

Sales Sheet: B-You Wealth Digital Savings Account

Product Name : B-You Wealth Digital Savings
 Product Type : Passbook Savings
 Effective Date : 8th November 2024

Interest Rate per Year (% per year)

Average Interest Rate at 0.25% - 1.98% Per Year*

Interest Rate

Deposit Balance	Interest Rate (per year)*
For deposit amounts up to 100,000 Baht.	0.25%
For deposit amounts more than 100,000 up to 900,000 Baht	1.75% (Average 0.25% - 1.58%)
For deposit amounts more than 900,000 up to 1 million Baht	5.55% (Average 1.58% - 1.98%)
For deposit amounts more than 1 million up to 3 million Baht	1.50% (Average 1.98% - 1.66%)
For deposit amounts more than 3 million up to 100 million Baht	0.25% (Average 1.66% - 0.29%)

*Interest rates may change according to the Bank's notifications. For more information, see www.lhbank.co.th.

*Deposit interest payment period will have withholding tax as specified by the Revenue Department.

Interest Payment Period: Interest is paid monthly on 20th of each month.

Example : Interest amount* = Principal X (Interest Rate/100) X (Actual deposit period (days)/365)

Example : The customer has a deposit balance at the end of the day of 3,010,000 baht for 1 day and receives interest of 136.51 Baht (Interest Calculation from Account Balance at the End of Day) with the calculation method as follows:

Deposit Balance	Calculation formula	Pay interest (Day)
Deposit amounts up to 100,000 Baht.	$100,000 \times 0.25\% \times 365$	0.68 Baht
Deposit amounts more than 100,000 up to 900,000 Baht	$800,000 \times 1.75\% \times 365$	38.36 Baht
Deposit amounts more than 900,000 up to 1 million Baht	$100,000 \times 5.55\% \times 365$	15.21 Baht
Deposit amounts more than 1 million up to 3 million Baht	$2,000,000 \times 1.5\% \times 365$	82.19 Baht
Deposit amounts more than 3 million up to 100 million Baht	$10,000 \times 0.25\% \times 365$	0.07 Baht
		136.51 Baht

Product Terms

1. Depositors must be an individual with Thai citizenship with age of 15 years and above who have never had any products with the Bank (New Customer / New CIF).
2. An account is to be opened under the name of an individual (joint accounts cannot be opened).
3. The bank reserves the right to allow only one B-You Wealth Digital Savings account per customer. (across all branches and channels combined)
4. The account can only be opened via LHB You (Mobile Banking Application).
5. The minimum amount to open an account is 500 baht. A deposit must be made within 30 days of the account opening date. If the required deposit is not made or if the account balance is zero, the bank will automatically close the account.
6. The minimum sum remaining in the account is not required.
7. In case of an account without a passbook (E Passbook), have a telephone number and E-Mail Address to receive email notifications.
8. In case of an account without a passbook (E Passbook), statements can be viewed via Mobile Banking Application.
9. In case of an account without a passbook (E Passbook), customers can request a passbook at the Bank's branches.
10. Can be used with all types of LH Bank Debit Card without printing your name on the card. Available at the Bank's branches.
11. The account can be paired for transfers with the Bank's services.
12. Deposit accounts can be closed at any bank branch or other channels specified by the bank.
13. If a customer has a passbook and wishes to close their deposit account, they must bring the passbook to the bank branch for the account closure process. In the case of a lost or damaged passbook, the bank reserves the right to charge a fee of 50 baht for issuing a new passbook.
14. In cases 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.
15. In cases of account closure within 6 months from the account opening date, the fee of 100 Baht will be charged.

Deposits/Withdrawals/Transfers, Privileges & Terms

This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:

1. 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 30,000 baht per transaction, or up to 100,000 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 and the transaction limits can be increased/reduced via LHB You (Mobile Banking Application).
5. Cardless withdrawal free of charge 4 times per month

Account Maintenance Fee

No account maintenance fee.

Account Opening Channels

Account Opening via LHB You (Mobile Banking Application).

- Eligible depositors who haven't registered LHB You (Mobile Banking Application) can open an account online and register for the application.
- Eligible depositors who have already registered LHB You (Mobile Banking Application) can open an account via the application.

Contact to channels LH Bank

- The Bank can be contacted at every branch of Land and House Bank Public Company Limited. Tel. 1327, or by viewing additional information at www.lhbank.co.th.
- Email: callcenter@lhbank.co.th.
- Other Channels: Facebook, by typing "LH Bank".

Cautions

1. Fees and service fees are at rates in the Bank's notifications.
2. 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.

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