Announcement

Service and Other Fees

Effective from 1 October 2026

Fees Related to Deposits	Fee Rates
1. Account Maintenance Fees	
• Current Account	20 THB per month
– Inactive for over 12 months with a balance below 1,000 THB	Account maintenance fees for current accounts are waived for individual customers.
• Savings Account	20 THB per month
– Inactive for over 12 months with a balance below 2,000 THB	Account maintenance fees for savings accounts are waived for individual customers.
2. Returned Check Penalties	
• In case of return reason No.1: Insufficient funds in the account	0.30% of the check amount, with a minimum of 300 THB per check
• In case of return reason No.3: Re-presented check returned, specifically for cases where payment is ordered from amounts pending collection	200 THB per check
3. Inter-branch Deposits and Withdrawals for Current Accounts	
• Withdrawals	Within the same clearing area
– Cash: Maximum limit of 2 million THB per account per day	10 THB per check
– Transfers: Maximum limit of 100 million THB per account per day	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
• Deposits	Within the same clearing area
– Cash: No limit	Free
– Transfers: No limit	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
4. Inter-branch Deposits and Withdrawals for Savings Accounts	
• Withdrawals	Within the same clearing area
– Cash: Maximum limit of 2 million THB per account per day	Free
– Transfers: Maximum limit of 100 million THB per account per day	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
• Deposits	Within the same clearing area
– Cash: No limit	Free
– Transfers: No limit	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
5. Inter-branch Deposits and Withdrawals for Fixed Deposit Accounts / Bills of Exchange	
• Withdrawals	Within the same clearing area
– Cash: Maximum limit of 2 million THB per account per day	Free
– Transfers: Maximum limit of 100 million THB per account per day	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free
• Deposits	Within the same clearing area
– Cash: No limit	Free
– Transfers: No limit	Across different clearing areas Cash: A fee of up to 0.05% of the transaction amount may apply. Transfers: Free

Fees Related to Deposits	Fee Rates
6. Depositing Bank Cashier's Checks Across Different Clearing Areas (When the paying branch is in a different clearing area from the issuing branch.)	Free
7. Automatic Transfer Service Between Savings and Current Accounts ● Transfer from savings account to current account ● Transfer from savings account to current account, and at the end of each day, transfer back from current account to savings account	 15 THB per day 20 THB per day
8. Issuing a New Passbook to Replace a Damaged or Lost One	50 THB per time per account
9. Issuing a New Certificate for Fixed Deposits, Bills of Exchange, or Promissory Notes in Case of Loss	50 THB per time per account
10. Requesting Account Statements for All Types of Deposit Accounts ● Retroactive from the current month: – Up to 12 months – More than 12 months to 24 months – More than 24 months	 100 THB per time per account 300 THB per time per account 400 THB per time per account
11. Freezing a Deposit Account at the Customer's Request	100 THB per time per account
12. Coin Counting Fees ● Up to 2,000 THB ● From 2,001 THB and above *Fees are waived for deposits into accounts for individuals under 15 years old.	 Free 2% of the total deposit amount
13. Early Account Closure Fees ● Closure of a savings account within 6 months ● Closure of a tax-free deposit account within 6 months	 100 THB per account 100 THB per account

