

Sale Sheet B You Max Savings Account

Effective Date August 28, 2025

Information	Details
Product Type	Savings Account
The minimum and maximum deposit amounts	The minimum deposit to open the account is 500 baht, No maximum deposit limit.
Interest Rate	<p>- For deposit amounts to 10,000 Baht.: 3%</p> <p>- For deposit amounts more than 10,000 Baht up to 100 million Baht: 0.25%</p>
Example of interest calculation	<p>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.</p> <p>The interest calculation formula is as follows:</p> $Interest\ Earned = Principle \times \left(\frac{Interest\ Rate}{100} \right) \times \left(\frac{Deposit\ Period\ (days)}{365} \right)$ <p>Example of Interest Calculation</p> <p>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:</p> <ul style="list-style-type: none"> $10,000 \times \left(\frac{3}{100} \right) \times \left(\frac{1}{365} \right) \approx 0.82\ Baht$ $5,000 \times \left(\frac{0.25}{100} \right) \times \left(\frac{1}{365} \right) \approx 0.03\ Baht$ <p>If you deposit for 1 day, you will receive a total interest of $0.82 + 0.03 = 0.85\ Baht$</p>
Interest payment period	Interest is paid twice per year at the end of every June and December
Main Product Terms	<ol style="list-style-type: none"> For individual customers only. Joint accounts are not allowed. The Bank reserves the right to open only one B You Max savings account per customer. 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. There is no minimum balance requirement for the account. Can be used with all types of LH Bank Debit Card, with no entrance fee and no annual fee. Can be linked as a paired transfer account with services registered via the Mobile Banking Application.
Additional conditions apply to accounts opened via LHB You (Mobile Banking Application) (E-Passbook)	<ol style="list-style-type: none"> Depositors must be individuals with Thai citizenship, aged 15 or above, and meet one of the following conditions: <ul style="list-style-type: none"> 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. A phone number and email address are required for notification. Statements can be viewed via the mobile banking application.

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	<p>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.</p> <p>Deposits/Withdrawals/Transfers, Privileges & Terms</p> <p>1. This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:</p> <p>The LHB You (Mobile banking application) channel may be used to conduct transfer or payment transactions for an unlimited number of times.</p> <p>2. Deposit/withdrawal transactions may be conducted via a banking agent (7-Eleven) under the following terms</p> <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>Remarks: An identification card is needed for every transaction</p> <p>3. The Bank's branches may only conduct deposit transactions (withdrawal/withdrawal transfer transactions may not be conducted).</p> <p>4. Transactions can be conducted via an LH Bank debit card by increasing/reducing transaction limits at the LHB You Application</p>
Additional conditions for account opening at bank branches (with Passbook)	<p>1. Depositors must be individuals with Thai citizenship, aged 15 or above, and meet one of the following conditions:</p> <ul style="list-style-type: none"> 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. <p>Deposits/Withdrawals/Transfers, Privileges & Terms</p> <p>1.Can conduct deposit/withdrawal/transfer/payment transactions at any branch of Land and Houses Bank Public Company Limited.</p>
Account Maintenance Fee	No account maintenance fee
Service Provider Contact Channels (Bank)	<ul style="list-style-type: none"> Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit www.lhbank.co.th for more details E-mail: Callcenter@lhbank.co.th Other Channels: Facebook, by typing "LH Bank
Cautions	<ul style="list-style-type: none"> 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.

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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 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 is protected by the Deposit Protection Agency for the amount prescribed by law