Land and Houses Bank Public Company Limited

STANDARD PRICING OF TRADE FINANCE PRODUCTS/SERVICES

Effective as of August 1 ,2026

STANDARD PRICING OF TRADE FINANCE COMPRISES OF 4 CATEGORIES as follows:
1. **IMPORT SERVICES (IMPORT PRODUCTS/SERVICES)** *(Page 1)*
2. **EXPORT SERVICES (EXPORT PRODUCTS/SERVICES)** *(Page 5)*
3. **INTERNATIONAL BANK GUARANTEE/STANDBY L/C (INTERNATIONAL BANK GUARANTEE / SBLC ISSUANCE)** *(Page 8)*
4. **CROSS BORDER REMITTANCE (SWIFT) - (***Page 9)*

SERVICE LIST	SERVICE RATE
1.) IMPORT SERVICES (IMPORT PRODUCTS/SERVICES)	
1.1 IMPORT LETTER OF CREDIT (INTERNATIONAL)	
1.1.1 L/C Issuance Commissions	
(1) Irrevocable L/C	- 0.25% of the L/C amount per 3 months. Fractions counted as 3 months with a minimum of THB 1,000
(2) Revolving L/C	- 0.25% of the L/C amount multiplied by the number of revolving with a minimum of THB 1,000
(3) L/C Drafting Fee	- THB 1,000 (Collect in case that cancellation of drafted L/C has been requested by client)
1.1.2 L/C Amendment Commissions	
(1) Increase Amount	- 0.25% of the additional L/C amount and/or extension per 3 months. Fractions counted as 3 months with a minimum of THB 1,000
(2) Extension of Validity	- 0.25% of the L/C Amount / L/C Balance per 3 months. Fractions counted as 3 months with a minimum of THB 1,000
(2) Others	- THB 500 PER ITEM
1.2 Import Bills under L/C	
(1) Engagement Fee	- 2.5% per annum of the bill amount with a minimum of THB 1,000
(2) L/C Overdrawn Commission	- 0.25% of the overdrawn amount with a minimum of THB 1,000
(3) Drawing Under Expired L/C and Exceed the coverage of L/C Issuance Commission Charged	- 0.25% of the bill amount with a minimum of THB 1,000
(4) Discrepancy Fees	- USD 50 PER ITEM (Collect from Beneficiary)
1.3 Shipping Guarantee	
- Shipping Guarantee Fee	- THB 500 PER ITEM per 1 month. Fractions counted as 1 month.
1.4 Endorsing Delivery Order	
- Endorsing Delivery Order – (Only in case that shipping documents not yet arrived)	- THB 200 PER ITEM
1.5 Miscellaneous	
1.5.1 STAMP DUTY	
- In case of L/C Issuance	- As per actual expenses.
1.5.2 COMMUNICATION CHARGE	
- SWIFT Charge for L/C Issuance	- THB 1,000 PER ITEM

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SERVICE LIST	SERVICE RATE
- Domestic **Postage** Charges	- THB 100 PER ITEM
- Domestic **Courier** Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
- Courier Charges (International Courier)	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.Asia continent	- Minimum THB 800 PER 1 Transaction
2.Europe continent	- Minimum THB 1,300 PER 1 Transaction
3.Other (i.e. America continent, Africa continent etc.)	- As per actual expenses
1.5.3 COMMISSION IN LIEU OF EXCHANGE**	
- All currencies	- 0.125% of the bill amount
1.5.4 DOCUMENT RETRIEVAL CHARGES	
- In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM
- SWIFT Charge in other cases i.e. L/C Amendment, Communication with counterparty (ies) bank.	- THB 500 PER ITEM

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SERVICE LIST	SERVICE RATE
1.6 DOMESTIC LETTER OF CREDIT (DOMESTIC L/C)	
1.6.1 DL/C Issuance Commissions	- 0.20% of the DL/C amount per 1 month period or a fraction thereof, Minimum THB 1,000
- DL/C Drafting Fee	- THB 1,000 (Collect in case that cancellation of DL/C draft has been requested by client)
1.6.2 Domestic DL/C Amendment Commissions - Under the same rate of DL/C Issuance	
(1) Increase Amount	- 0.20% of the additional DL/C amount and/or extension per 1 month. Fractions counted as 1 month with a minimum of THB 1,000
(2) Extension of Validity	- 0.20% of the DL/C amount / DL/C balance per 1 month. Fractions counted as 1 month with a minimum of THB 1,000
(3) Others	- THB 500 PER ITEM
1.6.3 Import Bills under DL/C	
(1) Engagement Fee	- 2.5% per annum of the bill amount with a minimum of THB 1,000
(2) DL/C Overdrawn Commission	- 0.20% of the overdrawn amount with a minimum of THB 1,000
(3) Drawing Under Expired DL/C and Exceed the coverage of DL/C Issuance Commission Charged	- 0.20% of amount of the bill with a minimum of THB 1,000
(4) Discrepancy Fees	- THB 300 PER ITEM
1.6.4 Handling Fee	- THB 500 PER ITEM
1.6.5 Miscellaneous	
1.6.5.1 STAMP DUTY	
- DL/C Issuance	- As per actual expenses
1.6.5.2 COMMUNICATION CHARGE	
- DL/C Issuance fee (In case ADVISING BANK is not LH Bank)	- THB 1,000 PER ITEM
- DOMESTIC POSTAGE	- THB 100 PER ITEM
- Domestic Courier Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.6.6 COMMISSION IN LIEU OF EXCHANGE**	
- All currencies	- 0.125% of the DL/C amount
1.6.7 DOCUMENT RETRIEVAL CHARGES	
- In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM

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SERVICE LIST	SERVICE RATE
1.7 Import Bills for Collection	
1.7.1 Import Bills for Collection	
1.7.1.1 Collection Commission	
(1) Collect by LH Bank (with Drawee)	- 0.125% of the bill amount, Minimum THB 1,000
(2) Transfer to another bank to collect (with Drawee)	- 0.0625% of the bill amount, Minimum THB 500
1.7.1.2 Maintenance Fees for Import Documents (In case greater than 2 months)	- USD 30 PER MONTH or the fraction thereof.
1.7.1.3 Engagement Fee Term	
- Document against Payment (D/P) - Engagement Fee for bill for collection type D/P Term - (In case clients submit T/R and/or any form of collateral)	- 2.5% per annum of the bill amount, Minimum THB 1,000
1.7.1.4 Release documents against "FREE OF PAYMENT" (Remark: In case this bill for collection has not yet been paid, and Remitting Bank allows LH Bank to release document with "Free of Payment"	- 0.125% of the bill amount, Minimum THB 1,000 (In case Collection Commission has not been charged)
1.7.1.5 DISHONORED BILLS FEE/ Returned Item Fees	- USD 100 PER ITEM
1.7.1.6 PROTEST FEE	- USD 100 PER ITEM, any related legal expenses as per actual costs i.e. Lawer fee.
1.7.1.7 Collection Commission on Bills for Collection in THB Currency**	- 0.125% of the bill amount
1.7.2 Shipping Guarantee	
- Shipping Guarantee Fee	- THB 500 PER ITEM per 1 month. Fractions counted as 1 month.
1.7.3 Endorsing Delivery Order	
- Endorsing Delivery Order *(Before arrival of shipping documents)	- THB 200 PER ITEM
1.7.4 Miscellaneous	
1.7.4.1 STAMP DUTY	
- DLC Issuance	- As per actual expenses
1.7.4.2 COMMUNICATION CHARGE	
- DLC Issuance fee (In case ADVISING BANK is not LH Bank)	- THB 1,000 PER ITEM
- DOMESTIC POSTAGE	- THB 100 PER ITEM
- Domestic **Courier** Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.7.4.3 COMMISSION IN LIEU OF EXCHANGE**	
- All Currencies	- 0.125% of the bill amount
1.7.4.4 DOCUMENT RETRIEVAL CHARGES	
- In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM

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SERVICE LIST	SERVICE RATE
2.) EXPORT SERVICES (EXPORT PRODUCTS/SERVICES)	
2.1 Export Letter of Credit	
2.1.1 L/C Advising Commission	- THB 800 PER ITEM
2.1.2 L/C Amendment Commission	- THB 800 PER ITEM
2.2 Cancellation Fee of L/C	- USD 75 PER ITEM
2.2.1 L/C Transfer Commission	
(1) Without Substitution	- 0.125% of the Transferred L/C amount Minimum THB 1,000 (Maximum THB 30,000)
(2) With Substitution	- 0.25% of the Transferred L/C amount Minimum THB 1,000 (Maximum THB 60,000)
2.2.2 Amendment of L/C Transfer Commission	
(1) Increased of L/C amount	
(1.1) Without Substitution	- 0.125% of the Transferred L/C amount Minimum THB 1,000 Maximum THB 30,000
(1.2) With Substitution	- 0.25% of the Transferred L/C amount Minimum THB 1,000 Maximum THB 60,000
(2) Others	- THB 500 PER ITEM
2.1. Confirmation Commission	- Based on tenor and Issuing bank's credit rating, Minimum THB 1,000
2.2. Commission on Re-Advise L/C / Amendment	- THB 1,000 PER ITEM
2.2.3 Collection Fees under L/C	
2.2.3.1 Collection from beneficiary	- THB 1,000 for the first invoice, and THB 300 per page for the rest invoices.
2.2.3.2 Collection from Applicant	- 0.125% of the L/C amount, Minimum USD 75
2.2.3.3 Restrict (Restrict From other banks)	
2.2.3.3.1 Negotiation Fee	
- THB Currency	- THB 1,000 PER ITEM
- Foreign Currency	- Commission in Lieu of exchange** 0.125% of the bill amount and Minimum negotiation FEE USD 50 PER ITEM - In case, LH Bank paid to collecting bank in foreign currency (Swift Fee THB 500 per item)
2.2.4 Assignment of Proceeds	- 0.125% of the bill amount minimum THB 1,000