Other Fees	Fee Rates
1. Checks and Financial Instruments	
1.1 Issuance	
1.1.1 Checkbook	300 THB per book (20 checks per book, 15 THB per check)
1.1.2 Continuous or Special Checks (Booklet)	15 THB per check plus the actual printing cost for continuous/special checks as charged by the bank
1.1.3 Cashier's Check	20 THB per check
1.1.4 Gift Check	20 THB per check
1.2 Cheque book delivery fee (via mail)	
1.2.1 1-3 Books	50 THB (excluding VAT)
1.2.2 4-8 Books	60 THB (excluding VAT)
1.2.3 9-15 Books	75 THB (excluding VAT)
1.2.4 16-20 Books	90 THB (excluding VAT)
1.2.5 21-28 Books	105 THB (excluding VAT)
1.2.6 29-34 Books	110 THB (excluding VAT)
1.2.7 35-40 Books	120 THB (excluding VAT)
1.2.8 41-50 Books	130 THB (excluding VAT)
1.2.9 51-60 Books	140 THB (excluding VAT)
1.3 Stop Payment on Checks and Financial Instruments	100 THB per check
2. Up-country check collection	Free
3. Requesting Financial Documents	
3.1 Requesting financial documents other than statements, such as checks and receipts (excluding requests under No. 3.2)	
3.1.1 Retroactive up to 2 months	100 THB per document
3.1.2 Retroactive over 2 months but not exceeding 1 year	100 THB per document, with a minimum charge of 500 THB per request
3.1.3 Retroactive over 1 year	200 THB per document, with a minimum charge of 500 THB per request, maximum charge not exceeding 2,000 THB per request
3.2 Requesting printed images of checks from the check image storage system (retroactive up to 10 years from the transaction date)	100 THB (50 THB per sheet) (1 set contains 2 sheets)
4. Debit Card	
4.1 Entrance Fee	100 THB per card
4.2 Annual Fee	100 THB per card
4.3 Issuing a New Card to Replace the Old One (in case of loss, damage, stop payment, renewal, etc.)	100 THB per card
4.4 Requesting Account Statement (Debit Card)	100 THB per document
4.5 Requesting Copy of Transaction Slip (Sale Slip)	200 THB per transaction
4.6 Transaction Dispute	200 THB per request
4.7 Purchasing Goods and Services	Depending on the merchant and in the case of payments for goods and services in foreign currency, a currency conversion risk fee of up to 1% of the transaction amount will be applied.
4.7.1 Purchasing goods and services through merchants (EDC machine)	
4.7.2 Purchasing goods and services through online shopping	
5. Cash Withdrawal within the Bank via LH Bank ATM	
5.1 Within the same province	Free
5.2 Inter-province	Free
* Except for Bangkok and its metropolitan area (Bangkok, Nonthaburi, Pathum Thani, Samut Prakan), which are considered as the same area.	

Other Fees	Fee Rates
6. Inter-Account Transfers within the Bank via LH Bank ATM	
6.1 Within the same province	Free
6.2 Inter-province	Free
7. Cash Deposit via LH Bank ATM/CDM	
7.1 Cash Deposit to LH Bank Account	Free
7.2 Cash Deposit to Another Bank Account	
- Transfer amount not exceeding 10,000 THB	50 THB per transaction
- Transfer amount between 10,000 - 20,000 THB	60 THB per transaction
- Transfer amount between 20,000 - 30,000 THB	70 THB per transaction
- Transfer amount between 30,000 - 40,000 THB	80 THB per transaction
- Transfer amount between 40,000 - 50,000 THB	90 THB per transaction
- Transfer amount between 50,000 - 65,000 THB	100 THB per transaction
- Transfer amount between 65,000 - 80,000 THB	110 THB per transaction
- Transfer amount between 80,000 - 100,000 THB	120 THB per transaction
8. Cash Withdrawal/ Balance Inquiry for Accounts Linked to Debit Cards at Other Bank's ATMs/CDMs	In the event that usage exceeds the fee waiver entitlement of the debit card held, the Bank will charge fees in accordance with the debit card terms and conditions. Details of the fee waiver entitlements can be found on the Bank's website at www.lhbank.co.th. In cases where the debit card does not include any fee waiver entitlement, the Bank will charge fees at the rates specified below.
8.1 **Domestic machines**	
- Within the same province	5 THB per transaction
- Inter-province	15 THB per transaction
8.2 **International machines****	
- Balance inquiry	15 THB per transaction
- Cash withdrawal	100 THB per transaction plus a currency conversion risk fee of up to 1% of the withdrawn amount.
**This does not include transaction fees charged by the ATM-owning bank.	
9. Top-Up PromptPay via ATM	
- Transfer amount not exceeding 5,000 THB per transaction.	Free
- Transfer amount between 5,000 and 7,500 THB per transaction	2 THB per transaction
10. Inter-Bank Transfers via ATM (ORFT)	
- Transfer amount not exceeding 10,000 THB	25 THB per transaction
- Transfer amount between 10,000 - 50,000 THB	35 HB per transaction
11. Online Retail Funds Transfer via Bank Counter (Counter ORFT)	
- Transfer amount not exceeding 10,000 THB	50 THB per transaction
- Transfer amount between 10,000 - 20,000 THB	60 THB per transaction
- Transfer amount between 20,000 - 30,000 THB	70 THB per transaction
- Transfer amount between 30,000 - 40,000 THB	80 THB per transaction
- Transfer amount between 40,000 - 50,000 THB	90 THB per transaction
- Transfer amount between 50,000 - 65,000 THB	100 THB per transaction
- Transfer amount between 65,000 - 80,000 THB	110 THB per transaction
- Transfer amount between 80,000 - 100,000 THB	120 THB per transaction

