

Sales Sheet Special Fixed Deposit Campaign 6 months

Effective Date: October 26, 2026

Information	Details
Product Name	Special Fixed Deposit Campaign 6 months
Product Type	Special Fixed Deposit Campaign 6 months: Fixed Deposit Receipt (FDR) with Passbook / E-Passbook
The minimum and maximum deposit amounts	THB 100,000 minimum and up to THB 500 million maximum per depositor, aggregated across all single and joint accounts opened under this product through all available channels.
Interest Rate	1.20% 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 $\text{Interest earned} = \text{Principal} \times \left(\frac{\text{Interest Rate}}{100} \right) \times \left(\frac{\text{Number of Days Deposited}}{365} \right)$ Example If a customer deposits THB 100,000 for a period of 1 day, the interest earned will be as follows: $\text{Interest earned} = 100,000 \times \left(\frac{1.20}{100} \right) \times \left(\frac{1}{365} \right) \approx 3.29$ For a deposit period of 1 day, the interest earned = THB 3.29
Interest Payment Period	Interest paid at maturity
Main Product Term	- Available to individual customers. The minimum opening deposit is THB 100,000 and the maximum aggregate deposit is THB 500 million, including all sole and joint accounts opened through all channels. - Customers must open a savings account before opening the “6-Month Special Fixed Deposit Account.” - Interest is paid at maturity and is subject to withholding tax in accordance with the Revenue Department’s requirements. - Interest conditions for withdrawals before maturity for passbook and E-Passbook accounts: - If the deposit period is less than 3 months, no interest will be paid. - If the deposit period is at least 3 months but ends before the agreed maturity date, interest will be paid for the actual deposit period at the savings-account interest rate applicable to the same customer category on the deposit date. The interest is subject to withholding tax and will not be compounded. - A minimum balance of THB 100,000 must be maintained. Withdrawals or transfers that reduce the balance below THB 100,000 are not permitted, except when withdrawing funds to close the account. - Treatment of the deposit at maturity: - For a passbook special fixed deposit, if the depositor does not withdraw the principal or interest, gives no other instruction, or cannot be contacted while a balance remains in the

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	account, the remaining balance will be renewed for the same deposit term at the Bank's prevailing standard fixed-deposit interest rate on the maturity date. - For an E-Passbook special fixed deposit, if the depositor does not withdraw the principal or interest, gives no other instruction, or cannot be contacted while a balance remains in the account, the remaining balance will be automatically renewed for 6 months at the Bank's prevailing standard fixed-deposit interest rate on the maturity date. - For a Fixed Deposit Receipt (FDR), the deposit will not be renewed automatically at maturity. The depositor must contact the Bank to arrange a new deposit product. 7. Deposit campaign period: 26 October 2026 to 30 December 2026, or until total deposits under the campaign reach THB 5 billion, whichever occurs first.
Additional conditions apply to accounts opened via LHB You (Mobile Banking App) (E-Passbook)	Deposit / Withdrawal / Transfer / Payment Conditions - 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. - 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).	Deposit / Withdrawal / Transfer / Payment Conditions - 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. - Partial withdrawals are not allowed for Fixed Deposit Receipts (FDR) - Deposit can be withdrawn, and the account can be closed on the maturity date at any LH Bank branch. - 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 - 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

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	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