Sale Sheet B You Max Savings Account

Effective Date August 28, 2025

The minimum and maximum deposit amounts Interest Rate - For deposit amounts to 10,000 Baht; 3% - For deposit amounts to 10,000 Baht; 3% - For deposit amounts nore than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts more than 10,000 Baht; 3% - For deposit amounts the amount period search of the daily account that each of the daily account that the each of the day, the interest earned for 1 day will be 0.85 - For deposit for 1 day, you will receive a total interest of 0.82 + 0.03 = 0.85 Baht - For individual customers only. - For individual customers only. - Joint amounts are not allowed. - Joint amounts are not allowed. - Joint amounts are not allowed. - A minimum mittal deposit of 500 baht is required, and the deposit must be made within 30 days of the account opening date. If the account balance does not meet the bank's specified amount or if the account balance is zero, the bank will automatically close the account. - There is no minimum balance requirement for the account. - Additional conditions apply to accounts opened via the Mobile Banking Application - Popositors must be individuals with 1 bit or citizenship, aged 15 or above, and meet one of the following conditions: - Have never held any products with the bank but have closed all accounts as of December 31, 2024. - A phone number and email address are required for notification.	Information	Details
For deposit amounts to 10,000 Baht; 3% -For deposit amounts more than 10,000 Baht; 100 million Baht; 0.25% -For deposit amounts more than 10,000 Baht up to 100 million Baht; 0.25% -For deposit amounts more than 10,000 Baht up to 100 million Baht; 0.25% -For deposit amounts more than 10,000 Baht up to 100 million Baht; 0.25% -For deposit mounts more than 10,000 Baht up to 100 million Baht; 0.25% -For deposit mounts of 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:	Product Type	Savings Account
For deposit amounts more than 10,000 Baht up to 100 million Baht: 0.25%	The minimum and maximum deposit amounts	The minimum deposit to open the account is 500 baht, No maximum deposit limit.
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 Earned = Principle × (Interest Rate) / 1500 × (Deposit Period (days) / 365 Example of Interest Calculation If a customer has a balance of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of the day) of the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of the day) of the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of the day) of the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of the day) of the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation is as follows: **Principle** (Interest Calculation of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation of 1.82 to 0.82 Baht** **Principle** (Interest Calculation of 1.82 to 0.82 Baht**) Interest payment period **Interest payment period** **Intere	Interest Rate	- For deposit amounts to 10,000 Baht.: 3%
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 × (Interest Rate) / 365 Example of Interest Calculation If a customer has a balance of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation is as follows: • 10,000 × (\frac{2}{160}) × (\frac{1}{360}) × 0.82 Baht • 5,000 × (\frac{22}{160}) × (\frac{1}{360}) × 0.03 Baht If you deposit for 1 day, you will receive a total interest of 0.82 + 0.03 = 0.85 Baht Interest payment period Interest is paid twice per year at the end of every June and December Main Product Terms 1. For individual customers only. 2. Joint accounts are not allowed. 3. The Hank reserves the right to open only one B You Max savings account per customer. 4. A minimum initial deposit of 500 baht is required, and the deposit must be made within 30 days of the account opening date. If the account balance does not meet the bank's specified amount or if the account balance is zero, the bank will automatically close the account. 5. There is no minimum balance requirement for the account. 6. Can be used with all types of LH Bank Debit Card, with no entrance fee and no annual fee. 7. Can be linked as a paired transfer account with services registered via the Mobile Banking Application. Additional conditions apply to accounts opened via 1. Depositors must be individuals with Thai citizenship, nged 15 or above, and meet one of the following conditions: • Have never held any products with the bank (New Customer / New CIF) • Or previously held products with the bank but have closed all accounts as of December 31, 2024.		- For deposit amounts more than 10,000 Baht up to 100 million Baht: 0.25%
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 × (Interest Rate) / (Interest Rate) / (Interest Partial (Interest Calculation) / (Interest Partial (Inte	Example of interest calculation	The bank calculates interest at the annual percentage rate announced in the Bank's Deposit Interest Rate
The interest calculation formula is as follows: Interest Earned = Principle \times \left(\frac{\interest Rate}{100}\right) \times \left(\frac{\interest Period}{\interest} \left(\days)}{365} \right) Example of Interest Calculation If a customer has a balance of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.83 THB. The calculation is as follows: • 10,000 \times \left(\frac{325}{160}\right) \times \left(\frac{3}{365}\right) = 0.82 \textit{ Baht} \] • 5,000 \times \left(\frac{325}{160}\right) \times \left(\frac{3}{365}\right) = 0.82 \textit{ Baht} \] If you deposit for 1 day, you will receive a total interest of 0.82 + 0.03 = 0.85 \textit{ Baht} \] Interest payment period Interest is paid twice per year at the end of every June and December		Announcement, based on the daily account balance. The number of days per year used for interest
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Additional conditions apply to accounts opened via LHB You (Mobile Banking Application) (E-Passbook) 1. Depositors must be individuals with Thai citizenship, aged 15 or above, and meet one of the following conditions: Have never held any products with the bank (New Customer / New CIF) Or previously held products with the bank but have closed all accounts as of December 31, 2024.		
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 Or previously held products with the bank but have closed all accounts as of December 31, 2024. 		
December 31, 2024.	(E-PassDook)	
2. A prione number and email address are required for notification.		· ·
3. Statements can be viewed via the mobile banking application.		

Deposit and Bancassurance Product



Sale Sheet B You Max Savings Account

	4. In case of account closure at the Bank's branches, the Bank will conduct transfers into only
	the account with the same name as the closed account.
	Deposits/Withdrawals/Transfers, Privileges & Terms
	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-Eleven) under the
	following terms
	 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).
	Remarks: An identification card is needed for every transaction
	3. The Bank's branches may only conduct deposit transactions (withdrawal/withdrawal transfer
	transactions may not be conducted).
	4. 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	Depositors must be individuals with Thai citizenship, aged 15 or above, and meet one of the
branches (with Passbook)	following conditions:
	Have never held any products with the bank (New Customer / New CIF), or
	Previously held products with the bank but have closed all accounts as of December 31, 2024.
	Deposits/Withdrawals/Transfers, Privileges & Terms
	1.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.
	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.

Deposit and Bancassurance Product

Last updated on August 28, 2025



Sale Sheet B You Max Savings 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

Deposit and Bancassurance Product

Last updated on August 28, 2025