

Sales Sheet บัญชีเงินฝากออมทรัพย์คุ้มครองโรคร้าย (B You Health)

Effective on 02 April 2026

Topic	Details
Product name	B You Health (savings account with critical illness coverage)
Product type	<ul style="list-style-type: none"> • Savings account with critical illness coverage (Group CI) • No premium payment • E-Passbook and passbook
Minimum and maximum amount for opening the account	Minimum amount is 100,000 Baht without maximum amount.
Annual deposit interest rate	0.50% per year
Interest calculation	<p>Method and number of days per year used in calculating interest: The bank will calculate interest at the annual percentage rate announced in the bank's deposit interest rate announcement based on the remaining balance on a daily basis. The number of days per year used in the calculation is 365 days (regardless of whether the calendar year in which the deposit is made has 365 or 366 days). The formula for calculating interest is as follows:</p> $\text{Interest earned} = \text{Principle} \times \left(\frac{\text{Interest rate}}{100}\right) \times \left(\frac{\text{Number of deposit days}}{365}\right)$ <p>Example</p> <p>In the case that the customer has a remaining balance of 100,000 Baht at the end of the day and the deposit period is 1 day.</p> $100,000 \times \left(\frac{0.50}{100}\right) \times \left(\frac{1}{365}\right) \approx 1.37 \text{ Baht}$ <p>Therefore, if the customer deposits for 1 day, the customer will receive interest. = 1.37 Baht.</p> <hr/> <p>How to Calculate Coverage:</p> <p>1. Coverage for 30 critical illnesses: Group CI Insurance</p> <p>The sum insured amount is equal to the average deposit amount for the past 1 month prior to the month in which a physician diagnosed the critical illness as defined in the definition, from 100,000 Baht – up to 1,000,000 Baht.</p> <p>How to calculate average deposit amount</p> $\text{Average deposit amount for a month} = \frac{\text{Total daily deposit balance}}{\text{Number of days in that month}}$ <p>In case of opening an account during the month, the average deposit balance will start from the date the account is opened until the last day of the month. An example of calculating the average deposit amount for a month is if the depositor opens an account on 25 April 2025, with an amount of 100,000 Baht and the balance at the end of each day is as follows:</p>

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		Date	Balance at the end of each day
		25/04/2025	100,000 Baht
		26/04/2025	1,000,000 Baht
		27/04/2025	1,000,000 Baht
		28/04/2025	1,000,000 Baht
		29/04/2025	1,000,000 Baht
		30/04/2025	1,000,000 Baht
		<p>Average deposit amount for a month = $\frac{(100,000 \text{ Baht} \times 1 \text{ Day}) + (1,000,000 \text{ Baht} \times 5 \text{ Day})}{6 \text{ Day}}$ = 850,000 Baht</p>	
		<p>2. Coverage for all cases of death: Sum insured of 50,000 Baht</p> <p>Sum insured payment conditions: If the insured passes away and account balance of the savings account with critical illness coverage is not less than 100,000 Baht, the Insurance Company shall pay the sum insured according to the conditions stated in the insurance policy which is 50,000 Baht based on a written request of the beneficiary as specified in the insurance application form or the legitimate heir (in case the beneficiary is not specified).</p>	
Interest payment period	Pay interest monthly on the last day of the month.		
Main conditions	<ol style="list-style-type: none"> Open an account in the name of a Thai individual, aged 18-65 years. Not currently convalescing due to illness or injury, and must be in good health, with no disabilities, no underlying medical conditions, and no critical illnesses prior to the date of coverage eligibility. The minimum account opening amount is 100,000 Baht, with no maximum limit. The bank reserves the right to open an account for only 1 depositor per account (joint accounts are not accepted). The account balance must be at least 100,000 Baht. Depositors are prohibited from making withdrawals or transfers that would lower the account balance below 100,000 Baht, except in cases where withdrawals are made to close the account only. Mobile Banking Application is available. Debit card is not supported. Direct debit service is not supported. Closing the account before the 6-month period is subject to fee of 100 Baht. Depositors must declare a medical history based on the prescribed form and meet the underwriting criteria. There is a 30-day waiting period for Group CI insurance coverage, starting from the date the depositor is approved for coverage by Muang Thai Life Assurance Public Company Limited. 		
Additional conditions in case of opening the account via LHB You (Mobile Banking Application)	<ol style="list-style-type: none"> Phone number and email address must be provided to register for receiving notifications. Statements can be viewed via the Mobile Banking Application. In case of closing the account at a branch, the bank will only transfer the amount to the account in the same name as the account holder. 		



