provider. Coverage is subject to the terms of the policy as follows:

- Personal Accident Insurance (PA) by Chubb Samaggi Insurance Public Company Limited ended on March 31, 2021.
- Personal Accident Insurance (PA) by Dhipaya Insurance Public Company Limited commenced coverage from April 1, 2021.

20. B You Care Savings Account

20.1 This account is available to individuals aged 15 to 70 years. (Age is calculated by subtracting the birth year from the current year.)

20.2 Joint accounts are not permitted.

20.3 Minimum opening deposit is 500 THB with no maximum limit. Funds must be deposited within 30 days from the account opening date. If the required deposit is not made, or the account balance becomes zero, the bank reserves the right to close the account automatically.

20.4 There is no requirement to maintain a minimum balance in the account.

20.5 The bank reserves the right to allow each customer to open only one B You Care account.

20.6 Provides accidental death coverage of up to 20 times the account's end-of-day balance on the day before the accident, if the balance is at least 1,000 Baht. The maximum payout is 20 million Baht.

20.7 Account holders may designate only one beneficiary. If no beneficiary is designated, the legal heirs shall be considered the beneficiaries.

20.8 This account can be linked to any debit card issued by the bank. Annual and issuance fees apply as stated in the bank's official announcement.

20.9 Linked transfer accounts can only be registered through the Mobile Banking Application.

20.10 If the account is closed within six months of the opening date, the bank will charge a fee of 100 Baht.

20.11 Insured by: Personal Accident Insurance (PA) by Thai Paiboon Insurance Public Company Limited. Coverage starts from August 18, 2025.

21. Basic Banking Account

Available exclusively for Personal holding a valid State Welfare Card or aged 65 years and above (Joint account, For account, and By Account are not permitted). Each customer may open only one account. There is no minimum deposit requirement, and no-account maintenance fee will be charged until the Basic Banking Account is reclassified as a regular savings account by the bank. The bank reserves the right to reclassify the Basic Banking Account as a regular savings account with at least 30 days' prior notice if any of the following conditions occur:

- The average end-of-day balance in any month exceeds 50,000 Baht.
- Total deposits or withdrawals in any month exceed 50,000 Baht.
- The account remains inactive for a period exceeding 24 consecutive months.
- The account holder no longer meets the eligibility criteria for a Basic Banking Account.

Interest is calculated on the daily balance and paid semi-annually in June and December, after withholding tax (if applicable). The bank reserves the right to change terms and service methods without prior notice.

22. B You Rich Savings Account

22.1 For accounts opened on or after October 1, 2024, the following conditions apply:

22.1.1 Minimum initial deposit is 500 Baht, with a maximum limit of 500 million Baht. Deposits must be made within 30 days of account opening. Account without deposits or with zero balance will be closed automatically.

22.1.2 A minimum balance of 500 Baht must be maintained. Withdrawals or transfers that would reduce the balance below 500 Baht are not permitted, except for account closure.

22.2 For accounts opened before January 12, 2022, the following conditions apply:

22.2.1 No minimum initial deposit requirement.

22.2.2 No minimum balance requirement.

22.2.3 If a new account remains inactive for 90 days after opening, it will be closed automatically.

22.3 For Thai nationals aged 15 years and above (Joint account are not permitted)

22.4 Each customer may open only one B You Rich Savings account.

22.5 Account must be opened via LHB You (the bank's Mobile Banking Application) with a phone number and email address for applying to receive notifications.

22.6 Debit cards of all types can be applied for at any branch.

22.7 Linked transfer account can only be set up through the Mobile Banking Application.

22.8 Interest is paid semi-annually in June and December. Interest income is subject to withholding tax as per Revenue Department's regulations.

22.9 For Foreign Personal customer (Joint account not permitted):

22.9.1 The minimum initial deposit requirement is 10,000 Baht.

22.9.2 Withdrawals or transfers that would reduce the balance below 10,000 Baht are not permitted, except for account closure.

22.9.3 This account is compatible only with Debit Chip Cards.

22.9.4 The minimum initial deposit and minimum balance requirements for foreign Personal customer are adjusted from 10,000 Baht to 500 Baht, effective April 30, 2025.