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SERVICE LIST	SERVICE RATE
2.3 MISSCELLANEOUS	
2.3.1 Commission on Thai Baht Bills**	- 0.125% of the L/C amount
2.3.2 Commission in Lieu of Exchange**	
- All currencies	- 0.125% of the L/C amount
2.3.3 Fee for Document Retrieval - In case retrieval of documents for the past 3 months or older	- THB 500 PER ITEM
2.3.4 Packing Credit (Penalty charges for Packing Credit) - In case, customer cannot presenting an evidence of export proceeds in foreign currency under packing credit loan.	- 0.25% of the balance of export proceeds in foreign currency that customers cannot present evidence to LH Bank.
2.3.5 Stamp duty	- As per actual expenses
2.3.6 Communication Charges	
(1) SWIFT Charges	- THB 500 PER ITEM
(2) Domestic Postage Charges	- THB 100 PER ITEM
- Domestic **Courier** Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
(3) Courier Charges (International Courier)	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.Asia continent	- Minimum THB 800 PER 1 Transaction
2.Europe continent	- Minimum THB 1,300 PER 1 Transaction
3.Other (i.e. America continent, Africa continent etc.)	- As per actual expenses

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STANDARD PRICING OF TRADE FINANCE PRODUCTS/SERVICES

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SERVICE LIST	SERVICE RATE
2.) EXPORT SERVICES (EXPORT PRODUCTS/SERVICES)-Continue	
2.5 Export Bills for Collection	
2.5.1 Collection Commission	
(1) Collect with drawer	- THB 800 PER ITEM
(2) Collect with drawee	- 0.125% of the bill amount Minimum USD 50
2.5.2 Amendment of Collection Instruction	- THB 500 (SWIFT Charges included)
2.5.3 Assignment of Proceeds	- 0.125% of the bill amount Minimum THB 1,000
2.5.4 Handling Charge for Dormant Collection Bill - Greater than 2 months (Counting from the specified date on cover letter of collecting bank)	- THB 500 PER 1 MONTH, the fraction thereof
2.5.4.1 D/P (Counting from the specified date on cover letter of collecting bank)	
2.5.4.2 D/A: Not accepted by Importer) : Counting from the specified date on cover letter of collecting bank)	
2.5.4.3 D/A: Accepted by Importer) : Counting from the maturity date)	
2.5.5 Dishonored Bills Fee	- THB 1,000 PER ITEM
2.6 MISCELLANEOUS	
2.6.1 Commission on Thai Baht Bills	- 0.125% of the bill amount
2.6.2 Commission in Lieu of Exchange**	
- All currencies	- 0.125% of the bill amount
2.6.3 Fee for Document Retrieval - In case retrieval of documents for the past 3 months or older	- THB 500 PER ITEM
2.6.4 Stamp duty	- As per actual expenses
2.6.5 Communication Charges	
(1) SWIFT Charges	- THB 500 PER ITEM
(2) Domestic Postage Charges	- THB 100 PER ITEM
- Domestic **Courier** Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
(3) Courier Charges (International Courier)	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.Asia continent	- Minimum THB 800 PER 1 Transaction
2.Europe continent	- Minimum THB 1,300 PER 1 Transaction
3.Other (i.e. America continent, Africa continent etc.)	- As per actual expenses

