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

Sale Sheet B You Wealth Savings Account

Effective Date August 03, 2026

<table>
<tr><th>Information</th><th>Details</th></tr>
<tr><td>Product Name</td><td>B You Wealth Savings Account</td></tr>
<tr><td>The minimum and maximum deposit amounts</td><td>The minimum deposit to open the account is 500 baht, No maximum deposit limit.</td></tr>
<tr><td>Interest Rate</td><td>Average interest rate 0.60% - 1.10% per year*
Interest Rate Information
<table>
<tr><th>Deposit Amount</th><th>Interest Rate (per year)*</th></tr>
<tr><td>For deposit amounts up to 900,000 Baht</td><td>0.60%</td></tr>
<tr><td>For deposit amounts more than 900,000 Baht to 1 million Baht</td><td>5.55% (Average 0.60%-1.10%)</td></tr>
<tr><td>For deposit amounts more than 1 million Baht to 1.9 million Baht</td><td>0.60% (Average 1.10%-0.86%)</td></tr>
<tr><td>For deposit amounts more than 1.9 million Baht to 2 million Baht</td><td>5.55% (Average 0.86%-1.10%)</td></tr>
<tr><td>For deposit amounts more than 2 million Baht to 2.9 million Baht</td><td>0.60% (Average 1.10%-0.94%)</td></tr>
<tr><td>For deposit amounts more than 2.9 million Baht to 3 million Baht</td><td>5.55% (Average 0.94%-1.10%)</td></tr>
<tr><td>For deposit amounts more than 3 million Baht to 3.9 million Baht</td><td>0.60% (Average 1.10%-0.98%)</td></tr>
<tr><td>For deposit amounts more than 3.9 million Baht to 4 million Baht</td><td>5.55% (Average 0.98%-1.10%)</td></tr>
<tr><td>For deposit amount more than 4 million Baht up to 100 million Baht</td><td>0.60% (Average 1.10%-0.62%)</td></tr>
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Example of interest calculation

The bank calculates interest at the annual percentage rate announced in the Bank's Deposit Interest Rate Announcement, based on the daily account balance. The number of days per year used for interest calculation is 365 days, regardless of whether the calendar year has 365 or 366 days.

The interest calculation formula is as follows:

$$Inerest\ Earned = Principle \times \left(\frac{Interest\ Rate}{100}\right) \times \left(\frac{Deposit\ Period\ (days}{365}\right)$$

Example:

If a customer has a balance of 4,000,000 Baht at the end of the day, the interest earned for 1 day will be 120.00 Baht. The calculation is as follows:

Daily Closing Balance	Calculation Method	Interest Earned (per day)
For deposit amounts up to 900,000 Baht	(900,000 x 0.60%) ÷ 365	14.79 Baht
For deposit amounts more than 900,000 Baht to 1 million Baht	(100,000 x 5.55%) ÷ 365	15.21 Baht
For deposit amounts more than 1 million Baht to 1.9 million Baht	(900,000 x 0.60%) ÷ 365	14.79 Baht
For deposit amounts more than 1.9 million Baht to 2 million Baht	(100,000 x 5.55%) ÷ 365	15.21 Baht
For deposit amounts more than 2 million Baht to 2.9 million Baht	(900,000 x 0.60%) ÷ 365	14.79 Baht
For deposit amounts more than 2.9 million Baht to 3 million Baht	(100,000 x 5.55%) ÷ 365	15.21 Baht
For deposit amounts more than 3 million Baht to 3.9 million Baht	(900,000 x 0.60%) ÷ 365	14.79 Baht
For deposit amounts more than 3.9 million Baht to 4 million Baht	(100,000 x 5.55%) ÷ 365	15.21 Baht
		120.00 Baht

Interest payment period

Interest is paid on the 20th of every month

Main Product Terms

1. For individual customers only.
2. Joint accounts are not allowed.
3. The Bank reserves the right to open only one "B You Wealth" savings account per customer.

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	4. The minimum initial deposit is 500 Baht, and the deposit must be made within 30 days from the account opening date. If the required deposit is not made, or if the account balance is zero, the Bank will automatically close the account. 5. No minimum balance is required to maintain the account. 6. This account can be linked with any type of the Bank's debit cards (Annual and issuance fees apply as announced by the Bank) 7. The account can be linked for fund transfer services through the Mobile Banking Application. 8. The account can be closed at any branch of the Bank or through other channels specified by the Bank. 9. If the account is closed within 6 months from the opening date, a fee of 100 Baht will apply.
Additional conditions apply to accounts opened via LHB You (Mobile Banking Application) (E-Passbook)	1. For Thai individual customers aged 15 years or older ● Have never held any products with the bank (New Customer / New CIF) 2. Must provide a telephone number and email address during registration to receive notifications. 3. Can access account statements via the Mobile Banking Application. 4. Can request a physical passbook at any branch of the Bank. 5. If a customer has a passbook and wishes to close the account, the passbook must be presented when closing the account at a branch. If the passbook is lost or damaged, the Bank reserves the right to charge a fee of 50 Baht for issuing a new passbook. 6. For account closures at a branch, the Bank will only transfer the remaining balance to an account in the same name as the account holder. **Terms and conditions for Deposit, Withdrawal, Transfer and Payment** This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels: **1.** LHB You (Mobile Banking Application): Unlimited transfers and payment transactions. **2.** Banking Agent (7-Eleven): Deposit and withdrawal transactions under the following conditions: ● Deposit: Maximum of 10,000 Baht per transaction or up to 99,999 Baht per day per account. ● Withdrawal: Maximum of 5,000 Baht per transaction or up to 20,000 Baht per day (combined across all accounts). Remarks: A Thai national ID card must be presented for every transaction. **3.** Bank Branches: Deposits only (withdrawal and transfer transactions are not available) **4.** LH Bank Debit Card: Transactions can be performed via LH Bank debit cards. Transaction limits can be adjusted through LHB You (Mobile Banking Application)
Additional conditions for account opening at bank branches (with Passbook)	**1.** For Thai and foreign individual customers aged 15 years up who are not eligible to open an account via LHB You ● Have never held any products with the bank (New Customer / New CIF) ● Or previously, held products with the bank but have closed all accounts as of December 31, 2024 **Conditions for Deposit, withdrawal, Transfer and Payment** Deposits, withdrawals, and transfer can be made at bank branches.

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Account Maintenance Fee	No account maintenance fee
Service Provider Contact Channels (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	• Service fees and 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. • Early account closure within 6 months will be charge a fee of 100 Baht. • Depositors are advised to carefully read and understand the terms and conditions before making a decision. • The Bank reserves the right to suspend account transactions, and/or freeze, and/or terminate services, in whole or in part, if it deems there is a risk that the account holder may have unlawful intentions, is involved in illegal activities, receives funds from an erroneous transfer made by others, or in any other circumstances as considered appropriate by the Bank, and/or as stipulated in the Terms and Conditions of Deposit Account Opening.
Tax	In cases where the total interest earned exceeds THB 20,000 per year, a withholding tax of 15% will be applied in accordance with the criteria set by the Revenue Department of Thailand.
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.
Remarks	This deposit is protected by the Deposit Protection Agency for the amount prescribed by law

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