Other Fees	Fee Rates
12. Retail Interbank Fund Transfer (Bulk Payment System) via LH Bank Speedy และ LHB Biz Connect	
12.1 **Bulk Payment Credit Next Day (NURG)**	
- Transfer amount not exceeding 2,000,000 THB per transaction.	12 THB per transaction
12.2 **Bulk Payment Credit Same Day (SDVA) For transfer amounts not exceeding 2,000,000 THB per transaction:**	
- Transfer amount not exceeding 2,000,000 THB per transaction.	20 THB per transaction
13. PromptPay Transfers (Corporate Entities) (via bank counter and LH Bank Speedy and LHB Biz Connect for corporate customers)	
- Transfer amount not exceeding 100,000 THB	10 THB per transaction
- Transfer amount between 100,000 - 2,000,000 THB	15 THB per transaction
14. PromptPay Transfers (Individuals) (via bank counter and ATM)	
14.1 PromptPay account of the transferee is with Land and Houses Bank Public Company Limited	Free
14.2 PromptPay account of the transferee is with another bank	
- Transfer amount between 1 - 5,000 THB per transaction	Free
- Transfer amount between 5,000 - 30,000 THB per transaction	2 THB per transaction
- Transfer amount between 30,000 - 100,000 THB per transaction	5 THB per transaction
- Transfer amount between 100,000 - 200,000 THB per transaction	10 THB per transaction
**For transfers via bank counter, a minimum fee of 100 THB applies	
15. Third-Party Fund Transfer via BATHNET System conducted through bank branches	
15.1 Customers instruct the transfer of funds from the sending bank to the account of the receiving customer, which is opened with the receiving bank.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - Bangkok/Metropolitan Area	150 — 40
2) Bangkok/Metropolitan Area - Other Provinces	150 — 40
3) Other Provinces - Bangkok/Metropolitan Area	150 — 40
4) Other Provinces - Other Provinces	150 — 40
15.2 Customers instruct the transfer of funds from the sending bank to the accounts of various institutions that are opened with the Bank of Thailand, such as the Revenue Department, the Customs Department, etc.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - BoT's Account	150 -
2) Other Provinces - BoT's Account	150 -
15.3 Customers who are finance companies, securities companies, or government institutions transfer funds from accounts opened with the Bank of Thailand to the accounts of receiving customers opened with various banks.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) BoT's Account - Bangkok/Metropolitan Area	- 40
2) BoT's Account - Other Provinces	- 40
16. Payment of Utilities, Goods, and Services	
16.1 By Account Deduction through the Banking System	5 - 10 THB per transaction
16.2 Through Bank Counters	10 - 15 THB per transaction
16.3 Through ATMs	10 - 15 THB per transaction

Other Fees	Fee Rates
17. Salary Payment via Bank branch	
17.1 Company Records the Data via Data Recording Tools	15 THB per transaction
18. Depositing Funds into an Account as a Work Guarantee	
18.1 **Company Records the Data via Data Recording Tools**	15 THB per transaction
19. Accepting Post-Dated Checks for Deposit into a Savings Account	– Within 7 days: No fee – Over 7 days but within 30 days: 10 THB per check – Over 30 days but within 90 days: 30 THB per check
20. Request for Financial Status Certificate/Balance Confirmation Letter for Both Savings and Loan Accounts	
20.1 For submission to embassies	100 THB per document per transaction
20.2 For submission to government agencies/private organizations/educational institutions	100 THB per document per transaction
20.3 For submission to the customer's auditor	200 THB per document per transaction
21. Safe Deposit Box Services	
21.1 Rental Fees	
- Small Box (13x20x4")	8,000 THB per year (excluding VAT)
- Medium Box (13x20x8")	12,000 THB per year (excluding VAT)
- Large Box (13x20x12")	20,000 THB per year (excluding VAT)
21.2 Key Deposit Fee	3,000 THB per box (excluding VAT)
21.3 Penalty for Key Damage in Case of Loss	3,000 THB per box
Note: For customers currently using the bank's safe deposit box services, the new service rates will be effective from April 14, 2025, onwards.	
22. LH Bank SMS Alert Service	
22.1 Monthly Plan	10 THB per month per account
22.2 Annual Plan	100 THB per year per account
23. Deposit and Withdrawal Services via Banking Agent: Counter Service Co., Ltd. and Big C Supercenter Public Company Limited.	
23.1 **Services Provided via Counter Service at 7-Eleven**	
23.1.1 Cash Deposit	
- Amount: 1 – 10,000 THB per transaction Maximum: 99,999 THB per day per account	15 THB per transaction (including VAT)
23.1.2 Cash Withdrawal	
- Amount: 50 – 5,000 THB per transaction Maximum: 20,000 THB per day per account	15 THB per transaction (including VAT)
23.2 **Services Provided via Big C Supercenter Public Company Limited**	
23.2.1 Cash Deposit	
- Amount: 1 – 20,000 THB per transaction ▪ BigC Supermarket can deposit up to 20,000 THB per day per citizen ID. ▪ BigC Mini can deposit up to 10,000 THB per day per citizen ID. Maximum: 99,999 THB per day per account.	20 THB per transaction (including VAT)
23.2.2 Cash Withdrawal	
- Amount: 100 – 3,000 THB per transaction. Maximum: 20,000 THB per day per account.	20 THB per transaction (including VAT)
Remark: The maximum daily transaction limit per account aggregates transactions from both Counter Service and Big C Supercenter.	