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<p>(E-Passbook)</p>	<p>4. The minimum account opening amount is 100,000 Baht, with no maximum limit. The deposit must be made within 30 days after the account opening date. If the account balance is lower than the bank's specified amount or the account balance is 0 Baht, the bank will automatically close the account.</p> <p>5. The average balance calculation is based on the account opening date, not the first deposit date. If the balance is zero, the system will include this in the calculation, which may result in a lower monthly average than the customer's actual deposit.</p> <p>6. Coverage is effective only if the deposit is 100,000 Baht or more <u>and</u> has been approved by Muang Thai Life Assurance Public Company Limited.</p> <p>Withdrawal / Transfer / Payment Conditions</p> <p>This account can make deposits/withdrawals/transfers/payments through the following channels:</p> <ol style="list-style-type: none"> 1. Mobile Banking Application: Make unlimited transfers, deposits/withdrawals, or payments. 2. Banking Agent (7-Eleven): Make deposits/withdrawals according to the following conditions. <ul style="list-style-type: none"> • Deposits: Maximum transaction amount is 10,000 Baht per transaction or 99,999 Baht/day/account. • Withdrawals: Maximum transaction amount is 5,000 Baht per transaction or 20,000 Baht/day (all accounts combined). <p>Note: A national ID card is required for every transaction.</p> <p>3. Bank branches can only make deposits (cannot make withdrawals/transfers).</p>
<p>Additional conditions in case of opening the account at branches (With Passbook)</p>	<ol style="list-style-type: none"> 1. Open an account in the name of an individual, Thai nationality or foreigner, aged 18-65 years. 2. The minimum account opening amount is 100,000 Baht, with no maximum limit. A deposit is required on the account opening date. 3. Documents required for opening an account for foreign individuals <ol style="list-style-type: none"> 3.1 Passport 3.2 Work permit <ul style="list-style-type: none"> - Work permit must be valid for at least 1 year. - Or; the customer must have resided in Thailand for at least 1 year. A copy of the visa page must be provided. 3.3 In case of not having a work permit (for business owners) <ul style="list-style-type: none"> - Copy of business registration certificate - Copy of shareholder list (current) 4. In case of an insurance claim (critical illness and/or death) <ul style="list-style-type: none"> - In case of medical treatment or death abroad, supplemental documents for the claim must be in English only. <p>Deposit / Withdrawal / Transfer / Payment Conditions</p> <p>1. You can make deposits/withdrawals/transfers at bank branches.</p>
<p>Coverage conditions</p>	<ol style="list-style-type: none"> 1. Group life insurance policy provides coverage to depositors. "Conditions and coverage details are as specified by the insurance company. The policy is assured by Muang Thai Life Assurance