23. B You Max Digital Savings

23.1 Available to Thai nationals aged 15 years and above who have never held any product with the bank (new customers / New CIF).

23.2 Accounts must be opened in the name of an individual (joint account not permitted).

23.3 Each customer may open only one account, which must be opened via LHB You (the bank's Mobile Banking Application).

23.4 Minimum initial deposit is 500 Baht.

23.5 No minimum balance requirement.

23.6 Interest is paid semi-annually in June and December. Interest income is subject to withholding tax as per Revenue Department's regulations.

23.7 Accounts with zero balance for 30 days from the date of opening will be closed automatically.

23.8 Debit cards of all types may be applied for at any branch.

23.9 In case of account closure at a branch, the bank will transfer the remaining balance to another account held by the same customer only.

23.10 Account opening period is from February 22, 2023, to December 31, 2023, or until total campaign deposits reach 400 million Baht. (The B-You Max Digital Savings account is available only to existing customers. New account openings for this product will be discontinued effective January 1, 2024.)

23.10.1 The bank will resume new account openings for B-You Max Digital Savings starting January 27, 2025.

24. 8 months, 10 months, and 11 months Special Fixed Deposit Campaign

24.1 For Personal customer

24.2 Conditions for Initial Account Opening and Additional Deposits

24.2.1 8 months Special Fixed Deposit: The minimum amount for initial account opening and each additional deposit is 100,000 Baht or more. The total deposit balance across single and/or joint account must not exceed 100,000,000 Baht per customer (all branches and channels combined).

24.2.2 10 months Special Fixed Deposit: The minimum amount for initial account opening and each additional deposit is 100,000 Baht or more. The total deposit balance across single and/or joint account must not exceed 100,000,000 Baht per customer (all branches and channels combined).

24.2.3 11 months Special Fixed Deposit: 'The minimum amount for initial account opening and each additional deposit is 100,000 Baht or more. The total deposit balance across single and/or joint account must not exceed 100,000,000 Baht per customer (all branches and channels combined).

24.3 Interest will be paid upon maturity, with withholding tax deducted at source in accordance with the Revenue Department's regulations.

24.4 The minimum balance for each deposit must not be less than 100,000 Baht. Customers are not permitted to withdraw or transfer funds if such transactions cause the balance of any deposit to fall below 100,000 Baht, except in cases of withdrawal for closure of each deposit or account closure.

24.5 Conditions for early withdrawal

24.5.1 If withdrawn before 3 months, no interest will be paid.

24.5.2 If withdrawn after 3 months but before maturity, interest will be paid only for the actual deposit period at the savings interest rate applicable on the deposit date for the same customer type, with withholding tax deducted.

24.6 Upon Maturity

24.6.1 When the deposit term matures for Special Fixed Deposits with passbook, the bank will automatically renew the deposit for the same term (according to customer type) at the prevailing interest rate and conditions announced by the bank at that time

24.6.2 When the deposit term matures for Special Fixed Deposits with Fixed Deposit Receipt (FDR), the bank will not automatically renew the deposit. Depositors must contact the bank to change the deposit type

24.6.3 When the deposit term matures for Special Fixed Deposits without passbook, the bank will automatically renew the deposit for a 12-month term (according to customer type) at the prevailing interest rate and conditions announced by the bank at that time.

24.7 Account opening period for 8 months and 10 months Special Fixed Deposit campaign is from July 10, 2023, to April 30, 2025

24.8 Accounts opening period for 11 months Special Fixed Deposit campaign is from July 10, 2023, to March 31, 2025.

24.9 Account opening period for the 8 months and 10 months Special Fixed Deposit campaign, originally scheduled to end on April 30, 2025, has been revised to April 21, 2025.

25. B You Wealth Savings

25.1 For Thai nationals aged 15 years and above who have never held any product with the bank (new customers / New CIF).

25.2 Account must be opened in the name of an individual (joint account not permitted).

25.3 Each customer may open only one B You Wealth Digital Savings account, which must be opened via LHB You (the bank's Mobile Banking Application)

25.4 Minimum initial deposit is 500 Baht. Deposit must be made within 30 days from the account opening date. Account with no deposit or zero balance will be closed automatically.