Other Fees	Fee Rates
24. LHB You for Individual Customers	
24.1 **Service Registration**	
24.1.1 Entrance Fee	Free
24.1.2 Annual Fee	Free
24.2 **Balance Inquiry**	Free
24.3 **Request for Account Activity**	Free
24.4 **Money Transfer (for registered accounts)**	
24.4.1 Transfer between own accounts in LH Bank	Free
24.4.2 Transfer to third-party accounts within LH Bank	Free
- Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions)	
24.4.3 Transfer to accounts in other banks	Free
- Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions)	
24.4.4 Transfer to PromptPay accounts	Free
- Maximum 2,000,000 THB per day per account (including all LH Bank Mobile App transactions)	
24.5 **Payment for Goods and Services**	
24.5.1 Payment for LH Bank loans	Free
- Maximum 2,000,000 THB per day per account	
24.5.2 Payment for goods and services of various companies	Free
- Maximum 2,000,000 THB per day per account	
24.6 **Cardless Withdrawal Service**	
24.6.1 Via other banks' ATMs	
- Amount: 100 - 20,000 THB per transaction	15 THB per transaction
24.6.2 Via LH Bank's ATMs	
- Amount: 100 - 20,000 THB per transaction	Free
24.7 **Deposit and Withdrawal Services using QR Code on LHB You via Banking Agent: Counter Service Co., Ltd. (available only at Counter Service in 7-Eleven)**	
24.7.1 Cash Deposit using QR Code	
- Amount: 1 – 10,000 THB per transaction	15 THB per transaction (including VAT)
- Maximum: 99,999 THB per day per account	
24.7.2 Cash Withdrawal using QR Code	
- Amount: 50 – 5,000 THB per transaction	15 THB per transaction (including VAT
- Maximum: 20,000 THB per day per account	
24.8 **Fees for Buying, Selling, and Switching Funds**	Subject to the fund's terms and conditions)
25. LH Bank Speedy Services for Corporate Customers	
25.1 Service Registration	
25.1.1 Entrance Fee	Free
25.1.2 Annual Fee	2,000 THB per year
25.1.3 Secure Pass/Token Fee	1,000 THB (excluding VAT)
25.2 Balance Inquiry	Free
25.3 Account Activity Request	Free
25.4 Fund Transfers (for registered accounts)	
25.4.1 Transfer between own accounts within the same LH Bank	Free
25.4.2 Transfer to third-party accounts within the same LH Bank	Free

Other Fees	Fee Rates
25.4.3 Transfer to third-party accounts in other banks	
- Amount less than or equal to 20,000 THB	25 THB per transaction
- Amount more than 20,000 THB but not exceeding 2,000,000 THB	35 THB per transaction
25.5 **Third-Party Fund Transfer via BATHNET System conducted through LH Bank Speedy**	
25.5.1 Customers instruct the transfer of funds from the sending bank to the account of the receiving customer, which is opened with the receiving bank.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - Bangkok/Metropolitan Area	60 — 40
2) Bangkok/Metropolitan Area - Other Provinces	60 — 40
3) Other Provinces - Bangkok/Metropolitan Area	60 — 40
4) Other Provinces - Other Provinces	60 — 40
25.5.2 Customers instruct the transfer of funds from the sending bank to the accounts of various institutions that are opened with the Bank of Thailand, such as the Revenue Department, the Customs Department, etc.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - BoT's Account	60 — -
2) Other Provinces - BoT's Account	60 — -
25.5.3 Customers who are finance companies, securities companies, or government institutions transfer funds from accounts opened with the Bank of Thailand to the accounts of receiving customers opened with various banks.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) BoT's Account - Bangkok/Metropolitan Area	- — 40
2) BoT's Account - Other Provinces	- — 40
25.6 Payment for Goods and Services	
25.6.1 LH Bank Loan Payments	Free
25.6.2 Payments for goods and services from various companies	Fees are subject to the conditions of the receiving company.
25.7 Check Services	
25.7.1 Check Status Inquiry	Free
25.7.2 Stop Payment on Checks	20 THB per document
25.7.3 Checkbook Order	300 THB per book (Each book contains 20 documents, each costing 15 THB)
25.8 Direct Credit and Direct Debit Services	15 THB per transaction
25.9 Payroll Services (Company records the information)	15 THB per transaction
25.10 Automatic Debit and Electronic Withholding Tax Submission Service (e-Withholding Tax)	5 THB per transaction
26. LHB Biz Connect Service for Corporate Customers	
26.1 **Service Registration**	
- Annual Fee	2,000 THB per year (Charge in advance)
26.2 **Balance Inquiry**	Free
26.3 **Account Activity Request (One-time)**	Free
26.4 **Request e-Statement (Monthly)**	Free
26.5 **Fund Transfers (for registered accounts)**	
26.5.1 Transfer between own accounts.	Free
26.5.2 Transfer to third-party account within LH Bank	Free

