

## Sales Sheet Special Foreign Currency Deposit (FCD) Campaign – Special Fixed Deposit AUD

Effective Date: May15, 2026

Product Details	Details								
<b>Product Name</b>	Special Foreign Currency Deposit (FCD) Campaign – Special Fixed Deposit AUD								
<b>Account Opening Channels</b>	<ul style="list-style-type: none"> <li>▪ At all branches of Land and Houses Bank (LH Bank)</li> <li>▪ Via LHB You Mobile Banking Application (available for Thai individual customers only)</li> </ul>								
<b>The minimum and maximum deposit amounts</b>	<ul style="list-style-type: none"> <li>▪ Minimum initial deposit: AUD 1,000</li> <li>▪ Each additional deposit must be at least AUD 1,000</li> <li>▪ The total deposit amount must not exceed AUD 1,000,000 per customer per deposit term</li> </ul>								
<b>Interest Rate</b>	<p>Interest Rates (per annum) – Foreign Currency Deposit (FCD) Account in AUD (Special Fixed-Term Deposit) as of 15 May 2026</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Deposit Term (Months)</th> <th>Interest Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>3.00%</td> </tr> <tr> <td>6 months</td> <td>4.00%</td> </tr> <tr> <td>12 months</td> <td>5.00%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>▪ The above interest rates are subject to change in accordance with the Bank's announcements.</li> <li>▪ For the latest interest rates, please visit: <a href="http://www.lhbank.co.th">www.lhbank.co.th</a></li> </ul>	Deposit Term (Months)	Interest Rate (% p.a.)	3 months	3.00%	6 months	4.00%	12 months	5.00%
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<b>Interest Calculation</b>	<p>Interest is calculated on the actual number of deposit days, divided by the day-count basis applicable to each currency. For AUD deposits, a 365-day year basis is applied.</p> $\text{Interest earned} = \text{Principal} \times \left( \frac{\text{Interest Rate}}{100} \right) \times \left( \frac{\text{Number of Days Deposited}}{365} \right)$ <p><b>Example of Interest Calculation</b></p> $\text{AUD } 1,000 \times \left( \frac{4.00}{100} \right) \times \left( \frac{180}{365} \right) = 19.73 \text{ AUD}$ <ul style="list-style-type: none"> <li>● 6-months fixed deposit with an interest rate of 4.00% p.a.</li> <li>● Assumed deposit balance at maturity: AUD 1,000</li> <li>● Interest receivable at maturity: approximately AUD 19.73</li> </ul> <p><b>Note: The interest shown is for illustrative purposes only. The actual amount will depend on the actual number of deposit days and the applicable withholding tax.</b></p>								
<b>Interest Payment Period</b>	The Bank will pay interest upon maturity of the deposit.								
<b>Product Term</b>	<ol style="list-style-type: none"> <li><b>1. Eligible Customers</b> <ul style="list-style-type: none"> <li>▪ For individuals aged 15 years and above.</li> <li>▪ <b>Resident:</b> A Thai national or a foreign national who has been granted permanent residency in Thailand.</li> <li>▪ <b>Non-Resident:</b> A Thai national who has taken up permanent residence abroad, or a foreign national residing or working in Thailand on a permanent basis.</li> </ul> </li> <li><b>2. Account Opening and Deposit Conditions</b> <ul style="list-style-type: none"> <li>▪ Minimum initial deposit: AUD 1,000</li> <li>▪ Each additional deposit must be at least AUD 1,000</li> <li>▪ The total deposit amount must not exceed AUD 1,000,000 per customer per deposit term</li> <li>▪ The customer is required to maintain or open a savings account with Land and Houses Bank Public Company Limited in Thai Baht and/or the same foreign currency as the fixed deposit. The account name must be identical to the fixed deposit account holder</li> </ul> </li> </ol>								

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	<ul style="list-style-type: none"> <li>▪ Account opening and FCD transactions are available at branches or via the LHB You Application between 8:30 AM – 4:30 PM on the Bank’s business days (excluding Bank of Thailand holidays)</li> <li>▪ Fees related to deposits and withdrawals of foreign currency accounts are in accordance with the Bank’s Fee Schedule (Table 5)</li> <li>▪ Other applicable service fees shall be charged in accordance with the Bank’s conditions and fee schedule (Table 6)</li> <li>▪ Foreign currency deposits are subject to exchange rate risk. Customers should carefully review and understand all conditions prior to making a decision</li> <li>▪ All FCD accounts must comply with applicable exchange control laws and regulations</li> </ul> <p><b>3. Interest Payment</b></p> <ul style="list-style-type: none"> <li>▪ Interest is payable at maturity and subject to withholding tax in accordance with the Revenue Department’s regulations</li> </ul> <p><b>4. Withdrawal of Funds</b></p> <ul style="list-style-type: none"> <li>▪ Withdrawal of principal must be made in full per deposit placement. Partial withdrawals are not permitted</li> </ul> <p><b>5. Early Withdrawal Conditions</b></p> <ul style="list-style-type: none"> <li>▪ For withdrawals made within less than 1 month from the deposit date, interest will be paid based on the actual holding period at the prevailing FCD savings rate announced by the Bank on the deposit date (subject to customer type), less withholding tax</li> <li>▪ For withdrawals made from 1 month or more but prior to maturity, interest will be paid based on the closest applicable tenor under the Bank’s standard FCD fixed deposit rates announced on the deposit date (subject to customer type), less withholding tax</li> </ul> <p>Illustration (6-Month Special Fixed Deposit):</p> <ul style="list-style-type: none"> <li>- Deposits held for at least 1 month but less than 3 months: interest will be calculated at the 1-month fixed deposit rate</li> <li>- Deposits held for 3 months or more but withdrawn before maturity: interest will be calculated at the 3-month fixed deposit rate</li> </ul> <p><b>6. Maturity</b></p> <ul style="list-style-type: none"> <li>▪ Upon maturity, the deposit will not be automatically renewed. Customers are required to contact the Bank to withdraw the funds</li> </ul> <p><b>7. Campaign Period</b></p> <ul style="list-style-type: none"> <li>▪ Effective from 15 May 2026 until further notice by the Bank</li> </ul>
<b>Account Maintenance Fee</b>	No account maintenance fee
<b>Channels to contact the service provider (Bank)</b>	<ul style="list-style-type: none"> <li>▪ Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a> for more details</li> <li>▪ E-mail: Callcenter@lhbank.co.th</li> <li>▪ Other Channels: Facebook, by typing “LH Bank”</li> </ul>
<b>Caution</b>	<ul style="list-style-type: none"> <li>▪ Foreign Currency Deposit (FCD) accounts are not protected for both principal and interest by the Deposit Protection Agency under the Deposit Protection Act B.E. 2551 (2008)</li> <li>▪ The Bank reserves the right to suspend account transactions and/or freeze and/or terminate services, in whole or in part, where there is reasonable cause to suspect that the account holder may have unlawful intentions, is involved in illegal activities, or has received funds from an erroneous transfer by a third party, or in any other</li> </ul>

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	circumstance the Bank deems appropriate, and/or in accordance with the terms and conditions governing deposit account opening
<b>Tax</b>	Deposit interest earned is subject to withholding tax at the rate prescribed by the Revenue Department.
<b>Notification of changes to service conditions, or important notifications.</b>	In case of changes in product conditions or the provision of services that significantly affect the customer's use of the service, the bank will notify the customer at least 30 days in advance.