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SERVICE LIST	SERVICE RATE
3.) INTERNATIONAL BANK GUARANTEE / STANDBY L/C ISSUANCE	
(1) BID BOND	- 1.5 % Per Annum, Minimum THB 500
(2) PERFORMANCE BOND	- 2.0 % Per Annum, Minimum THB 500
(3) ADVANCE PAYMENT BOND	- 2.0 % Per Annum, Minimum THB 500
(4) RETENTION BOND	- 2.0 % Per Annum, Minimum THB 500
(5) MERCHANDISE PURCHASING BOND	- 2.5 % Per Annum, Minimum THB 500
(6) FINANCIAL BOND	- 2.5 % Per Annum, Minimum THB 500
(7) OTHERS TYPE	- 2.0 % Per Annum, Minimum THB 500
3.1 COUNTER GUARANTEE	
- ALL TYPE	- Based on actual period and credit rating of Issuing bank MIN THB 500
3.2 INTERNATIONAL BANK GUARANTEE / STANDBY L/C AMENDMENT	
3.2.1 Increase Amount	- Percentage for calculation based on type and increased amount, MIN THB 500
3.2.2 Extension of Validity	- Percentage for calculation based on type and period, MIN THB 500
3.2.3 Others	- THB 500 PER ITEM
3.2.4 CLAIM Charges (STANDBY L/C / BANK GUARANTEE) LH Bank acting as a collecting bank	- THB 1,000 PER ITEM
3.2.5 Drafting Charges (STANDBY L/C / BANK GUARANTEE or COUNTER GUARANTEE)	- THB 1,000 PER ITEM (collect from customer when cancellation of draft has been requested)
3.3 MISCELLANEOUS	
3.3.1 STAMP DUTY	
- Issuance of Standby L/C / Bank Guarantee and Counter Guarantee	- As per actual expenses.
3.3.2 Commission in Lieu of Exchange**	
- All currencies	- 0.125% of amount
3.3.3 Fee for Document Retrieval - In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM
3.3.4 Communication Charges	
(1) Swift charges for Issuance of Standby L/C, Bank Guarantee, Counter Guarantee	- THB 1,000 PER ITEM
(2) Domestic Postage Charges	- THB 100 PER ITEM
- Domestic **Courier** Charges	- Based on Pricing Tariff, Terms & Conditions of Courier company
(3) Courier Charges (International Courier)	- Based on Pricing Tariff, Terms & Conditions of Courier company
1.Asia continent	- Minimum THB 800 PER 1 Transaction
2.Europe continent	- Minimum THB 1,300 PER 1 Transaction
3.Other (i.e. America continent, Africa continent etc.)	- As per actual expenses

Remark : **In case of the original document of Domestic Letter of Guarantee has been issued in form of PAPER.**

- Period for all type of guarantee, minimum period for calculation is “3 Months”, the fraction thereof.
- In case of Letter of Guarantee/SBLC with specific of expiry date: Customer required to return the “Original of Guarantee Documents” to LH Bank within 15 banking days counting from expiry date, otherwise fee charges will be collected as per usual until LH Bank receives the original documents from customer.
- In case of Letter of Guarantee/SBLC with unspecific of expiry date: Fee charges will be calculated annually, until LH Bank receives the original documents from customer

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SERVICE LIST	SERVICE RATE
4.) CROSS BORDER REMITTANCE (SWIFT)	
4.1 Inward Remittance	
4.1.1 SERVICE FEE*	
a.) To beneficiary's account in THB currency	- 0.25% of transaction amount Minimum THB 200, Maximum THB 500 per transaction
b.) To beneficiary's account in foreign currency	
-To beneficiary's account directly	- 0.25% of transaction amount Minimum THB 200, MAX THB 500 per transaction
-To beneficiary's account through other bank	- 0.125% Commission in Lieu of exchange** in all currencies - 0.25% of transaction amount Minimum THB 200, MAX THB 500 per transaction and - Swift charges THB 500 per transaction
c.) Amendment/Cancellation Fee	- THB 200 PER ITEM
4.1.2 Communication Charge*	
- SWIFT Charges	- THB 500 THB PER ITEM
4.1.3 Document Retrieval Charges*	
- In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM
4.2 OUTWARD REMITTANCE	
4.2.1 SERVICE FEE*	
- OUTWARD REMITTANCE FEE	- THB 550
In case (Charge OUR) – Sender pays additional charges based on currency listed below (no fee deducted on receiver)	
Currency	**Additional Charges**
– JPY	- Additional charges 0.05 % of transfer amount, Minimum JPY 5,000 PER ITEM
– GBP and EUR	- Additional charges THB 1,200 PER ITEM
– EUR, USD, SGD, AUD, CNY and OTHER	- Additional charges THB 800 PER ITEM
4.2.2 Commission in Lieu of Exchange**	
- All currencies	- 0.125% of amount
4.2.3 MISCELLANEOUS*	
- Communication Charge	
- SWIFT Charges	- THB 500 PER ITEM
- Foreign Bank Charges	- As per actual expenses.
4.2.4 Document Retrieval Charges*	
- In case of retrieval of documents for the past 3 months or older	- THB 500 PER ITEM

Remark: *The maximum rate of services fee based on above pricing guideline and/or any other special rate as agreed with customers.

** **Commission in Lieu of Exchange / Commission on Thai Baht Bills / Collection Commission on Bills for Collection in THB Currency**

1.) **No Commission in Lieu of Exchange** will be charged if both the remitter and the beneficiary maintain foreign currency deposit (FCD) accounts with **LH Bank**.

2.) **Individual and SMEs Customer :** A Commission in Lieu of Exchange of 0.125% of the remittance amount will be charged for all currencies **Maximum:** THB 2,000 or equivalent.

3.) **Juristic Person Customer** : A Commission in Lieu of Exchange of 0.125% of the remittance amount will be charged for all currencies.