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	<p>Public Company Limited. Land and Houses Bank Public Company Limited is only a life insurance broker."</p> <ol style="list-style-type: none"> 2. 24-hour worldwide death coverage for all causes. The sum insured amount is 50,000 Baht, <u>excluding</u> cases of voluntary suicide within 1 year from the insurance entry date or intentional murder by the beneficiary. 3. Group CI insurance (Found-Paid-Done) for 30 critical illnesses: After 30 days from the insurance approval date, if the insured is diagnosed with the critical illness or receives surgery according to the critical illness coverage based on definition of diseases stated in the Group CI Rider and account balance of the savings account with critical illness coverage is not less than 100,000 Baht, the Insurance Company shall pay sum insured which is equivalent to average deposit amount in the past 1 month before a month that the insured is diagnosed with the critical illness by a physician according to the definition and the paid sum insured amount is up to 1,000,000 Baht per insured; the payment is according to provisions and conditions of the Rider (with pre-existing conditions) based on a written request of the insured or a representative of the insured. 4. The maximum coverage limit is 1,000,000 Baht; the depositor will receive coverage which is equivalent to average deposit amount in the past 1 month before a month that the depositor is diagnosed with the critical illness by a physician. 5. In case of renewal: Renewal not exceeding 70 years (age calculation method = year that receiving coverage - year of birth) For the insured that attains the age of 66 – 70, the sum insured amount of Group CI insurance is up to 300,000 Baht. 6. Once the insurance of the depositor is approved, the life insurance coverage starts from the account opening date or the coverage shall be effective once the account balance is at least 100,000 Baht. Group CI insurance coverage will begin 30 days after insurance approval and the coverage is provided throughout the deposit period. If account balance is less than 100,000 Baht or the depositor closes the account, the life insurance coverage and Group CI insurance shall be terminated immediately. 7. Coverage is provided in case of death due to illness or accident, unless the depositor voluntarily commits suicide within one year from the insurance entry date, or is murdered intentionally by the beneficiary. <ul style="list-style-type: none"> ● Depositors must have a balance of at least 100,000 Baht in the account 1 day prior to the day of death. ● Depositors are covered for all cases of death, with a coverage limit of 50,000 Baht. ● The beneficiary specified by the depositor will be the person that the account opener has specified in the "Group Insurance Application Form for Insurance Applicant (With Health Questions)" of Muang Thai Life Assurance Public Company Limited on the date of account opening. If the account opener does not specify a beneficiary, Muang Thai Life Assurance Public Company Limited will pay the claim to the legitimate heir only. 8. Group CI insurance (30 critical illnesses coverage)
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	<ul style="list-style-type: none"> After 30 days from the insurance approval date, if the insured is diagnosed with the critical illness or receives surgery according to the critical illness coverage based on definition of diseases stated in the Group CI rider and account balance of the savings account with critical illness coverage is not less than 100,000 Baht, the Insurance Company shall pay sum insured which is equivalent to average deposit amount in the past 1 month before a month that the insured is diagnosed with the critical illness by a physician according to the definition and the paid sum insured amount is up to 1,000,000 Baht per insured; the payment is according to provisions and conditions of the rider (with pre-existing conditions) based on a written request of the insured or a representative of the insured. <ol style="list-style-type: none"> The depositor will be notified the underwriting result through SMS within 7 business days after opening the account. For coverage period of each depositor, the depositor can check the coverage date by downloading the Certificate of Insurance and Summary of Coverage Conditions, Provisions and Exclusions of Group Insurance Policy (Brief) via MTL Click Application. Please download MTL Click Application in App Store or Play Store by searching “MTL Click” or scan QR Code below to check the coverage benefits. <div style="text-align: center;">  <p>แนะนำลูกค้าสมัคร MTL Click เพื่อรับการแจ้งเตือน เมื่อกรมธรรม์อนุมัติและเช็คความคุ้มครองได้ทันที</p> <div style="display: flex; justify-content: center; gap: 10px;">   </div> </div>
<p>Example of sum insured payment</p>	<ol style="list-style-type: none"> Coverage for all cases of death: Sum insured of 50,000 Baht Sum insured payment conditions: If the insured passes away and account balance of the savings account with critical illness coverage is not less than 100,000 Baht, the Insurance Company shall pay the sum insured according to the conditions stated in the insurance policy which is 50,000 Baht based on a written request of the beneficiary as specified in the insurance application form or the legitimate heir (in case the beneficiary is not specified). Example: The depositor has the account balance at the end of the day as follows: <ul style="list-style-type: none"> 1 January: 200,000 Baht 2 January: 500,000 Baht 3 January: 500,000 Baht For this case: If the depositor passes away on 3 January, the beneficiary will receive sum insured of 50,000 Baht because 1 day before the depositor passes away, the account balance at the end of the day (2 January) is 500,000 Baht which is more than 100,000 Baht according to the coverage conditions. <ol style="list-style-type: none"> Group CI insurance: Sum insured (Baht) is equivalent to average deposit amount in the past 1 month before a month that the insured is diagnosed with the critical illness by a physician according to the definition which is worth 100,000 Baht – 1,000,000 Baht.

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	<p>Sum insured payment conditions: After 30 days from the insurance approval date, if the insured is diagnosed with the critical illness or receives surgery according to the critical illness coverage based on definition of diseases stated in the Group CI rider and daily account balance of the savings account with critical illness coverage is not less than 100,000 Baht, the Insurance Company shall pay sum insured which is equivalent to average deposit amount in the past 1 month before a month that the insured is diagnosed with the critical illness by a physician according to the definition and the paid sum insured amount is up to 1,000,000 Baht per insured; the payment is according to provisions and conditions of the rider (with pre-existing conditions) based on a written request of the insured or a representative of the insured.</p> <p>Example: The depositor has the average monthly deposit balance as follows:</p> <ul style="list-style-type: none"> • January: 500,000 Baht • February: 400,000 Baht • March: 600,000 Baht <p>For this case: If the depositor is diagnosed with the critical illness in March; thus, the depositor will receive coverage of 400,000 Baht (based on average deposit balance in February which is before a month of getting diagnosed with the critical illness, and the depositor exceeds the waiting period of 30 days from the account opening date, the insurance is approved, and such critical illness does not occur before the insurance effective date).</p>
<p>Insurance termination: The insured's coverage shall end automatically on any of the following days, whichever occurs first.</p>	<ol style="list-style-type: none"> 1. The date that the insured is lack of any qualifications specified in the group insurance policy schedule. 2. Insurance policy maturity date 3. The date that the account balance of the savings account with critical illness coverage is less than 100,000 Baht or account closing date. 4. Coverage termination on policy anniversary date, unless there is insurance policy renewal by the policyholder. 5. The last day of a policy year that the insured's age exceeds the insurable age specified in the group insurance policy schedule. 6. The date that the insured passes away. 7. The date that the insured is imprisoned in a prison or in a penitentiary. 8. The date that the Insurance Company is notified in writing by the policyholder to terminate insurance of the insured. 9. For termination of Group CI rider, in case the Insurance Company pays the sum insured amount of the insured according to the rider to the insured, the coverage of the individual insured according to the rider shall be terminated.
<p>Claim and evidence submission</p>	<p>1. In case of death claim, the beneficiary must submit the following evidence to the Insurance Company within 30 days from the day that the insured passes away at the beneficiary's expense.</p> <ul style="list-style-type: none"> • The beneficiary or relatives notify the bank or any branches of the bank.