25.5 No minimum balance requirement.

25.6 Interest is paid monthly on the 20th of each month. Interest income is subject to withholding tax as per Revenue Department's regulations.

25.7 Debit cards of all types may be applied for at any branch

26. B You Health Savings Account

26.1 Account must be opened in the name of an individual aged between 18 and 65 years (renewable up to age 70*). (Age calculation based on birth year)

26.2 The bank reserves the right to accept only one account per depositor (joint account not permitted).

26.3 The minimum initial deposit is 100,000 Baht. No maximum deposit limit.

26.4 Minimum balance requirement is 100,000 Baht. Withdrawals or transfers that cause the balance to fall below 100,000 Baht are not permitted, except for account closure.

26.5 Customers can register for LHB You (the bank's Mobile Banking Application)

26.6 Customers can view statements via LHB You.

26.7 Debit cards are not available.

26.8 Direct debit services are not available.

26.9 Early account closure within 6 months will incur a fee of 100 Baht.

26.10 For each depositor's insurance coverage period, customers may check coverage dates by downloading the Certificate of Insurance and summary of coverage terms, conditions, and exclusions of the group insurance policy via the MTL Click Application.

26.11 Depositors must declare their health status following the company's prescribed form and pass the underwriting criteria. A 30-day waiting period applies from the date the depositor's coverage is approved by the insurer before the insurance becomes effective (for new insurance applicants).

26.12 Death coverage applies in all cases

- Depositors must have a balance of at least 100,000 Baht one day prior to death.
- Depositors will receive death coverage in all cases, with a coverage amount of 50,000 Baht.
- The beneficiary specified by the depositor will be the person named by the account holder as the beneficiary in the 'Group Insurance Application Form for Members Applying for Insurance (with health questions)' of Muang Thai Life Assurance Public Company Limited as of the account opening date. If the account holder does not specify a beneficiary, Muang Thai Life Assurance Public Company Limited will pay the claim only to the legal heirs.

26.13 Coverage for 30 specified critical illnesses:

- Depositors must have a remaining account balance of at least 100,000 Baht. The coverage equal to the average deposit balance over the 1-month period prior to the month of medical diagnosis confirming a covered critical illness as defined.
- Depositors will receive coverage for 30 critical illnesses on a 'Found-Fund-Finish' basis, with a maximum coverage of up to 1,000,000 Baht.
- *In the case of renewals for depositors aged 66 to 70 years, the sum insured under the critical illness group insurance coverage is up to 300,000 Baht.

27. 5 months and 7 months Campaign Special Fixed Deposit

27.1 For Personal customer who are new to the bank (have never held any deposit account or product with the bank)

27.2 Conditions for initial account opening

27.2.1 For the 5-month Special Fixed Deposit, deposit can be made only once; additional deposits are not permitted. The minimum deposit amount is 100,000 Baht, and the total deposit balance must not exceed 10,000,000 Baht per customer (all branches and channels combined).

27.2.2 For the 7months Special Fixed Deposit, deposit can be made only once; additional deposits are not permitted. The minimum deposit amount is 100,000 Baht, and the total deposit balance must not exceed 10,000,000 Baht per customer (all branches and channels combined).

27.3 Interest will be paid upon maturity, with withholding tax deducted in accordance with the Revenue Department's regulations.

27.4 The minimum balance must not be less than 100,000 Baht. Customers are not permitted to withdraw or transfer funds if such transactions cause the balance to fall below 100,000 Baht, except in cases of withdrawal for account closure.

27.5 Conditions for early withdrawal

27.5.1 If withdrawn before 3 months, no interest will be paid.

27.5.2 If withdrawn after 3 months but before maturity, interest will be paid only for the actual deposit period at the savings account interest rate applicable on the deposit date for the same customer type, with withholding tax deducted.

27.6 Upon maturity

27.6.1 When the deposit term matures for Special Fixed Deposits with passbook, the bank will automatically renew the deposit for the same term (according to customer type) at the prevailing interest rate and conditions announced by the bank at that time.

27.6.2 When the deposit term matures for Special Fixed Deposits with Fixed Deposit Receipt (FDR), the bank will not automatically renew the deposit. Depositors must contact the bank to change the deposit type.

