

**Sales Sheet Campaign Foreign Currency Deposit (FCD) Account – Special Savings Account in Australian Dollars (AUD)**

Effective Date: May 15, 2026

Information	Details												
<b>Product Name</b>	Foreign Currency Deposit (FCD) Account – Special Savings Account in Australian Dollars (AUD)												
<b>Account Opening Channels</b>	<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>												
<b>The minimum and maximum deposit amounts</b>	<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>												
<b>Interest Rate</b>	<ul style="list-style-type: none"> <li>▪ Deposit balance up to AUD 1,000,000 earns an interest rate of 3.00% p.a.</li> <li>▪ The portion of the deposit exceeding AUD 1,000,000 earns an interest rate of 0.25% 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 AUD Special Savings Account, please visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a>.</li> </ul>												
<b>Interest Calculation</b>	<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 365-day year as the calculation basis. The applicable interest rate is determined by the balance tier that qualifies on each day.</p> $\text{Interest earned} = \text{Principal} \times \left( \frac{\text{Interest Rate}}{100} \right) \times \left( \frac{\text{Number of Days Deposited}}{365} \right)$ <p>Example</p> <p>If the customer has an end-of-day deposit balance of AUD 1,010,000 for one day, the interest earned will be AUD 82.26, calculated as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>End-of-day deposit</th> <th>Calculation</th> <th>Interest Earned (per day)</th> </tr> </thead> <tbody> <tr> <td>Up to 1,000,000 AUD</td> <td><math>(1,000,000 \times 3.00) / 100 \times (1/365)</math></td> <td>82.19 AUD</td> </tr> <tr> <td>The portion of deposit exceeding 10,000 AUD</td> <td><math>(10,000 \times 0.25) / 100 \times (1/365)</math></td> <td>0.07 AUD</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">82.26 AUD</td> </tr> </tbody> </table>	End-of-day deposit	Calculation	Interest Earned (per day)	Up to 1,000,000 AUD	$(1,000,000 \times 3.00) / 100 \times (1/365)$	82.19 AUD	The portion of deposit exceeding 10,000 AUD	$(10,000 \times 0.25) / 100 \times (1/365)$	0.07 AUD			82.26 AUD
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<b>Interest Payment Period</b>	<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>												
<b>Product Term</b>	<ol style="list-style-type: none"> <li><b>1. Eligible Customers</b> <ul style="list-style-type: none"> <li>▪ For individuals customers aged 15 years and above</li> <li>▪ Resident: Individuals of Thai nationality, or foreign national who have been granted permanent residence in Thailand.</li> <li>▪ Non-Residents: Thai nationals who reside permanently overseas, or foreign nationals who reside or work in Thailand on a long-term basis</li> </ul> </li> <li><b>2. Account opening and Deposit Conditions</b> <ul style="list-style-type: none"> <li>▪ Each customer is eligible to open only one Special Savings Deposit Account denominated in AUD per person.</li> <li>▪ No minimum initial deposit is required, and there is no maximum deposit limit.</li> </ul> </li> </ol>												

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	<ul style="list-style-type: none"> <li>▪ Account opening and foreign currency deposit transactions can be conducted at branches or via the LHB You application, between 8:30 AM – 4:30 PM during the bank’s business hours (based on head office hours and excluding public holidays announced by the Bank of Thailand).</li> <li>▪ Foreign currency deposit and withdrawal fees are subject to the Bank’s official announcement, Table 5: Fee Schedule for Foreign Currency Deposit and Withdrawal Transactions</li> <li>▪ Other fees charged by the Bank will be in accordance with the Bank’s official announcement under Table 6: Terms and Fees Related to Foreign Currency Deposit Services.</li> <li>▪ Foreign currency deposit accounts involve exchange rate risk. Customers should carefully study and understand the conditions before making a decision.</li> <li>▪ Foreign currency deposit accounts must comply with foreign exchange control laws and regulations.</li> </ul>
<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: Callcenter@lhbank.co.th</li> <li>▪ Other Channels: Facebook, by typing “LH Bank”</li> </ul>
<b>Cautions</b>	<ul style="list-style-type: none"> <li>▪ The Bank reserves the right to suspend account transactions and/or freeze and/or terminate services, in whole or in part, if there is reasonable suspicion that the account holder may have unlawful intentions, is involved in illegal activities, has received funds from mistaken transfers, or in any other circumstances deemed appropriate by the Bank and/or as specified in the account opening terms and conditions.</li> <li>▪ Foreign currency deposit accounts are not protected for both principal and interest by the Deposit Protection Agency under the Deposit Protection Act B.E. 2551 (2008).</li> </ul>
<b>TAX</b>	<ul style="list-style-type: none"> <li>▪ 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.</li> </ul>
<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.