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	<ul style="list-style-type: none"> • Life insurance claim request form and the insured's documents/ claim request form as specified by the Insurance Company. • Copy of death certificate of the insured • Copy of I.D. card and copy of house registration stamped "Death" of the insured • Copy of I.D. card and copy of house registration of the beneficiary • Copy of medical certificate of cause of dead from a hospital • Copy of the application card that specified the beneficiary or Group Insurance Application Form for insurance applicant (if any) • Statement of the beneficiary: It is the Insurance Company's document which will be sent after notification of death. <ul style="list-style-type: none"> ○ In case the beneficiary is specified: The beneficiary signs the document. • Savings passbook or bank statement of the account of the deceased account holder certified by the bank <p>2. In terms of claim for benefits of Group CI insurance, the insured or the representative of such person must inform the Insurance Company in writing and submit physician's diagnosis evidence as well as evidence supporting diagnosis, documents as specified in the definition under the rider and other documents that the Insurance Company may additionally requests within 60 days counting from the date that the insured is diagnosed with the critical illness or receives surgery according to the critical illness coverage.</p> <ul style="list-style-type: none"> • The insured, the beneficiary or relatives notify the bank or any branches of the bank. • Group CI claim request form, the insured's documents and attending physician's report • Claim request according to the Insurance Company's form (2-01-05-009); parts 1 and 2 must be completely filled in. • A consent letter for disclosure of medical records (2-02-05-034) • Medical records, biopsy result, etc. • Copy of I.D. card and copy of house registration of the insured (certified true copy) • Copy of passport and work permit in Thailand for foreign insured members • The insured must fill in the claim request form for group insured members in case claim amount is at least 100,000 Baht, plus color photo. • Savings passbook or bank statement of the depositor certified by the bank <p>Once the claim request according to the coverage of the rider is made, the Insurance Company reserves the right to request the insured to have additional examination as appropriate. This shall include HIV test to consider causes of the critical illness under the coverage of this rider.</p>
Account maintenance fees	None
Insurance type/ Insurance company: assured by	<ul style="list-style-type: none"> • Muang Thai Life Assurance Public Company Limited
Contact channel (insurance company)	<ul style="list-style-type: none"> • For information of group life insurance policies, please contact Muang Thai Life Assurance Public Company Limited, Customer Service Center, Tel. 1766, press 8, available 24/7.

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Contact channel (bank)	<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"
Notice	<ul style="list-style-type: none"> • Fees and service 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. • Depositors will not receive death coverage if the balance of the savings account with critical illness coverage is less than 100,000 Baht one day prior to the date of death. • In case the depositor passes away, life insurance coverage of 50,000 Baht shall be paid and the coverage shall be terminated immediately. • After the depositor receives claim from Group CI insurance, the coverage of Group CI insurance shall be terminated immediately. However, the coverage for all cases of death shall be effective until the end of policy year (the Insurance Company reserves the right for renewal). • Existing members whose insurance has been terminated due to having a remaining balance in the savings account of less than 100,000 Baht, or closing the account and then opening a new account, must reapply for enrollment after returning and meet all the required qualifications and are considered a new applicant. They must declare their health according to the form specified by the Insurance Company and meet the underwriting criteria. There is a 30-day waiting period from the date the depositor is approved for coverage by the Insurance Company. • The applicant should study and understand the details and conditions of the insurance product and the savings product before making a decision to apply every time. • Land and Houses Bank Public Company Limited is only a life insurance broker. Coverage conditions and exclusions are subject to the insurance policy conditions of Muang Thai Life Assurance Public Company Limited. In case that the depositor does not meet the Insurance Company's underwriting criteria, the applicant should understand the details and conditions of the insurance product and the savings product before deciding to apply every time. • The bank has the right to suspend the savings account and/ or freeze the account and/ or cancel the service either wholly or partially once acknowledging that the account opener might have illegal purposes or is related to illegal actions or receives money from others who wrongly make money transfer, or other causes that the bank considers appropriate to do so and/ or according to provisions and conditions of the savings account opening.
Tax	In case where earned interest exceeds 20,000 Baht per year, a 15% withholding tax will be deducted in accordance with the criteria of the Revenue Department.
Notification of changes to terms of service or other important notifications	In case of change of the conditions of the product or the service that might significantly impact the customer service, the bank shall notify the customers at least 30 days in advance.
Remark	This savings product is protected by Deposit Protection Agency according to the amount specified in the law.