27.6.3 When the deposit term matures for Special Fixed Deposits without passbook, the bank will automatically renew the deposit for a 12-month term (according to customer type) at the prevailing interest rate and conditions announced by the bank at that time.

27.7 The period for opening an account is from September 1, 2025, or until further notice.

27.8 The maximum deposit limit has been revised from 100 million Baht to 10 million Baht, effective from April 11, 2025.

28. Customer types of Personal (1) and Non-Profit Juristic Persons (3) deposits in passbook or fixed deposit receipt account with a minimum deposit of 500,000 Baht and a term of 6 months or longer are eligible to receive interest every 3 months. Fixed deposits with terms from 11 to 36 months are eligible to receive monthly interest payments.

29. For all types of fixed deposits, if the scheduled monthly interest payment or maturity date falls on a bank holiday as announced by the Bank of Thailand, or on a Saturday or Sunday, the bank will defer interest payment to the next business day.

30. For insurance company/life insurance customers, interest rates are subject to change without prior notice.

31. For Personal (1) and Non-Profit Juristic Persons (3), deposits in fixed deposit account with a passbook or fixed deposit receipt, having an 18-month term and any deposit amount, are eligible to receive monthly interest payments. If the interest payment date falls on a public holiday, the payment will be deferred to the next business day (e.g., during head office holidays).

Conditions

1. In cases where customers do not fall under the customer groups specified above but wish to deposit with the bank, the bank will consider paying interest to such customers according to the deposit type and at the rate applicable to the closest comparable customer group and deposit amount.

2. Interest on all types of savings deposits will be paid semi-annually (June and December). Interest on fixed deposits will be paid upon maturity.

3. Interest calculation formula $\text{Interest Received} = \text{Principal} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{365}$

4. If a depositor withdraws a fixed deposit with a term of 7 days, 14 days, 1 month, or 2 months before maturity, the bank will not pay interest.

5. If a depositor withdraws a fixed deposit with a term of 3, 4, 5, 6, 7, 8, 9, 11, 12, 15, 18, 24, or 36 months before maturity, the bank's interest payment conditions are as follows:

   5.1 If the deposit period is less than 3 months, no interest will be paid.

   5.2 If the deposit period is 3 months or more, interest will be paid for the actual deposit period at the minimum savings account interest rate applicable to Personal customer on the deposit date.

6. The following account groups will have their balances aggregated and may be assigned the same interest rate:

   6.1 Fund / Provident Fund managed by the same fund manager (total balances aggregated by the same fund manager).

6.2 Personal or juristic persons managed by the same private fund management company (total balances aggregated by the same private fund management company).

6.3 Groups of juristic persons / condominium juristic persons with the same account manager and affiliated companies (shareholder criteria of not less than 10%). Aggregation applies only to balances with a deposit date older than 15 days and a total balance exceeding 50 million Baht, excluding at call balances.

7. In cases where the bank has agreed on an interest rate with the depositor in advance, not more than 3 business days before the date specified on the passbook / fixed deposit receipt, the agreed interest rate may be based on the rate announced on the agreement date, which may differ from the rate announced on the date specified on the passbook / fixed deposit receipt.

8. Interest rates on all types of fixed deposits used as collateral for loans may differ from the bank's announced interest rates.

9. The bank may consider paying additional interest on all types of deposits according to the bank's terms and conditions, not exceeding the announced interest rate for the deposit amount and term plus a maximum of 1.75% per year. This excludes all special project deposits and requires bank approval under specified conditions.

10. The bank reserves the right to change interest rates, terms, and service methods for all types of deposit account. The bank will notify account holders through the channels specified by the bank under the Bank of Thailand's regulations.

11. All types of deposits protected (principal and interest) by the Deposit Protection Agency must be Baht account deposited with domestic financial institutions (excluding Baht account of persons residing abroad) and will be protected up to the amount prescribed by law as follows:

Term Period	Protected Amount
Effective from August 11, 2021, onwards	Up to 1 million Baht

Announced on December 18, 2025

Signature

(Mr. Shih, Jiing-Fuh)

Chief Executive Officer and Managing Director