Other Fees	Fee Rates
26.5.3 Transfer to third-party accounts in other banks	25 THB per transaction
- Amount less than or equal to 20,000 THB	35 THB per transaction
- Amount more than 20,000 THB but not exceeding 2,000,000 THB	
26.6 Third-Party Fund Transfer via BATHNET System conducted through LHB Biz Connect	
26.6.1 Customers instruct the transfer of funds from the sending bank to the account of the receiving customer, which is opened with the receiving bank.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - Bangkok/Metropolitan Area	60 — 40
2) Bangkok/Metropolitan Area - Other Provinces	60 — 40
3) Other Provinces - Bangkok/Metropolitan Area	60 — 40
4) Other Provinces - Other Provinces	60 — 40
26.6.2 Customers instruct the transfer of funds from the sending bank to the accounts of various institutions that are opened with the Bank of Thailand, such as the Revenue Department, the Customs Department, etc.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) Bangkok/Metropolitan Area - BoT's Account	60 — -
2) Other Provinces - BoT's Account	60 — -
26.6.3 Customers who are finance companies, securities companies, or government institutions transfer funds from accounts opened with the Bank of Thailand to the accounts of receiving customers opened with various banks.	
Sending Bank — Receiving Bank	**Sending Bank — Receiving Bank**
1) BoT's Account - Bangkok/Metropolitan Area	- — 40
2) BoT's Account - Other Provinces	- — 40
26.7 Payment for Goods and Services	
26.7.1 LH Bank Loan Payments	Free
26.7.2 Payments for goods and services for various companies	Fees are subject to the conditions of the receiving company.
26.8 Check Services	
26.8.1 Stop Payment on Checks	Free
26.8.2 Checkbook Order	300 THB per book (Each book contains 20 documents, each costing 15 THB)
26.9 Direct Credit และ Direct Debit Services	15 THB per transaction
26.10 Payroll Services (Company records the information)	15 THB per transaction

Notes: For Family Banking program members with the following membership levels and conditions:

Family Banking Status	Asset and/or Loan Under Management: ALUM	
	Individual Membership	Family Membership
Elite Privilege	100 million THB or more	100 million THB or more
Elite Plus	30 million THB or more but less than 100 million THB	60 million THB or more but less than 100 million THB
Elite	10 million THB or more but less than 30 million THB	20 million THB or more but less than 60 million THB
Wealth Plus	2 million THB or more but less than 10 million THB	4 million THB or more but less than 20 million THB
Wealth	500,000 THB or more but less than 2 million THB	

Notes:

- Family Banking members, both Individual Membership and Family Membership, will be notified of their membership status through the Bank's various channels. Alternatively, customers may identify themselves to staff at any Bank branch to verify their membership.
- Status Membership period: From January 9, 2026 – January 6, 2027.
- Customers can upgrade or downgrade their membership level under the following conditions:
    - **Upgrading Membership Status**: Within the year 2026, customers can upgrade to a higher membership status if their Asset and/or Loan Under Management (ALUM) meets the requirements of the specified membership level. If conditions are met, the status adjustment will take effect in the following month, with reviews conducted monthly.
    - **Downgrading Membership Status**: Within the year 2026, the Bank will review the customer's Asset and/or Loan Under Management (ALUM) specifically in the final month of each quarter. If the requirements for the current membership level are not met, the customer's membership status will be downgraded in the following month.

*If customers fail to meet the Family Banking membership conditions, the bank reserves the right to revoke fee waivers for transactions and services.

Customers who meet the Family Banking Membership conditions will receive special privileges for fee waivers on transactions as specified by the bank. Detailed fee waiver conditions are outlined in the program terms. For more information, please visit www.lhbank.co.th or contact the LH Bank Call Center for Family Banking customers on 02-491-1999.