

## Sales Sheet Special Foreign Currency Deposit (FCD) Campaign – Special Fixed Deposit CNY

Effective Date: February 17, 2026

Product Details	Details				
Product Name	Special Foreign Currency Deposit (FCD) Campaign – Special Fixed Deposit CNY				
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>Minimum initial deposit: CNY 1,000</li> <li>Each additional deposit must be at least CNY 1,000</li> <li>Total deposit amount must not exceed CNY 100,000 per customer per deposit term</li> </ul>				
Interest Rate	<table border="1"> <thead> <tr> <th>Deposit Term (Months)</th> <th>Interest Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>6 months</td> <td>1.50%</td> </tr> </tbody> </table>	Deposit Term (Months)	Interest Rate (% p.a.)	6 months	1.50%
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Interest Calculation	<p>Interest is calculated on the actual number of deposit days, divided by the day-count basis applicable to each currency. For CNY deposits, a 360-day year basis is applied.</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><b>Example of Interest Calculation</b></p> $\text{CNY } 10,000 \times \left( \frac{1.50}{100} \right) \times \left( \frac{180}{360} \right) = 75 \text{ CNY}$ <ul style="list-style-type: none"> <li>6-months fixed deposit with an interest rate of 1.50% p.a.</li> <li>Assumed deposit balance at maturity: CNY 10,000</li> <li>Interest receivable at maturity: approximately CNY 75</li> </ul> <p><b>Note: The interest shown is for illustrative purposes only. The actual amount will depend on the actual number of deposit days and the applicable withholding tax.</b></p>				
Interest Payment Period	The Bank will pay interest upon maturity of the deposit.				
Product Term	<ol style="list-style-type: none"> <li><b>Eligible Customers</b> <ul style="list-style-type: none"> <li>For individuals aged 15 years and above.</li> <li><b>Resident:</b> A Thai national or a foreign national who has been granted permanent residency in Thailand.</li> <li><b>Non-Resident:</b> A Thai national who has taken up permanent residence abroad, or a foreign national residing or working in Thailand on a permanent basis.</li> </ul> </li> <li><b>Account Opening and Deposit Conditions</b> <ul style="list-style-type: none"> <li>Minimum initial deposit: CNY 1,000</li> <li>Each additional deposit must be at least CNY 1,000</li> <li>The total deposit amount must not exceed CNY 100,000 per customer per deposit term</li> <li>Customers must have, or open, a Land and Houses Bank PCL savings account in THB and/or in the same foreign currency as the fixed deposit on the date of deposit. The savings account must be under the same account holder name as the fixed deposit account.</li> <li>Account opening and foreign currency deposit transactions can be completed at bank branches or via the LHB You application between 08:30 – 16:30 on banking business days.</li> </ul> </li> <li><b>Interest Payment</b> <ul style="list-style-type: none"> <li>Interest will be paid at maturity, subject to withholding tax in accordance with the rules prescribed by the Revenue Department.</li> </ul> </li> </ol>				

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	<p><b>4. Withdrawal of Principal</b></p> <ul style="list-style-type: none"> <li>Principal must be withdrawn in full for each deposit transaction. Partial withdrawals are not permitted.</li> </ul> <p><b>5. Early Withdrawal Conditions</b></p> <ul style="list-style-type: none"> <li>For deposits held for less than 1 month from the deposit date, interest will be paid based on the actual number of days held at the prevailing savings foreign currency deposit rate applicable to the customer type, less withholding tax.</li> <li>For deposits held for 1 month or longer but less than the full deposit term, interest will be paid at the prevailing normal foreign currency fixed deposit rate for the tenor closest to the actual holding period applicable to the customer type, less withholding tax.</li> </ul> <p><b>Examples: Special 6-Month Fixed Deposit</b></p> <ul style="list-style-type: none"> <li>For deposits maintained for a period of at least 1 month but less than 3 months, where an early withdrawal is made prior to the maturity date, the Bank shall apply the 1-month fixed deposit interest rate.</li> <li>For deposits maintained for a period of at least 3 months but less than 6 months, where an early withdrawal is made prior to the maturity date, the Bank shall apply the 3-month fixed deposit interest rate.</li> </ul> <p><b>6. Maturity</b></p> <ul style="list-style-type: none"> <li>Upon the maturity of the deposit, the Bank will not perform an automatic renewal. The depositor shall contact the Bank to withdraw the deposit.</li> </ul> <p><b>7. Campaign Period</b></p> <ul style="list-style-type: none"> <li>Effective from February 17, 2026 until further notice.</li> </ul>
<p><b>Account Maintenance Fee</b></p>	<p>No account maintenance fee</p>
<p><b>Channels to contact the service provider (Bank)</b></p>	<ul style="list-style-type: none"> <li>Every branch of Land and Houses Bank Public Company Limited, call 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>
<p><b>Caution</b></p>	<ul style="list-style-type: none"> <li>Depositors can open the account and conduct foreign currency deposit transactions via bank branches or through the LHB You application between 08:30 and 16:30 on banking business days (according to the operating hours of the Head Office and excluding public holidays announced by the Bank of Thailand).</li> <li>Interest rates are subject to change in accordance with the Bank’s announced foreign currency deposit rates. For more details, please visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a>.</li> <li>Deposit and withdrawal fees for foreign currency deposit accounts are subject to the Bank’s fee schedule, Table 5: Fees for Deposits and Withdrawals of Foreign Currency Deposit Accounts.</li> <li>For CNY deposits via LHB You (Mobile Banking), a maximum of 2 transactions per deposit term is allowed.</li> <li>Other fees charged by the Bank are in accordance with Table 6: Conditions and Fees Related to Foreign Currency Deposit Account Services.</li> <li>Foreign currency deposit accounts are subject to foreign exchange risk. Depositors should study and understand all conditions before making a decision.</li> <li>Foreign currency deposit accounts are not protected by the Deposit Protection Agency under the Deposit Protection Agency Act B.E. 2551 (2008), including both principal and interest.</li> <li>The Bank reserves the right to suspend account activity and/or place a hold and/or terminate the service, in whole or in part, if it identifies potential risks of unlawful intent by the account owner, involvement in</li> </ul>

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	illegal activities, receipt of funds transferred into the account in error by others, or any other circumstances deemed appropriate by the Bank and/or as specified in the account opening terms and conditions
<b>Tax</b>	Deposit interest earned is subject to withholding tax at the rate prescribed by the Revenue Department.
<b>Notification of changes to service conditions, or important notifications.</b>	In case of changes in product conditions or the provision of services that significantly affect the customer's use of the service, the bank will notify the customer at least 30 days in advance.