Sale Sheet B You Rich Savings Account

Effective Date November 17, 2025

	Details		
B You Rich Savings Account			
The minimum initial deposit is THB 500, and the maximum THB 500 million.			
• Deposits up to THB 4 million: 1.50% p.a.			
• Portion exceeding THB 4 million up to THB 50 million: 1.60% p.a.			
• Portion exceeding THB 50 million: 0.25% p.a.			
The bank calculates interest at the annual percentage rate announced in the Bank's Deposit Interest Rate			
Announcement, based on the daily account balance. The number of days per year used for interest			
calculation is 365 days, regardless of whether the calendar year has 365 or 366 days.			
The interest calculation formula is as follows:			
$Inerest\ Earned = Principle \times \left(\frac{Interest\ Rate}{100}\right) \times \left(\frac{Deposit\ Period\ (days)}{365}\right)$			
Example of Interest Calculation			
If the customer maintains an end-of-day balance of THB 50,100,000 for one day, the interest earned will			
be THB 2,181.50 The calculation is as follows:			
End-of-Day Balance	Calculation	Interest Earned (per day)	
Deposits up to THB 4,000,000	(4,000,000 x 1.50) /100 x (1/365)	164.38 THB	
Portion exceeding THB 4,000,000 up to THB 50,000,000	(46,000,000 x 1.60) /100 x (1/365)	2,016.44 THB	
Portion exceeding THB 50,000,000	(100,000 x 0.25) /100 x (1/365)	0.68 THB	
		2,181.50 THB	
Interest is paid twice per year at the end of every June and December			
1. For individuals aged 15 and above.			
2. Accounts can only be opened in the name of an individual (joint accounts are not permitted).			
3. Each customer may open only one B You Rich Savings Account.			
4. Minimum initial deposit: THB 500.			
5. Minimum balance requirement: THB 500. Withdrawals or transfers that would reduce the			
	The minimum initial deposit is THB 500 Deposits up to THB 4 million Portion exceeding THB 4 million Portion exceeding THB 50 m The bank calculates interest at the annual Announcement, based on the daily according transport of the interest calculation formula is as for the customer maintains an end-of-day be THB 2,181.50 The calculation is as for the customer maintains an end-of-day be THB 2,181.50 The calculation is as for the customer maintains and end-of-day be THB 4,000,000 Portion exceeding THB 4,000,000 Portion exceeding THB 4,000,000 Portion exceeding THB 50,000,000 Interest is paid twice per year at the end the customer may open on the customer may open	The minimum initial deposit is THB 500, and the maximum THB 500 million. ■ Deposits up to THB 4 million: 1.50% p.a. ■ Portion exceeding THB 4 million up to THB 50 million: 1.60% p.a. ■ Portion exceeding THB 50 million: 0.25% p.a. The bank calculates interest at the annual percentage rate announced in the Bank Announcement, based on the daily account balance. The number of days per year calculation is 365 days, regardless of whether the calendar year has 365 or 366 do the interest calculation formula is as follows: Inerest Earned = Principle × (Interest Rate)/100 × (Deposition of Interest Calculation)/100 × (Deposition of Interest Calculation of Interest C	



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	 If the account is closed within six months of the opening date, the bank will charge a fee of 100 Baht.
Additional conditions apply to accounts opened via	For Thai individual customers aged 15 years or older
LHB You (Mobile Banking Application)	Must provide a telephone number and email address during registration to receive
(E-Passbook)	notifications.
	Can access account statements via the Mobile Banking Application.
	4. For account closures at a branch, the Bank will only transfer the remaining balance to an
	account in the same name as the account holder.
	Terms and Conditions for Deposit, Withdrawal, Transfer, and Payment
	This account may conduct deposit / withdrawal / transfer / payment transactions in the following
	channels:
	The LHB You (Mobile banking application) channel may be used to conduct transfer or
	payment transactions for an unlimited number of times.
	2. Deposit / withdrawal transactions may be conducted via a banking agent (7-Elevent) under the
	following terms:
	Deposit transactions may be conducted for a maximum of no more than 10,000
	Baht per time or a maximum of no more than 99,999 Baht per day per account.
	Withdrawal transactions may be conducted for a maximum of no more than 5,000
	Baht per time or a maximum of no more than 20,000 Baht per day (all accounts
	combined).
	Remarks: An identification card is needed for every transaction.
	3. The Bank's branches may only conduct deposit transactions (withdrawal transfer transactions
	may not be conducted)
	Transactions can be conducted via an LH Bank debit card by increasing/reducing transaction limits at the LHB You Application.
Additional conditions for account opening at bank	For Thai and foreign individuals aged 15 years and above.
branches (with Passbook)	Deposits/Withdrawals/Transfers, Privileges & Terms
	Can conduct deposit/withdrawal/transfer/payment transactions at any branch of Land and
	Houses Bank Public Company Limited.
Account Maintenance Fee	No account maintenance fee
Service Provider Contact Channels (Bank)	Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit
	www.lhbank.co.th for more details
	E-mail: <u>Callcenter@lhbank.co.th</u>
	Other Channels: Facebook, by typing "LH Bank"
Cautions	Service fees and conditions are subject to the bank's announcements.
	Interest rates are subject to change according to the bank's announcements. For more
	information, please visit www.lhbank.co.th.
	Depositors are advised to carefully read and understand the terms and conditions before making a
	decision.

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	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.
Tax	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.
Notifications of Changes to Terms of Service or	In cases where there are changes to terms of products or services with significant effects on service use
Significant Warnings	by customers, the Bank will inform customers at least 30 days in advance.
Remarks	This deposit is protected by the Deposit Protection Agency for the amount prescribed by law