

Sales Sheet USD Special Savings Campaign

Effective Date: January 16, 2026

| Information                                  | Details   |                           |             |                           |                   |  |           |  |   |          |  |  |           |
|--|---|---------------------------|-------------|---------------------------|-------------------|--|-----------|--|---|----------|--|--|-----------|
| Product Name                                 | USD Special Savings Campaign  |                           |             |                           |                   |  |           |  |   |          |  |  |           |
| Account Opening Channels                     | <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>  |                           |             |                           |                   |  |           |  |   |          |  |  |           |
| The minimum and maximum deposit amounts      | <ul style="list-style-type: none"> <li>No minimum initial deposit is required to open an account</li> <li>No maximum deposit limit is applied</li> </ul>  |                           |             |                           |                   |  |           |  |   |          |  |  |           |
| Interest Rate                                | <ul style="list-style-type: none"> <li>Deposit balance <b>up to USD 200,000</b> earns an interest rate of 2.75% p.a.</li> <li>The portion of the deposit <b>exceeding USD 200,000</b> earns an interest rate of 1.85% p.a.</li> <li>The deposit interest rate is subject to the Bank's announcement and may change without prior notice. For more details on the interest rates for the USD Special Savings Account, please visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a>.</li> </ul>  |                           |             |                           |                   |  |           |  |   |          |  |  |           |
| Interest Calculation                         | <p>The Bank calculates interest based on the end-of-day account balance. Interest is accrued daily according to the actual number of deposit days, using a 360-day year as the calculation basis. The applicable interest rate is determined by the balance tier that qualifies on each day.</p> $\text{Interest earned} = \text{Principal} \times \left( \frac{\text{Interest Rate}}{100} \right) \times \left( \frac{\text{Number of Days Deposited}}{360} \right)$ <p>Example</p> <p>If the customer has an end-of-day deposit balance of USD 210,000 for one day, the interest earned will be USD 15.79, calculated as follows:</p> <table border="1"> <thead> <tr> <th>End-of-day deposit</th> <th>Calculation</th> <th>Interest Earned (per day)</th> </tr> </thead> <tbody> <tr> <td>Up to 200,000 USD</td> <td><math>(200,000 \times 2.75) / 100 \times (1/360)</math></td> <td>15.28 USD</td> </tr> <tr> <td>The portion of deposit exceeding 200,000 USD</td> <td><math>(10,000 \times 1.85) / 100 \times (1/360)</math></td> <td>0.51 USD</td> </tr> <tr> <td></td> <td></td> <td>15.79 USD</td> </tr> </tbody> </table> | End-of-day deposit        | Calculation | Interest Earned (per day) | Up to 200,000 USD | $(200,000 \times 2.75) / 100 \times (1/360)$ | 15.28 USD | The portion of deposit exceeding 200,000 USD | $(10,000 \times 1.85) / 100 \times (1/360)$ | 0.51 USD |  |  | 15.79 USD |
| End-of-day deposit                           | Calculation   | Interest Earned (per day) |             |                           |                   |  |           |  |   |          |  |  |           |
| Up to 200,000 USD                            | $(200,000 \times 2.75) / 100 \times (1/360)$  | 15.28 USD                 |             |                           |                   |  |           |  |   |          |  |  |           |
| The portion of deposit exceeding 200,000 USD | $(10,000 \times 1.85) / 100 \times (1/360)$   | 0.51 USD                  |             |                           |                   |  |           |  |   |          |  |  |           |
|  |   | 15.79 USD                 |             |                           |                   |  |           |  |   |          |  |  |           |
| Interest Payment Period                      | <ul style="list-style-type: none"> <li>The Bank pays interest twice a year, on 25 June and 25 December each year.</li> <li>If the interest payment date falls on a bank holiday, the Bank will pay the interest on the next business day.</li> </ul>  |                           |             |                           |                   |  |           |  |   |          |  |  |           |
| Product Term                                 | 1. Accounts can be opened in the name of individual customers only.   |                           |             |                           |                   |  |           |  |   |          |  |  |           |

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|  | <ol style="list-style-type: none"> <li>2. The Bank reserves the right to open only one “USD Special Savings” account per customer.</li> <li>3. There is no minimum balance required to open an account, and no maximum deposit limit applies.</li> <li>4. The Bank may review and adjust the deposit terms and interest rates as appropriate, or to reflect conditions in the foreign currency markets where the Bank accepts deposits.</li> <li>5. The announced deposit interest rates take effect on the announcement date and remain valid until further notice.</li> <li>6. Foreign currency deposits are not protected, whether principal or interest, by the Deposit Protection Agency under the Deposit Protection Agency Act B.E. 2551 (2008).</li> <li>7. Foreign currency deposit accounts must comply with the requirements and conditions under the Foreign Exchange Control regulations.</li> </ol>  |
| <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>● Please contact any branch of Land and Houses Bank Public Company Limited, call LH Bank Call Center at 1327, or visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a> for more details.</li> <li>● E-mail: <a href="mailto:Callcenter@lhbank.co.th">Callcenter@lhbank.co.th</a></li> <li>● Other Channels: Facebook, by typing “LH Bank”</li> </ul>   |
| <b>Cautions</b>  | <ul style="list-style-type: none"> <li>● Account opening and foreign currency deposit transactions are available Monday to Friday during the Head Office’s business hours (08:30–16:30), excluding holidays announced by the Bank of Thailand.</li> <li>● Other fees and charges shall be in accordance with the Bank’s Schedule of Fees for foreign currency deposit accounts and related services.</li> <li>● Deposit interest rates are subject to change as announced by the Bank. For more information, please visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a>.</li> <li>● Foreign currency savings accounts carry risks from foreign exchange fluctuations.</li> <li>● Depositors should carefully study and understand the terms and conditions before making any decision.</li> <li>● Foreign currency deposit accounts are not protected for principal or 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 place a hold and/or terminate the service, in whole or in part, if it detects potential risks that the account holder may have unlawful intent, may be involved in illegal activities, has received funds transferred in error by others, or in other circumstances deemed appropriate by the Bank, and/or as specified under the terms and conditions of the account.</li> </ul> |
| <b>TAX</b>   | 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.  |
| <b>Remark</b>  | 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.  |