

Sales Sheet Pro-Fit Digital Savings

Product Name : Pro-Fit Digital Savings

Product Type : Passbook Savings

Effective Date : 30 April 2025

1. Product Description

Interest Rate

- For deposit amounts up to 4,000,000 Baht = 1.50% per year
- For deposit amounts between 4,000,001 - 50,000,000 Baht = 1.75% per year
- For deposit amounts over 50,000,000 Baht = 0.25% per year (the maximum deposit is no more than 500 million baht)

Interest Rate Calculation

$$\text{Interest Amount}^* = \frac{\text{Principle} \times \text{Interest Rate}^* \times \text{Actual Deposit Period (Days)}}{100 \times 365}$$

Example

A customer has a deposit balance at the end of the day, 50,100,000 for 1 day will receive interest amount of 2,370.55 Baht as per following calculation method;

Deposit Balance	Calculation Formula	Pay Interest (Day)
Deposit amounts up to 4,000,000 Baht	$4,000,000 \times 1.50^* \div 100 \times 1 \div 365$	164.38 Baht
Deposit amounts between 4,000,001 - 50,000,000 Baht	$46,000,000 \times 1.75^* \div 100 \times 1 \div 365$	2,205.48 Baht
Deposit amounts over 50,000,000 Baht	$100,000 \times 0.25^* \div 100 \times 1 \div 365$	0.68 Baht
		2,370.55 Baht

- * Interest rates may change according to the Bank's announcements. For more information, see www.lhbank.co.th
- Interest is paid semi-annually in June and December.
- Interest income is subject to withholding tax as per Revenue Department regulations.

2. Product Terms

- Individual with Thai citizenship and foreign nationals, aged 15 years and above
- An account is to be opened under the name of an individual (joint accounts are not permitted)
The bank reserves the right to allow only one B-You Wealth Digital Savings account per customer. (across all branches and channels combined)
- Minimum initial deposit is 500 Baht.
A minimum balance of 500 Baht must be maintained. Withdrawals or transfers that would reduce the balance below 500 Baht are not permitted, **except** for account closure
- Account statements can be viewed via a mobile banking application.
- Can be used with all types of LH Bank Debit Card
- The account can be paired for transfers with the Bank's services via Mobile Banking Application.
- In case of account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht.

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3. Deposits/Withdrawals/Transfers, Privileges & Terms
<p>This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:</p> <ol style="list-style-type: none"> 1. LHB You (Mobile Banking Application) channel may be used to conduct transfer or payment transactions for an unlimited number of times. 2. Deposits/withdrawals may be conducted via a banking agent (7-Eleven) under the following terms: <ul style="list-style-type: none"> • Deposits can be made for a maximum of 10,000 Baht per transaction, or up to 99,999 Baht per day per account. • Withdrawals can be made for a maximum of 5,000 Baht per transaction, or up to 20,000 Baht per day (across all accounts). <p><u>Remarks</u> An identification card is needed for every transaction.</p> 3. Deposits, withdrawals, and transfers can be made at bank branches.
4. Account Maintenance Fee
No account maintenance fee is charged
5. Account Opening Channels
Bank Branch
6. LH Bank Contact Channels
<ul style="list-style-type: none"> • The Bank can be contacted at every branch of Land and House Bank Public Company Limited. or Call Center 1327, or by viewing additional information at www.lhbank.co.th. • Email: callcenter@lhbank.co.th. • Other Channels: Facebook, by typing "LH Bank".
7. Cautions
<ul style="list-style-type: none"> ■ A minimum balance of 500 Baht must be maintained. Withdrawals or transfers that would reduce the balance below 500 Baht are not permitted, except for account closure ■ In case of account closure before 6 months, the bank reserves the right to charge a fee of 100 Baht. ■ Fees and service fees are as per the Bank's announcements ■ The Bank has the right to suspend deposit account movements and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account.
8. 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 product is protected by the Deposit Protection Agency for the amount prescribed by law